

AVAILABLE RESOURCES INCLUDE

Aviation-based decision-making frameworks, including:

GUMPS

CRATS

The Five T's

Insurance and risk-management checklists

These three resources naturally create a progression that mirrors a flight:

1. **CRATS** – *Preparing for Departure* (Starting with purpose)
2. **The Five T's** – *Flying the Approach* (Managing life's transitions and staying ahead)
3. **GUMPS** – *Preparing for Landing* (Finishing well and preparing those you love)

That progression beautifully reflects the journey you've written about in *Beyond the Runway* and gives readers a practical framework they can return to throughout life.

CRATS CHECKLIST

Your Departure Clearance for Life

One of the first disciplines every instrument-rated pilot learns is this:

Never take off until you fully understand your clearance.

Before entering the runway, a pilot carefully copies every instruction from Air Traffic Control. To make sure nothing is forgotten, pilots often use a simple memory aid:

CRATS

- **C – Clearance**
- **R – Route**
- **A – Altitude**
- **T – Transponder**
- **S – Squawk**

Missing even one item can create confusion, increase workload, or place the flight at unnecessary risk.

Life is remarkably similar.

Every day we make decisions that affect our families, finances, health, careers, and legacy. Most of us don't have an air traffic controller guiding us—but we do need a plan.

Before launching into life's next chapter, perform your own CRATS check.

C — CLEARANCE

Aviation

Your clearance tells you where you're authorized to go and how you'll begin the flight. Until you receive it, you stay on the ground.

Life Application

Know where you're headed before you start moving.

Checklist

- ☐ Have I clearly defined my goals?
- ☐ What does success truly look like for me?
- ☐ Have I discussed my goals with my spouse or family?
- ☐ Am I pursuing my purpose—or someone else's expectations?
- ☐ Have I sought wise advice before making major decisions?

Ask Yourself

Am I moving with purpose or simply reacting to life?

R — ROUTE

Aviation

Your route tells you exactly how you'll travel from departure to destination. Pilots don't simply point the airplane and hope.

Life Application

Every meaningful destination deserves a plan.

Checklist

- ☐ Do I have a written financial plan?
- ☐ Do I know how I intend to reach retirement?
- ☐ Have I prepared for unexpected detours?
- ☐ Are my estate planning documents complete?
- ☐ Am I reviewing my progress each year?
- ☐ Does my family know the plan?

Ask Yourself

If someone asked me to explain my life plan in five minutes, could I?

A – ALTITUDE

Aviation

Altitude provides safety. It allows room to think, react, and avoid obstacles.

Life Application

Sometimes the greatest gift you can give yourself is perspective.

Checklist

- ☐ Am I making long-term decisions?
- ☐ Am I allowing temporary problems to control permanent decisions?
- ☐ Have I balanced work, family, health, and purpose?
- ☐ Do I regularly step back and evaluate the bigger picture?
- ☐ Am I investing in relationships as much as finances?

Ask Yourself

Have I climbed high enough to see what truly matters?

T – TRANSPONDER

Aviation

The transponder allows Air Traffic Control to identify your aircraft and provide guidance throughout your flight.

Life Application

None of us should navigate life alone.

Your advisors help identify risks you cannot always see yourself.

Checklist

- ☐ Have I assembled a trusted team?
- ☐ Do my attorney, CPA, financial advisor, and insurance professional communicate when appropriate?
- ☐ Does my family know who these people are?
- ☐ Are my important documents organized?
- ☐ Have I reviewed beneficiary designations?
- ☐ Have I considered risks such as disability, long-term care, taxes, or lawsuits?

Ask Yourself

Who is helping guide me safely through life's changing conditions?

S – SQUAWK

Aviation

Your squawk code identifies your aircraft on radar. Special codes immediately communicate when assistance is needed.

Communication is constant throughout every IFR flight.

Life Application

The people you love cannot help if they don't know your wishes.

Communication removes uncertainty.

Checklist

- ☐ Have I shared my wishes with my family?
- ☐ Does someone know where my important documents are?
- ☐ Have I completed my Beyond the Runway Organizer?
- ☐ Are passwords and digital assets documented securely?
- ☐ Have I discussed healthcare wishes?
- ☐ Have I documented final instructions?
- ☐ Would my family know exactly what to do tomorrow if something happened today?

Ask Yourself

If today became an emergency, would my family have clarity or confusion?

