Dan Lender

Follow Your Instincts

Dan Lender wasn't raised with a silver spoon. He grew up in a rural part of West Central Pennsylvania, in the small town of Smithmill. His dad was a truck driver, and Dan and his three brothers often helped their dad with his trucks parked in front of the house. His mother worked at a clothing factory. The town was working class, and after high school, many went to work locally in the coal mines or lumber yards.

Everyone around him worked hard, but Dan knew that if he wanted a different kind of life,

he'd have to excel. Both of his parents encouraged Dan and his brothers to dream big prioritize their education. He buckled down in school and earned verv good grades throughout his academic career. He earned his first dollars cutting grass and doing yard work for a wealthier family in town. Carefully, he put all his money into savings. Then he got his first real, W-2 job. It turned out to be a significant choice.

He'd just turned 16. Finally able to drive, he already knew where he wanted to apply. He had his heart set on becoming a pharmacist so he drove to the local pharmacy to ask for a job as a stock boy. With many in town mining coal and hauling lumber, Dan chose the pharmacy option because it stood out. It was a good, reliable job that paid well and wouldn't leave you with black lung or a broken back. It represented a major break from the past.

"I remember going to the pharmacy with my mom and thinking about how the pharmacist knew so much and was in control of so many things," Dan recollects. "I remember thinking, that's a neat job. There weren't a lot of white collar jobs in the area and the pharmacy seemed like a good job so I set my sights on that. When I started working there, I took the trash out, swept the floor, and did anything and everything I was asked to do. That particular pharmacy had an optical department and sometimes I would even work with the optician to help their patients. I knew I didn't want to sweep floors forever so I made the most of every opportunity I was presented. Sometimes I would help fill prescription vials, listen to the pharmacists work with customers, and talk to insurance providers and patients. I admired the pharmacists because they seemed to know quite a bit and everyone thanked them for their time and expertise."

Dan became a member of the National Honor Society in high school and started his collegiate career at Penn State University. Most people in the area who went to college went to Penn State. After a year at Penn State he transferred to the University of Pittsburgh to get a degree in Pharmacy.

At Pitt, he thrived. He became the President of his fraternity, as well as the President of his pharmacy school class. The curriculum was immersive and

fascinating. He remembers walking past cadavers at the adjoining Medical school, happy to have selected pharmacy as his specialty. During the summer, he split his time between pharmacy internships and working for his brother's beer distribution company. Throughout those months he lived something of a double life alternating between the physical labor of hauling kegs and the intellectual work required as a pharmacy intern. Pharmacy students are exposed to the various types of programming during their training. Dan interned in a community pharmacy, a hospital pharmacy, and a poison control center. Ultimately, Dan found the community pharmacy to be the most appealing since it allowed for a more diverse client base and since it provided more freedom on the job.

Dan graduated in 1986 and became a registered pharmacist. He'd done what he'd set



out to do. He left small town Pennsylvania for a more urban life in Pittsburgh while also pursuing a trusted position in healthcare. But still, life called to Dan. He enjoyed working in a pharmacy but over time found he was yearning for something more. Within a few short years, he was on to his next career working as a field representative for a pharmaceutical company. This position would allow flexibility in his daily schedule and provide him the opportunity to use his knowledge as a pharmacist. While working full time as a pharmaceutical rep, Dan also worked part time as a pharmacist.

"People ask me how my career has taken so many twists and turns," smiles Dan. "How did I get from being a pharmacist to where I am now? And the truth is that I like to try different things. I don't throw the past away, but I build on it. I want to learn and be good at different things. If I see a new problem that needs to be solved, I want to try to address it."

Since his leap from pharmacist to drug rep, Dan has continued to display his talent for adaptation. Today, he's about a million miles from his past life in pharmaceuticals, founding and running Golden Rule Home Watch and Concierge.

Dan founded the business in early 2018. He and a friend had been looking at various concepts, and the home watch business was the one that stuck. By this time, Dan also had an extensive background in IT and cyber security, and the marketplace seemed ripe for the services he wanted to offer.

Golden Rule caters to clients who leave town and their property for extended periods of time. They often tend to be wealthier people who go south or west for the winter, or the superwealthy migrating between homes, across the U.S. and the world. Golden Rule also works with clients (families) who find themselves responsible for the home of a loved one who has passed away or has had to leave for various reasons. These clients often live in another part of the country and until they decide what to do, the house may sit idle for months or years. Golden Rule ensures that client homes are monitored and well taken care of. "Our goal is to be the trusted eyes, ears and feet on the street for our clients when they are not around.

