



FREE CHAPTER PREVIEW

A FIELD GUIDE FOR HOMEOWNERS 65 AND OVER

The Senior Partner

Or, a guide to selling the house before the kids stage an intervention.

CHAPTER ONE

**It's Your House.
It's Your Decision.**

— LANCE PENDLETON —



MEET THE AUTHOR

Lance Pendleton

The steady voice in high-pressure decisions — bringing calm clarity to the moments when people usually get noisy or reactive.

Lance spent the first part of his career as a real estate agent, then as a brokerage and network leader, and for the past several years as a national executive coach to thousands of agents across the country. He combines consumer psychology, real-world sales experience, and straightforward humor to replace overwhelm with structure.

He doesn't sell houses anymore — which is exactly why he can be honest with you in a way most agents in this season of your life cannot. They have a listing to win. He doesn't. What he has is fifteen years of watching this work get done well, and a strong opinion about which version you and your family deserve.

- **National Head of Agent Development**

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Sotheby's Int'l Realty affiliate

- **TEDx Speaker**

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"You do not need to wait for something bad to happen in order to make good, healthy decisions."

FROM THE INTRODUCTION

CHAPTER ONE

1 It's Your House. It's Your Decision.

IN THIS CHAPTER

- ▶ Why the homeowner is the senior partner in every conversation about their home
- ▶ The difference between an opinion and an authority
- ▶ Who actually gets to be in the room when this is decided
- ▶ How to keep your seat at the head of your own table

There is a particular moment in this stretch of life that almost everyone goes through. You are in your kitchen. The coffee is on. Your daughter is sitting across from you, or your son, or both. They have driven in for the weekend with a slightly tighter posture than usual. They have a tone of voice they have practiced in the car. And they begin a sentence that starts, almost always, with the words “Mom, we’ve been thinking.” Or “Dad, we just want to make sure you’re okay.”

Most of the time, they mean well. Almost all of the time, they have done some math in their heads that they have not shared with you, and they have arrived at an answer they would like you to ratify. They love you. They are also, in this exact moment, treating you like a problem to be solved rather than a person to be consulted. That is a small thing, and a large thing. It is the thing this chapter is about.

A note before we begin. If your family is already in the middle of this conversation, if the kitchen-table talk has already happened, and it did not go well, you may want to skip ahead to Chapter 12, “When Family Wants to Help (and How to Let Them),” and then come back here. Chapter twelve is the one written for families who are already feeling the strain. The rest of us can read straight through. The order of this book is deliberate, but your situation comes first.

There is an opinion in the room, and there is an authority in the room

In every room where your home and your life are being discussed, two different things are usually present, and they are usually confused with each other.

There is an opinion. Adult children have one. Spouses have one. Friends at church have one. The neighbor whose mother moved to a continuing-care community last spring has a particularly strong one. Opinions are fine. Opinions are how people who love you process their love for you, and they are worried.

And then there is an authority. There is exactly one of those, and it is yours. The deed has one name on it, or it has two names that include yours. The legal capacity to make decisions about that property belongs to the people whose names are on the deed. Period. No one's opinion — however well-intentioned, however loud, however much the person speaking has helped you in the past — overrides that authority unless and until you decide to share it, or a court decides you are no longer able to hold it. Those are very different things from a Sunday-morning suggestion in the kitchen.

Most families do not get into trouble for arguing about the answer. They get into trouble because they have not agreed on who is making the decision. Once you and your family are clear on that — clear in a kind, plain, well-meaning way, and clear out loud — most of the rest of this gets easier.

REMEMBER

Opinions are everywhere. Authority is yours. Most family conflict in this season is a confusion between the two. Naming the difference, out loud, dissolves a lot of it.

The sentence to say out loud

Some readers can read that paragraph above and never need to actually say it to their family. Most readers cannot. Most families operate on a kind of polite avoidance until the avoidance fails and the conversation has to happen in a hurry, at the wrong time, in the wrong tone. The way to keep that from happening is to say the thing once, gently, before anybody needs to.

TRY SAYING

"I want us to talk about the house and what comes next for me, while it is still fully my decision to make. I would like your input, and I will ask for it. I want to be clear: when the time comes to choose, I am the one choosing. I am telling you that now because I love you, and because I do not want any of us to be in the middle of an argument when we should be in the middle of a plan."

