

The Leap Of Faith

Every runway asks the same question:

Are you ready to move forward?

Every takeoff begins before the throttle moves forward. Commitment starts the moment retreat is no longer an option. Some are paved, painted, and clearly marked. Others are little more than a stretch of dirt with just enough room to decide whether you're going to move forward or turn back. But every runway shares one truth: once you commit to takeoff, hesitation is no longer an option.

You don't have to be a pilot to understand this moment. We all face it: when the noise gets loud, the horizon starts rushing toward us, and the comfort of standing still disappears.

It might look like starting a business, trusting again after heartbreak, stepping into leadership before you feel qualified, or making a decision that changes everything with no guarantee that it will work.

These moments don't ask for certainty. They ask for courage. Not the absence of fear, but the willingness to move forward despite it. Here's what no one tells you early enough: you will never feel fully ready. You won't have all the answers. You won't eliminate the risk. And if you wait for that moment, you'll wait forever.

This chapter isn't really about airplanes. It's about the quiet moment when hesitation meets opportunity, when someone else's belief in you becomes stronger than your own doubt. And for me, that moment began across a worn oak desk.

I'll never forget the afternoon my father and I decided to buy an airplane.

The office was calm, almost still. Late-afternoon sunlight filtered through the blinds, casting long shadows across stacks of paperwork from yet another client meeting. It was an ordinary moment when life quietly changed.

That afternoon, we were dreaming again. We had talked about airplanes before: the efficiency, the freedom, the ability to serve clients without sacrificing days on the road. This time was different. Heavier. I leaned in and asked the question that changed everything:

“So... who’s going to fly it?”

He didn’t hesitate.

He looked me straight in the eye and said:

“You are!”

No debate. No conditions. Just confidence and a challenge placed squarely on my shoulders. Fear and excitement hit at the same time. That familiar feeling when one sentence quietly removes the option of staying where you are. In that moment, I knew it was time to step onto the runway.

My father, Al, wasn’t just my business partner. He was my mentor. My anchor. The man who shaped my understanding of risk, leadership, service, and responsibility.

He entered the insurance business in 1958 and never stopped working. By the 1980s, he was a regional sales director with Northern Life. What had once been a shared territory became its own standalone state under his leadership and eventually the company’s top-performing region. He supported more than a hundred advisors, but what stood out most to me had nothing to do with production rankings.

Long before computers were standard, he paid out of his own pocket to place them in advisors’ offices so they could better serve their clients. In 1983, \$2,000 was a serious investment, roughly equivalent to \$6,000–\$6,500 today when adjusted for inflation. At the time, that kind of price positioned a personal computer as a true business and education tool, not a toy.

He understood the numbers, that roughly twenty percent of the effort often produces eighty percent of the results. But what made him effective as a regional sales leader was that he never reduced the business to numbers alone. He understood that behind every result was a person, an advisor, a client, a relationship. And it was that commitment to serving people, not just managing production, that shaped the culture and the results that followed.

It began early. I earned my insurance license at nineteen, followed by my Series 7 and 63 securities licenses in the spring of 1991. They weren’t milestones to admire so much as responsibilities to grow into. A few months later, I added my private pilot’s license. Then came the instrument rating, learning to trust the instruments and navigate safely when conditions remove the comfort of visual reference. After that came multi-engine certification, where judgment matters just as much as horsepower. Later came scuba certification, another

world entirely, where preparation and discipline determine whether you surface safely.

Four decades later, I'm still learning, about flying, about business, and about life itself. And now, after forty years, I've also become an author. Not because I've arrived, but because the lessons were worth carrying forward.

Before entering the business, the only job I had ever held was working the grill at McDonald's. As the years passed and I grew in my career, I often found myself looking back at that simple starting point.

Industry peers would sometimes joke when introducing me:

"This is Jim Carpenter, FMC, Former McDonald's Cook."

It never embarrassed me. If anything, it kept me grounded. It was a reminder that discipline, consistency, and showing up every day, even in the smallest roles, are often the habits that quietly shape everything that comes later.

I remember a particular drive north on I-5 just outside Eugene, Oregon. Dad sat quietly beside me, looking out the window, and said, "Someday, you'll be earning a million dollars a year."

It sounded impossible. Almost fictional. Years later, it became true, not through shortcuts or luck, but through discipline, service, and faith that began long before I believed in myself. My father always believed in me. He worked tirelessly until a brain tumor eventually took his life. Even now, decades later, I still hear his voice. I still lean on his lessons.