Dan or one of his contractors come by the house before the owner leaves to understand any compelling events or interests of the owner. While walking through the house and property together, Golden Rule carefully notes the unique character of each home and any possible issues to watch out for. They locate the gas main and water main, check the roof, and perform a detailed check of the home from top to bottom, interior and exterior. Once the homeowners are gone, Golden Rule checks in on the house according to what the homeowner has requested. Usually, clients opt for once a week or twice a month. Golden Rule uses high-tech tools like moisture meters and laser thermometers to confirm any problem or validate that the home's systems are working correctly. are extensively documented, issues photographed sent to the client with recommendations.

"We have a very comprehensive electronic reporting template that is customized for every home," describes Dan. "It's time, date and GPS stamped and will tell the homeowner exactly when we were there, what we did, and will include any photos and necessary details. If there is an abnormality, we will certainly include that information. This is more than a neighbor looking in on your house on a best case effort. We provide peace of mind to our clients knowing that we are experts and are licensed, bonded, and insured for such things. Our clients want to know that someone trustworthy is in their home and monitoring it." If there is an issue then Dan has a network of well vetted partners that he can call upon or introduce to the homeowner.

Dan's wife, Amy, keeps the books for Golden Rule. Amy, like Dan, grew up in a working class family. Her mother was a home economics teacher, and her father was a postal carrier. She and her two sisters were raised outside of Pittsburgh. And like Dan, she always had ambition. The two met when he was a pharmacist in Pittsburgh, and Amy was working as a nurse in a Cardiac ICU. Dan considers their partnership crucial to his success. "She has incredible common sense," he notes. "If you ask your friends and family about an idea, they almost always say, 'That's a great idea.' They tell you what you want to hear. Amy is a fantastic sounding board; she'll tell me if something doesn't make sense. She doesn't always tell me what I want to hear. But she does always tell me the truth."

Dan considers the birth of his and Amy's two children to be among the most defining moments of his life. "As a young adult, you're mostly focused on 'me'," he reflects. "Then you get

married, and it's two people. But the really lifechanging moment was when we had our first child and suddenly you've gone from first to second to third in the blink of an eye. You keep falling in the batting order," he smiles. "In my opinion, as a parent, a good parent, you do anything for your kids. You're more concerned about their needs than your own needs. As soon as a child is born, you are changed forever."

This perspective is one he inherited from his mother. Once her boys were born she never considered buying herself a new dress but would spend every dime to make sure her children had everything they needed. Though the family wasn't wealthy, they always had enough to eat. She would often sew their clothes. Dan was the youngest by 11, 7, and three years and remembers that nothing was thrown away. Clothes were often patched and handed down.

From his father, Dan feels he got his work ethic. He was frequently hauling clay or sand for local companies and taught his boys to work hard and, treat everyone honestly and fairly.

Dan's family lived in the house that his maternal grandfather built. There were several barns on the property, too, and the boys loved to play in them. Growing up they had chickens roaming around along with cats and dogs. They were only about a half mile from town. "When I went to college it was a common practice to ask where others were from. To gauge the size of the town, people would normally ask how many stoplights the town had," laughs Dan. "Well, there were no stoplights. In fact, there were probably more cows than people."

The whole area had been deep mined, and while Dan was growing up it was strip mined. Many in his family had been a part of the mining industry. His grandfather and some of his uncles would come home completely black from head to toe after a day of working in the mines. Unfortunately, many of them had black lung disease or some other related health issue at some point in their lives. There were closed mine shafts all over the area and kids were always warned to stay away from them for safety reasons.

"My dad would work in all kinds of weather," Dan recalls. "My parents wanted my brothers and me to have a better life than they had and always emphasized the importance of an education. They didn't want us to follow in their footsteps in that line of work. My brothers and I all

aspired to get an education."

Dan and his brothers loved to play baseball in the community. The family wasn't rich, but their childhood never felt lacking. Hunting and fishing were big in the area, and riding in trucks with dad was always a special treat. They didn't have a pool, but they swam in the local dam during the summers. "Playing ball and swimming were daily activities," remembers Dan. "Back then, you'd leave the house in the morning, and the rule was to come back before the streetlights came on."

Dan did well academically in high school and also played baseball and football. His parents, and especially his father, rarely missed a game. He graduated in the top 10% of his class before going on to college.

After several years as a pharmacist, Dan made his first big leap after a chance conversation with a drug rep who often came by his pharmacy. She mentioned her company was hiring in Pittsburgh, and Dan got the job. For about two years, Dan successfully navigated the work of a pharmaceutical rep before another pivotal event put him on a new path. He was approached by a well-known biotechnology company specializing in monoclonal antibody technology and was offered a position.