BEFORE YOU ADVANCE THE THROTTLE

Aviation has taught me that successful flights are rarely the result of luck.

They are the result of preparation.

Pilots use checklists because they understand something very important:

Human beings forget things.

The checklist isn't there because you're inexperienced.

It's there because what you're doing is important.

Life deserves the same discipline.

Whether you're preparing for retirement, protecting your family, building a business, or organizing your legacy, pause before you move forward.

Run your personal CRATS checklist.

It may become one of the most valuable habits you ever develop.

CRATS QUICK REVIEW

C — Clearance

Know your purpose before you begin.

R — Route

Create a written plan.

A — Altitude

Maintain perspective and think long-term.

T — Transponder

Rely on trusted advisors and organized information.

S — Squawk

Communicate clearly so those you love know your wishes.

Final Thought

Every pilot knows the safest flights begin long before the airplane leaves the runway.

The same is true in life.

Don't wait until you're facing turbulence to prepare.

Run your checklist today... and help ensure that everyone who is counting on you arrives safely at the destination that matters most.

THE FIVE T'S CHECKLIST

Staying Ahead of Life's Approach

"The busiest time to make a decision is not when you're already behind."

One of the greatest challenges in instrument flying is flying an approach.

The weather may be poor.

Visibility may be limited.

The workload increases dramatically.

Pilots who fall behind the airplane often make mistakes, not because they lack ability, but because events begin happening faster than they can process them.

To stay ahead of the airplane, instrument pilots use a simple reminder known as **The Five T's**.

At every approach fix, they pause and ask themselves:

- **Time**
- **Turn**
- **Twist**
- **Throttle**

- **Talk**

These five simple actions help keep the flight organized, safe, and under control.

Life works much the same way.

Retirement.

Health changes.

Business transitions.

Loss.

Family decisions.

Major life events often arrive quickly. The people who navigate them best are usually those who stay ahead instead of constantly reacting.

T – TIME

Aviation

Pilots verify timing to ensure they remain on schedule and know exactly where they are during the approach. Timing affects every decision that follows.

Life Application

Life has seasons.

The timing of decisions often matters as much as the decisions themselves.

Personal Checklist

- ☐ Is now the right time to retire?
- ☐ Is it time to update my estate plan?
- ☐ Have I delayed important conversations?
- ☐ Am I making time for family?
- ☐ Am I spending my time on what matters most?
- ☐ What have I been putting off?

Ask Yourself

If not now...when?

T – TURN

Aviation

When reaching a new segment of the approach, the pilot turns to the proper heading.

Every turn moves the airplane closer to the runway.

Life Application

Life requires course corrections.

Sometimes staying on course means changing direction.

Personal Checklist

- ☐ Am I headed where I truly want to go?
- ☐ Have my priorities changed?
- ☐ Am I willing to change course when needed?
- ☐ Have I allowed past decisions to prevent better future decisions?
- ☐ Am I moving toward purpose—or simply following habit?

Ask Yourself

Is the direction I'm traveling today leading me toward the life
I truly want?

T — TWIST

Aviation

The pilot twists the navigation equipment to the next course or frequency.

The next step is prepared before it becomes necessary.

Life Application

Preparation means thinking ahead.

Successful people prepare for what's next before they arrive there.

Personal Checklist

- ☐ Have I updated my financial plan?
- ☐ Have I reviewed my investments?
- ☐ Are my legal documents current?
- ☐ Have I organized my important information?
- ☐ Have I prepared for healthcare decisions?
- ☐ Have I planned for unexpected events?

Ask Yourself

Am I prepared for the next phase of my life?

T — THROTTLE

Aviation

The pilot adjusts power to maintain proper speed.

Too fast creates instability.

Too slow creates different problems.

The goal is controlled progress.

Life Application

Not every season of life requires maximum speed.

Sometimes wisdom means slowing down.

Sometimes opportunity requires moving forward with confidence.

Personal Checklist

- ☐ Am I trying to do too much?
- ☐ Do I allow time for rest?
- ☐ Am I enjoying life while preparing for the future?
- ☐ Am I balancing ambition with contentment?
- ☐ Have I become too busy to notice what truly matters?

Ask Yourself

Am I living at the right pace for this season of my life?

T – TALK

Aviation

Pilots communicate with Air Traffic Control throughout the approach.

Good communication prevents confusion and increases safety.