On October 17, 1991, I walked through the gates of a Part 141 accelerated flight training program at Marana Airport in Tucson, Arizona. The desert sun was relentless, baking the ramp, shimmering off aluminum wings, and reflecting off rows of Cessnas lined up like soldiers awaiting orders.

Heat rose from the tarmac. The air smelled of avgas and ambition. This wasn't a hobbyist flight school. This was immersion. The program existed to turn out licensed pilots fast, but only for those who could take the pressure. There was no easing in. No margin for half-measures.

The schedule was ruthless.

Mornings were spent in the cockpit with an instructor determined to uncover every technical, mental, and emotional weakness I had.

Afternoons disappeared into ground school: dense manuals, FAA regulations, aerodynamics, weather systems, and radio protocol.

Evenings were still reserved for my financial clients, often late into the night, while flight manuals and textbooks filled every free inch of my desk.

I had just survived the grueling Series 7 and 63 securities exams earlier that year and remember thinking, “Surely I’m done learning for a while.” I couldn’t have been more wrong. Two months later, on December 17, 1991, I stood beside my FAA examiner as he extended his hand.

“Congratulations,” he said. “You’ve passed.”

I was officially a licensed private pilot. The date itself carried meaning. Exactly eighty-eight years earlier, on that same day, the Wright brothers had lifted off at Kitty Hawk. Nearly a century later, I was stepping into my own aviation chapter. The scale was different, of course, but the sense of possibility felt just as real.

When I shared the news with my friend and mentor, Harvey, he smiled and said something that stopped me in my tracks:

“Now you have a license to learn.”

Only then did I fully understand what those two months had really given me. That program didn’t teach me mastery. It taught me humility. It taught me discipline.

And it revealed a truth I still live by: before the checklist, there must be a commitment. Before confidence, there must be preparation. And before progress, there must be a willingness to remain teachable.

Growth doesn’t end. It only changes altitude.

Each experience stretched me in ways I couldn’t have imagined at the start. Each reinforced the same quiet truth:

Growth is always available to those willing to remain teachable.

Even with thousands of hours behind me, every flight continues to teach me, each approach, each unexpected crosswind. Every leap of faith gets you airborne. Discipline brings you home.

GUMPS is a simple landing checklist pilots use before every landing: Gas, Undercarriage,

Mixture, Prop, and Seatbelts. Nothing technical. Nothing dramatic. Just a deliberate pause to confirm that the basics are in place before committing to the landing. GUMPS exists because experience doesn't eliminate mistakes, discipline does.

Life works the same way. Most missteps aren't caused by ignorance, but by rushing past what should have been checked.

Gauges steady. You settle into the rhythm of flight, the kind that makes you believe you've got this figured out, until the split second when confidence meets reality. Nothing dramatic changed at first. The airplane was still flying. Forward motion continued. But progress isn't determined by movement alone.

What matters now is intention, clear decisions, deliberate inputs, and the discipline to choose direction before circumstances choose it for you.

GUMPS

A short, spoken ritual designed to prevent one small oversight from becoming a costly mistake.

G – Gas

U – Undercarriage

M – Mixture

P – Prop

S – Seatbelts

It's basic. It's repetitive. And it works.

Over time, I came to see GUMPS not just as an aviation checklist, but as a framework for disciplined leadership, one that applies as much to business, family, and legacy as it does to flying.

During a flight into Eugene, Oregon, my daughter Alyssa sat beside me in the cockpit. My girls always loved flying with me. And if I'm honest... I loved it even more.

There's something sacred about sharing a cockpit with your child. The steady hum of the engine becomes the background music. The horizon stretches wide ahead, and from above, the world feels smaller, simpler.

When Alyssa was little, the headsets were always too big. We would fold shop rags over her head just to make them fit snugly enough to seal out the engine noise. She wore them

proudly.

In those moments, they weren't passengers.

They were copilots.

Years later, that memory returned as we began our descent into Eugene. Alyssa was older then, steady, composed, watching everything. As we reduced power and began the approach checklist, she glanced over, calm and certain.

"Daddy... can I put the landing gear down?"

There's a trust in that question. Not fear. No hesitation. Just confidence. When the moment came, I gave her a nod. She reached for the gear handle. We both watched the panel.