For about a year and a half, Dan worked as a clinical study monitor. He was collaborating with physicians and hospitals on the best practices for ground breaking utilizing the Unfortunately, the company did not gain FDA approval for its lead product, and the organization dissolved its workforce. Dan had had a taste of something more exciting and didn't want to go back to a conventional role at a pharmaceutical company. Not sure what he wanted to do, he returned to the pharmacy world. He was thankful he had the foundation from his education as a pharmacist.

Even though he returned to the world of pharmacy, Dan always had an eye for opportunities. While a pharmacist, Dan and a colleague who was a registered dietician and exercise physiologist launched a new business. Both had encountered many people who suffered from chronic health problems and weren't improving with treatment. "People would come in with high cholesterol, heart disease, uncontrolled diabetes, or perhaps they were unable to lose weight. They would often get another prescription for a symptom, but they would never get any

better," Dan describes. "We saw an opportunity to work with people on their nutrition, exercise profile, and general health management. When people played a more active role in their own healthcare, they got better. We had great results, but it was not reimbursable by insurance. As a result, people did not follow through over the long-term. Our service was a great concept, but the market was not ready for it."

Five years after Dan's return to pharmacy life, he received another life-changing offer. A friend he'd met as a pharmaceutical rep called him and asked whether he'd like to quadruple his salary. "He kept talking about IT, and at the time, I didn't even know what IT was," laughs Dan. "But my friend knew of my work ethic and character and encouraged me to move to Northern Virginia where he promised he would teach me what I would need to know. So I put my things in storage, packed a couple of suitcases, and moved to Northern Virginia in 1998. Everybody thought I was crazy."

Dan became a salesman of enterprise software and that role eventually turned into work in cyber security. Along with a small group of colleagues, he jumped from business to business over the next few years. He was hired at McAfee which was then bought by Intel. He was very successful at McAfee and won national awards and notoriety. He became a master of putting together large deals. The secret to his success in sales came down to one word—honesty. "I've been through a lot of sales training," Dan remarks. "You can employ all the tactics that you are taught, but if you don't treat people fairly and with respect and aren't honest with them, they won't trust you and won't do business with you."

With the desire to do something different, he left McAfee to go to a small, innovative company that specialized in cloud based cyber security and cyber threat intelligence.

The work was rewarding and lucrative, but it was also stressful. "Cybersecurity is very exciting, has a lot of intrigue and there are always new threats," observes Dan. "There was always a new crisis that needed to be addressed."

"I remember the first large transaction I did, and the commission that I earned," says Dan. "Big deals don't happen easily or quickly so it took a long time to get that commission. When the deal was finally done, and I received the big commission, it was kind of hollow. I realized that

money did not make me happy. Money is nice, it allows you to get the things you need and want, but it doesn't buy happiness." In 2017, Dan decided to leave the cybersecurity world and find out what he could build on his own. Thus, Golden Rule was born.

As a leader, Dan stresses the importance of setting clear expectations. "Whether you are a kid or an adult, everyone likes to know the rules up front," he asserts. "Sometimes people don't know or leaders don't say exactly what they want and expect. People need to know right away, what's good, what's bad, and what's expected. So I try to set those very quickly. Asking questions and communicating is good because people don't know what you're thinking. Just be open and honest, and treat people with respect."

Dan has a strong Christian faith and is a Deacon at his church. Dan and the other deacons work together to help members of the community who are struggling with their bills and who aren't getting enough food, clothing and other aspects of daily life. "No one in NOVA should have to worry about having enough food," reflects Dan. "I have also taken my daughter on Missions trips. I think it's important that young people learn to help others."

As his father did throughout his childhood, Dan stresses the importance of a good education to young people. "Don't go to college just to go," he encourages. "Get an education that's going to serve you well. An education that you'll be able to get a job in or that will sustain you until you find the right opportunity. Remember that it's okay to change careers. Internships are a great way to try something and confirm whether it is something you like. You'll either realize you are still passionate about it or you'll learn that it's not what you want to do. You can't lose. So listen to the voice in the back of your head; it's almost never wrong."

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About Gordon J. Bernhardt

President and founder of Bernhardt Wealth Management and author of Profiles in Success: Inspiration from Executive Leaders in the Washington D.C. Area, Gordon provides financial planning and wealth management services to affluent individuals, families and business-owners throughout the Washington, DC area. Since establishing his firm in 1994, he and his team have been focused on

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