Read that out loud, once, when you are alone. Then read it again. Then change the words to fit your voice. The sentence above is not the point; the act of saying it is. I have watched dozens of families spend years in low-grade tension because no one ever said it. I have watched a handful of families say it on a Sunday afternoon and never need to fight about it again.

FROM THE FIELD**Margaret and the four siblings**

A widow, whom I will call Margaret, had four adult children, three of whom lived out of town. Margaret had been in the same house for forty-six years. The eldest daughter, who lived twenty minutes away, had been quietly running the practical parts of Margaret's life for several years — the doctor's appointments, the snow removal, the financial paperwork. She had also been telling Margaret, with increasing urgency, that it was time to sell. The other three siblings each had a different opinion, expressed at decreasing volume and increasing frequency at every Thanksgiving. Margaret, who was sharp, capable, and as in charge of her life as she had ever been, was being slowly cornered into a decision that she did not want to make on that timeline.

She eventually came to a meeting with a senior-specialist agent who told her — politely, firmly — that the agent worked for Margaret, not for the four siblings, and that nothing would happen until Margaret said so. Margaret cried for about ten minutes. Then she called a family meeting. She read a version of the sentence in the box above. Nothing else changed that day. But three years later, when she did decide to sell, the conversation happened from a position of agency, not of being overrun. The agent told me, afterwards, that the ten minutes of crying were the single most consequential moment in the whole engagement. Margaret had needed someone outside the family to confirm that her authority over her own life was still hers. Once she heard it, she behaved like the senior partner she was.

Who is allowed in the room

You get to decide who is in the room when these conversations happen. That is the second piece of agency that is easy to lose track of. There are no rules requiring you to discuss your finances, your housing, or your future with anyone in particular. Adult children are not, by virtue of being your adult children, entitled to a seat at this table. Most of the time, you will want some of them there. Sometimes you will want none of them there for a particular conversation. Either is fine. Choose.

Here is one practical way to think about who belongs in which conversation:

DECISION

The one where the actual choice is made. Just you and, if you have one, your spouse. Maybe one trusted child, if you want a witness. **Not a committee.**

INFORMATION

Where you are learning the options. You, your spouse, whichever adult children you are close to, and the professional you are talking with. **Bigger is fine here.**

LOGISTICS

Where you are figuring out how to do the thing you have decided. **As many family hands as you trust**, including ones who live far away and want to feel useful.

Most family tension this season comes from someone showing up to a different conversation than the one they think they are having. Naming the conversation you are about to have before it starts is a small habit that prevents many large problems.

TIP

Before any family conversation, take ten seconds and say out loud which kind it is. "This is an information conversation. I am not deciding anything today." Or, "This is a decision conversation. I will be making a choice by the end." The difference is enormous.

What loss of control actually looks like

The fear most older adults name, when they are honest about it, is losing control over their own lives. The fear is reasonable. I want to be specific about what loss of control actually looks like, because in most cases, it does not look like a single dramatic event. It looks like a slow series of small ones.

- 1 You start getting CC'd on emails about your own life rather than writing them yourself.
- 2 You start hearing words like "we've decided" from people who are not, legally, you.
- 3 You start being told what your appointment schedule is, rather than setting it.
- 4 You start hearing the phrase "for your safety" attached to choices that used to be yours.
- 5 You start hearing the phrase "Mom, just trust us" when what you are actually being asked to do is stop questioning.

None of those, by themselves, is a disaster. Taken together, over months or years, they describe a person whose authority has been quietly transferred without a conversation. The way you prevent it is not by fighting any one of those moments. It is by deciding, in advance, that you will keep your seat at the head of your own table. The decisions in this book are how you keep it.

WARNING

The transfer of authority almost never happens through a single conversation where everyone agrees. It happens through a long series of small accommodations where you did not push back because the issue seemed too minor to make a fuss about. Push back on the small ones. They are the ones that add up.

What this looks like when it goes well

I want to leave this chapter with a picture of what a well-run family conversation looks like, so you have something to aim at.

It looks like a homeowner in their seventies, sitting at their own kitchen table, having scheduled the conversation themselves. It looks like an agenda — written down on a sticky note, not formal, but real — of three or four things they want to talk about. It looks like adult children who were invited because they were invited, not because they invited themselves. It looks like the homeowner is stating, at the start, what kind of conversation this is — information, decision, or logistics. It looks like questions are being asked and answers are being heard, without anyone saying the words "Dad, just listen." It looks like ending the conversation on time, even if not everything is resolved, because nobody is going to be making good decisions at hour three. And it looks like the homeowner is saying, at the end, what the next step is — even if the next step is "I am going to think about it for a week, and we will pick this up next Sunday."