Life Application

Life's biggest mistakes often happen when communication stops.

Families shouldn't have to guess.

Personal Checklist

- ☐ Have I discussed my wishes with my family?
- ☐ Have I communicated with my spouse?
- ☐ Do my children know where important documents are?
- ☐ Have I introduced my family to my professional advisors?
- ☐ Have I shared my values—not just my valuables?
- ☐ Have I told the people I love what they mean to me?

Ask Yourself

If today were my last conversation, would I have left the important things unsaid?

FLYING THE APPROACH

One of my flight instructors taught me something I've never forgotten:

"Stay ahead of the airplane."

Those four words apply just as much to life as they do to flying.

Don't wait until retirement to prepare for retirement.

Don't wait for illness to organize your affairs.

Don't wait for tragedy to tell people you love them.

Stay ahead.

Small adjustments made early usually prevent major problems later.

THE FIVE T'S QUICK REVIEW

Time

Know where you are, recognize the right moment, and focus on what matters most.

Turn

Be willing to change direction when life calls for a new course.

Twist

Prepare today for what comes next.

Throttle

Maintain the right pace for the season you're in.

Talk

Communicate openly with those who matter most.

Final Thought

Every instrument approach eventually leads to one of two outcomes.

A safe landing...

Or a missed approach that requires another opportunity.

Life doesn't always offer another approach.

That's why preparation matters.

The Five T's remind us to stay ahead of life's challenges instead of reacting to them.

Know the time.

Make the turn.

Prepare for what's next.

Adjust your pace.

Communicate clearly.

And continue moving toward the runway with confidence.

Because the best landings—in aviation and in life—are rarely accidental.

They are the result of thoughtful preparation every step of the way.

One suggestion: Since this is for *Beyond the Runway*, I'd make the five action words stand out even more by ending the checklist with a memorable cadence:

Time. Turn. Twist. Throttle. Talk.

Know where you are.

Adjust your course.

Prepare for what's next.

Manage your pace.

Communicate with confidence.

That's how pilots stay ahead of the airplane—and how we stay ahead in life.

That closing feels like something readers will remember long after they've finished the checklist.

GUMPS CHECKLIST

Preparing for Life's Most Important Landing

"Every takeoff is optional. Every landing is mandatory."

One of the greatest lessons aviation has taught me is that success isn't measured by how well you take off—it's measured by how well you land.

As pilots prepare for landing, the workload increases. Airspeed, altitude, weather, traffic, and the airplane itself all demand attention. Even experienced pilots can overlook something important if they become distracted.

That's why pilots use a simple but powerful landing checklist known as **GUMPS**.

It takes less than a minute to complete, yet it has prevented countless accidents.

Life deserves the same discipline.

Whether you're approaching retirement, preparing your estate, protecting your family, or simply evaluating where you are

today, pause for a few moments and run your own GUMPS checklist.

After all...

One day, every one of us will reach the end of our runway.

G – GAS

Aviation

Before landing, the pilot confirms there is sufficient fuel remaining and that the proper fuel tank has been selected.

Many accidents have occurred not because the airplane failed—but because the pilot failed to manage the fuel.

Life Application

Fuel is what keeps us moving forward.

In life, our fuel isn't simply money. It's our health, relationships, faith, purpose, attitude, and financial resources.

Without the proper fuel, it's difficult to finish the journey well.

Personal Checklist

- ☐ Am I taking care of my physical health?
- ☐ Am I taking care of my emotional and spiritual well-being?
- ☐ Do I have sufficient financial resources for retirement?
- ☐ Have I built an emergency reserve?
- ☐ Am I investing enough time in the people I love?
- ☐ Am I living with purpose rather than simply staying busy?

☐ What truly fuels my happiness?

Ask Yourself

Am I fueling the life I truly want—or simply keeping the engine running?

U – UNDERCARRIAGE

Aviation

Before landing, the landing gear must be lowered and locked.

Without a solid foundation, even a perfect landing can become a disaster.

Life Application

Every family needs a strong foundation.

Your legal documents, financial organization, and planning become the landing gear that supports your family when life changes unexpectedly.

Personal Checklist

- ☐ Is my will or trust current?
- ☐ Have I named powers of attorney?
- ☐ Have I completed healthcare directives?
- ☐ Are my beneficiary designations current?
- ☐ Are important documents organized?
- ☐ Does my spouse or family know where everything is located?
- ☐ Have I completed my Beyond the Runway Organizer?