Every pilot knows what comes next.

Three green lights.

Three confirmations that the undercarriage is down and locked. Three simple bulbs standing between you and a terrible day.

Only this time... there were two.

I recycled the gear. Up. Pause. Down again. Still two.

In a low-wing aircraft, you can't lean out and visually confirm the gear. There's no quick glance that solves it. So I called the tower and requested a low pass.

We flew by at pattern altitude. From the ground, they studied us carefully.

"Gear appears to be down."

That word hangs differently when you're the one in the seat. We made the decision to land. Touchdown was uneventful. Smooth. Controlled. Normal. After shutdown, maintenance found the cause.

A single burned-out bulb.

Fifteen dollars.

The least expensive repair I've ever made on an airplane. But it stuck with me more than most. Because everything else was right.

The gear was down.

The structure was solid.

The airplane was ready.

But the signal didn't show it. And that's the part I couldn't shake, sometimes nothing is actually wrong...

It just looks like it is.

In aviation, and in life, the undercarriage bears the weight. Not the paint. Not the polish. Not the climb performance. The unseen structure. Your systems. Your disciplines. Your processes. Small things don't always fail dramatically. They rarely announce themselves with sparks and alarms. Sometimes they just quietly stop signaling.

A missed meeting. A neglected relationship. An unchecked assumption. A checklist rushed instead of followed. Everything may appear fine. Until the pressure arrives. And pressure reveals whether your foundation is actually locked... or just assumed to be.

That day in Eugene reminded me of something else, too.

Trust.

When Alyssa reached for that gear handle, she wasn't analyzing risk or calculating probabilities. She trusted the system. She trusted the process. She trusted me. People don't build that kind of trust in the moment.

Trust is built over time.

Checklist after checklist. Flight after flight. Consistency under calm skies and turbulent ones. In business, I've seen the same thing. Organizations that appear impressive at altitude... but that haven't inspected their undercarriage in years.

Families that have documents in place... but no one knows where they are. Advisors who have great intentions... but inconsistent follow-through. Everything appears down and locked.

Until it isn't.

That's why discipline matters. That's why checklists work.

And that's why GUMPS, Gas, Undercarriage, Mixture, Prop, and Seatbelts, isn't just a chant before landing.

It's a way of thinking. A commitment to verify what carries the weight.

Three green isn't about lights.

It's about integrity beneath the surface. Because when the runway gets close, you don't want assumptions.

You want confirmation.

That realization eventually led me to build a simple system for families, a living checklist.

A place to inspect the undercarriage before the runway gets close.

Because confidence at altitude means very little if the systems beneath you haven't been verified.

Every great journey begins with a leap of faith.

Earning a license, whether in aviation or in life, isn't mastery. It's permission to keep learning. The sky doesn't care about credentials. It responds only to preparation when the plan breaks down.

Every leap begins before the runway is visible. It begins with belief, often someone else's before our own. It begins with a sentence that closes the door behind us. When the throttle moves forward, there is no more "if."

Only how we will fly.

Most people don't struggle because they lack discipline. They struggle because they apply the right discipline at the wrong moment, forgetting that the discipline that protects you at altitude isn't always the discipline that brings you home.

Momentum is powerful, but it can quietly replace intention. Many of the systems we trust most were built during seasons when clarity mattered less than speed.

Over time, familiarity begins to feel like safety, even when we haven't checked the fundamentals in a while. Slowing down isn't a step backward; it's often the only way to see what we've been carrying without question.

Awareness doesn't demand immediate change; it simply creates the space for wiser decisions to emerge.

Runway Reflections

- Where have I been relying on momentum instead of intention?
- What assumption deserves another look?
- What system am I trusting that I've never inspected?
- What would slowing down protect?

Land gently. The next clearance will come.

COURAGE ISN'T THE ABSENCE OF FEAR.

IT'S THE DECISION TO MOVE WHEN BELIEF OUTWEIGHS DOUBT.

You have been reading

Beyond the Runway

A flight plan for life, legacy, and the people who will one day need to find what you left behind.

This was chapter one, "The Leap Of Faith", reproduced in full from the book. There are sixteen chapters, a glossary and a set of checklists in the complete edition.

The Legacy Organizer is the companion to it: a guided place to write down what exists, where it is, and who should be contacted, so the people who outlive you are not searching.

beyondtherunway.net

Or call and speak to a person. The number is on every page of the site.