That is what agency looks like. That is what being the senior partner in your own life looks like. It is not loud. It is not dramatic. It is a quiet competence that says: I am still the one in charge of this, and I am exercising that authority in a way that respects everyone in the room, including me. Most of the rest of this book is details underneath that posture.

WHAT WORKS

The families I have watched do this best share one habit: the homeowner sets the agenda and runs the meeting. Even when the homeowner is in their eighties. Even when the adult children are accomplished people in their fifties. The homeowner runs the meeting. Once that habit is in place, everything downstream — the agent search, the option review, the move itself — goes better.

WHAT I WANT YOU TO TAKE AWAY

- 1 Opinions are everywhere. Authority is yours.
- 2 Say out loud, while it is still easy, who is making the decision.
- 3 Name what kind of conversation you are about to have before you have it.
- 4 Watch for the slow transfer of authority. Push back on the small ones.
- 5 You are the senior partner in this firm. Act like it.

One more thing before the checklist. The back of this book has a short collection called “Family Conversation Starters” — tested opening lines you can borrow word-for-word and bend to your own voice. If any conversation in this chapter is one you can feel coming, turn there before you have it.

CHAPTER 1 CHECKLIST**The decision is yours**

- Say the sentence to your family — at a Sunday lunch, in your own words — that the decision is yours and you would like their input, not their verdict.

- Name the next three family conversations as information, decision, or logistics before they start.

- Identify the one adult child (if any) whose voice you most want in decision conversations. Tell them so.

- Identify any conversation in the last six months where you felt your authority quietly slipping. Decide what you want to do about it.

- If you do not yet have a senior-specialist real estate agent on your radar, put “find one to interview” on next week’s list. Chapter ten will tell you how.

END OF CHAPTER ONE

This was the first chapter of *The Senior Partner*. The next two pages introduce the free Consumer Blueprint — a one-on-one way to put this thinking to work.

Free, unbiased guidance before you talk to an agent.

100% FREE · NO SALES PITCH · NO STRINGS · JUST CLARITY

THE REAL PROBLEM

Real estate was never built for home buyers and sellers.

It was built for agents, brokerages, and lenders. The commission system, the urgency tactics, the jargon — all of it exists to move transactions, not to protect your interests. That is not cynicism. That is just how the system was designed, and most people don't find out until they're already in the middle of it. The Consumer Blueprint exists to put an informed, unbiased voice in your corner *before* that happens.

90%

of transactions last year were handled by just 10% of agents. The other 90% are learning on your dime.

\$0

is what this costs you. You shouldn't have to pay for education on the biggest financial decision of your life.

1 hr

of focused, one-on-one time with Lance. No group sessions. No templates. Your situation, your plan.

The real estate industry is not on your side. We are. The Blueprint is a single hour that helps you slow down, see the real numbers, and make this decision on your terms.

WHAT YOU LEAVE WITH

One hour. Real answers. Zero sales pressure.

Live Market Analysis

A real CMA, done together, live — actual numbers, not a pitch.

A Timeline Around You

A real plan built on your schedule, your goals, and your readiness.

Realistic Expectations

What the process actually looks like — the timeline, friction, and surprises.

Compensation, Explained

What agents earn, what's fair for your situation, and how to talk about it.

Unbiased Referrals

Lenders, inspectors, contractors with no angle. No kickbacks, no fees.

A Sample Guide

A complete Buyer's or Seller's Guide, delivered to you after the call.

HOW IT WORKS

1

15-Minute Clarity Call

A short call to understand your situation and make sure the full session is the right fit. No pressure — just a few questions.

2

Your Free Strategy Session

One full hour with Lance on Zoom, dug into your specifics. No script, no agenda — just honest answers to your actual questions.

3

A Plan, and Freedom to Use It

You receive a sample guide and a clear plan. Move forward on your own, or take a vetted referral. Your call.

Book your free Clarity Call.

SCAN THE FIRST QR CODE
ON THE NEXT PAGE →

YOUR NEXT STEP

Two ways to take the next step.

You've read how to stay the senior partner in your own decisions.
Here's how to put it to work — on your terms, at your pace.

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THE FULL BOOK

Get The Senior Partner



Scan to order the complete field guide for homeowners 65 and over.



The steady voice in high-pressure decisions.