Ask Yourself

If today became an unexpected landing, is my family's foundation secure?

M – MIXTURE

Aviation

Pilots adjust the fuel-air mixture to ensure the engine performs efficiently during landing.

Too rich or too lean affects performance.

Balance is everything.

Life Application

Life also requires balance.

Too much work...

Not enough family.

Too much saving...

Not enough living.

Too much worry...

Not enough gratitude.

A meaningful life isn't about having more.

It's about maintaining the right mixture.

Personal Checklist

- ☐ Am I balancing work and family?
- ☐ Am I balancing saving with enjoying life?
- ☐ Am I caring for my health as much as my finances?
- ☐ Have I made time for relationships?
- ☐ Am I creating memories—not just accumulating possessions?
- ☐ Do my daily priorities reflect what matters most?

Ask Yourself

If someone looked at my calendar, would they know what I truly value?

P – PROPELLER

Aviation

Before landing, the propeller is placed in the proper position to provide maximum control and responsiveness.

The airplane is prepared for its final phase of flight.

Life Application

Preparation creates confidence.

The best time to prepare is before you need the plan.

Personal Checklist

- ☐ Have I reviewed my retirement income plan?
- ☐ Have I evaluated my insurance coverage?
- ☐ Have I planned for long-term care?
- ☐ Are my passwords and digital assets organized?
- ☐ Have I discussed my wishes with my family?
- ☐ Have I met with my attorney, CPA, financial advisor, and insurance professional recently?
- ☐ Am I prepared for life's unexpected changes?

Ask Yourself

If tomorrow looked completely different than today, would I be ready?

S – SEATBELTS

Aviation

Before every landing, the pilot confirms that everyone on board has their seatbelt securely fastened.

No one hopes for a rough landing.

But everyone prepares for one.

Life Application

The people traveling through life with you deserve that same preparation.

The greatest gift you can leave your family isn't simply wealth.

It's clarity.

It's preparation.

It's confidence.

Personal Checklist

- ☐ Have I talked openly with my spouse or family about my wishes?
- ☐ Do they know where important documents are kept?

- ☐ Have I completed my Beyond the Runway Organizer?
- ☐ Would they know who to call for financial, legal, tax, or insurance questions?
- ☐ Have I documented passwords and digital accounts?
- ☐ Have I explained not only what I own—but why?
- ☐ Have I shared the values, lessons, and faith I hope to leave behind?
- ☐ Would my family feel prepared instead of overwhelmed?

Ask Yourself

If today became an unexpected landing, would those I love be securely "buckled in"?

FINAL APPROACH

I've often said that aviation is one of life's greatest classrooms.

Pilots don't use checklists because they expect something to go wrong.

They use them because they understand something about human nature:

Even experienced people forget things.

The checklist isn't a sign of weakness.

It's a sign of wisdom.

Life deserves the same attention.

Whether you're thirty-five or eighty-five...

Whether you're building wealth or distributing it...

Whether you're just beginning your journey or approaching retirement...

Run your GUMPS checklist regularly.

Small adjustments today can prevent major problems tomorrow.

GUMPS QUICK REVIEW

G — Gas

Fuel what matters most—your health, finances, relationships, faith, and purpose.

U — Undercarriage

Build a strong legal and financial foundation before it's needed.

M — Mixture

Keep your life balanced. Success means little without health, family, and purpose.

P — Propeller

Prepare before life demands it. Confidence comes from preparation.

S — Seatbelts

Protect the people traveling through life with you by leaving them prepared, informed, and confident.

Every pilot knows that a safe landing begins long before the airplane reaches the runway.

The same is true in life.

The decisions you make today determine how smoothly tomorrow unfolds.

When your journey eventually reaches the end of its runway, your greatest achievement won't be measured by the size of your bank account or the titles you've held.

It will be measured by the lives you touched...

The family you prepared...

The legacy you left...

And the people who were able to continue their own journey because you cared enough to make sure their seatbelts were fastened.

Who is at the end of your runway?

BTR AVIATION INSURANCE CHECKLIST

"Fly Protected. Land Prepared."

"The best time to discover an insurance gap is before the propeller starts turning—not after the accident report is written."

AIRCRAFT INFORMATION

☐ Aircraft Make & Model

☐ Year

☐ N-Number

☐ Aircraft Current Market Value

\$ _____

☐ Home Airport

☐ **Hangared or Tied Down?**

☐ Hangared

☐ Tied Down

☐ **Airport Type**

☐ Public

☐ Private

☐ **Primary Runway**

☐ Paved

☐ Grass

☐ Gravel

LIABILITY COVERAGE

Current Liability Limit

☐ \$500,000

☐ \$1,000,000 (Most common)

☐ \$2,000,000

☐ Other _____

Passenger Liability

- ☐ Limited
- ☐ Full Passenger Coverage

Medical Payments

- ☐ \$3,000
 - ☐ \$5,000
 - ☐ \$10,000
 - ☐ Other _____
-

HULL COVERAGE

Agreed Value

\$ _____

Deductible

\$ _____

Does the insured value reflect today's replacement cost?

☐ Yes

☐ No

HOW THE AIRCRAFT IS USED

Check all that apply.

☐ Personal Flying

☐ Business Flying

☐ Flight Instruction

☐ Rental

☐ Commercial Operations

☐ Flying Club

☐ Photography

☐ Banner Tow

☐ Patrol

☐ Agricultural

☐ Air Ambulance

☐ Other

PILOT INFORMATION

Primary Pilot

Name _____

Age _____

Certificates Held

☐ Student

☐ Private

☐ Commercial

☐ ATP

Ratings

☐ Instrument

☐ Multi-Engine

☐ Seaplane

☐ Rotorcraft

Total Flight Experience

Single Engine

_____ Hours

Multi-Engine

_____ Hours

Retractable Gear

_____ Hours

Instrument

_____ Hours

Total Flight Time

_____ Hours

ADDITIONAL PILOTS

- ☐ Reviewed and approved by insurance company
- ☐ Meet open pilot warranty
- ☐ Logged sufficient recent experience

AIRCRAFT CONDITION

Is the aircraft airworthy?

- ☐ Yes
- ☐ No

Any major modifications?

- ☐ Yes
- ☐ No

Any unrepaired damage?

☐ Yes

☐ No

Current Annual Inspection

Date _____

IFR Certification Current?

☐ Yes

☐ No

OPERATIONS REVIEW

Will the aircraft be operated:

☐ Outside the Continental U.S.

☐ On Grass Strips

☐ On Private Airports

☐ At High Elevation Airports

☐ Over Water

☐ At Night

☐ IFR Frequently

PILOT HISTORY

Has any pilot ever had:

☐ Aircraft Accident

☐ FAA Violation

☐ Certificate Suspension

☐ Certificate Revocation

☐ DUI

☐ Drug Conviction

☐ Felony

☐ Medical Waiver

☐ Medical Limitation

If yes, explain:

OTHER AIRCRAFT

Do you own additional aircraft?

☐ Yes

☐ No

If yes:

OWNERSHIP

Aircraft owned by:

☐ Individual

☐ Corporation

☐ LLC

☐ Partnership

☐ Lease

☐ Subject to Loan

Lender

IMPORTANT DOCUMENTS

☐ Airworthiness Certificate

☐ Registration

☐ Weight & Balance

☐ Operating Handbook (POH)

☐ Annual Inspection

☐ Pitot-Static / Transponder Checks

☐ Insurance Policy

- ☐ Pilot Certificates
 - ☐ Medical Certificate
 - ☐ Operating Limitations
-

EMERGENCY CONTACTS

Insurance Company

Policy Number

Agent

Phone

Claims Number

RUNWAY REFLECTIONS

Ask yourself these questions before every renewal:

- ☐ Has my aircraft increased in value?
 - ☐ Have I added new avionics?
 - ☐ Am I flying more than last year?
 - ☐ Am I using the aircraft differently?
 - ☐ Have additional pilots been added?
 - ☐ Do my liability limits still protect my family and assets?
 - ☐ Would I be financially prepared if my aircraft were declared a total loss?
 - ☐ Have I reviewed my coverage with an aviation insurance specialist within the last 12 months?
-

FINAL APPROACH

Insurance isn't just another expense—it's your financial safety net when the unexpected happens. Just as every successful flight begins with a disciplined preflight inspection, every

aircraft owner should perform an annual insurance review. The goal isn't simply to have a policy; it's to have the right protection before you need it.

Remember: *The safest flights are the ones prepared long before takeoff—and the strongest insurance plans are reviewed long before a claim.*

A great companion to your aviation checklists would be a **Risk Management Checklist** based on the principles pilots use every day. Rather than focusing solely on insurance, this checklist helps people identify, reduce, transfer, and prepare for risk. It also fits perfectly with the *Beyond the Runway* theme because it applies to aviation, business, finances, and life.

BEYOND THE RUNWAY®

Personal Risk Management Checklist

Manage the Risk Before It Manages You

"Every successful flight begins with identifying hazards before they become emergencies."

PERSONAL PROTECTION

Health

- ☐ Health insurance is current and adequate.
 - ☐ I have a primary care physician.
 - ☐ I have completed recommended preventive screenings.
 - ☐ My medications and emergency information are readily available.
 - ☐ My family knows my medical wishes.
-

Disability Income

- ☐ I have disability income protection.
 - ☐ I know how long benefits would last.
 - ☐ My monthly expenses could be covered if I couldn't work.
-

Life Insurance

- ☐ Coverage has been reviewed within the past two years.
 - ☐ Beneficiaries are current.
 - ☐ Coverage aligns with current debts and family needs.
 - ☐ Employer coverage is not my only protection.
-

FAMILY PROTECTION

- ☐ Will or trust is up to date.
- ☐ Durable Power of Attorney is completed.
- ☐ Health Care Directive is completed.

- ☐ Guardians are designated (if applicable).
 - ☐ Emergency contacts are current.
 - ☐ Family members know where important documents are located.
-

PROPERTY PROTECTION

Home

- ☐ Homeowners insurance has been reviewed.
 - ☐ Replacement cost is adequate.
 - ☐ Valuable items are scheduled.
 - ☐ Smoke and carbon monoxide detectors are tested.
 - ☐ Fire extinguishers are current.
-

Vehicles

- ☐ Auto insurance limits are appropriate.

☐ Umbrella liability has been considered.

☐ Registration and insurance cards are current.

☐ Maintenance is up to date.

FINANCIAL SECURITY

☐ Emergency fund covers 3–6 months of expenses.

☐ Debts are manageable.

☐ Online accounts use strong passwords and multi-factor authentication.

☐ Credit reports are reviewed annually.

☐ Beneficiary designations have been reviewed.

☐ Retirement income plan has been stress-tested.

LIABILITY EXPOSURE

☐ Umbrella liability policy reviewed.

- ☐ Rental properties adequately insured.
 - ☐ Recreational vehicles and boats insured.
 - ☐ Home-based business properly covered.
 - ☐ Social media privacy settings reviewed.
-

BUSINESS RISK (If Applicable)

- ☐ Buy-sell agreement reviewed.
 - ☐ Key person protection evaluated.
 - ☐ Business continuity plan exists.
 - ☐ Cybersecurity protections reviewed.
 - ☐ Employee practices liability considered.
 - ☐ Professional liability coverage reviewed.
-

DIGITAL LEGACY

- ☐ Password manager in use.

☐ Trusted person knows how to access digital assets.

☐ Online financial accounts documented.

☐ Important subscriptions listed.

☐ Digital photos and documents backed up.

EMERGENCY PREPAREDNESS

☐ Emergency cash available.

☐ Important phone numbers documented.

☐ Family communication plan established.

☐ Evacuation plan discussed.

☐ Emergency supply kit maintained.

ANNUAL RISK REVIEW

Review each area once a year.

Category	Last Reviewed Needs Attention	
Health	_____	☐
Life Insurance	_____	☐
Disability	_____	☐
Auto Insurance	_____	☐
Home Insurance	_____	☐
Estate Plan	_____	☐
Beneficiaries	_____	☐
Investments	_____	☐
Taxes	_____	☐
Digital Assets	_____	☐

THE FIVE QUESTIONS EVERY FAMILY SHOULD ASK

- ☐ If something happened to me tonight, would my family know what to do?
- ☐ Would they know who to call first?

- ☐ Could they locate every important document?
 - ☐ Would they have immediate access to needed financial resources?
 - ☐ Have I made life easier—or harder—for those I love?
-

RUNWAY REFLECTION

Pilots don't eliminate risk—they learn to recognize it, prepare for it, and manage it before takeoff. Life works the same way. Risk management isn't about living in fear; it's about creating confidence through preparation. Every item you check today is one less uncertainty your family may face tomorrow.