

PRAISE FOR *READY FOR ANYTHING*

A book of practical wisdom. This is my new manual for living kind, because doing life together means preparing to help others with the big stuff *and* the small stuff too. It just makes sense because there is no greater joy than being ready to help others when they need it.

Susy Flory, *New York Times* bestselling
author and coauthor, director of
West Coast Christian Writers

Fear that the worst might happen tends to sit silently in the backs of our minds. What if a natural disaster happens, our house burns down, or even the unthinkable occurs? What would we do? How would we protect ourselves and our families? *Ready for Anything* helps alleviate those fears by teaching us how to wisely prepare for even the most unexpected of events. Kathi's tips and advice will help you feel at peace and fully prepared for anything that might happen in the future.

Tracie Miles, Proverbs 31 speaker
and bestselling author

Kathi Lipp delivers humorous, clever, practical advice for taking stock of your pantry and your life. With pithy, authentic wit and wisdom, Lipp helps prepare you for all those unexpected bumps in the road with simple steps and action plans designed for today's busy life.

KariAnne Wood, Thistlewood Farms

When the emergency worker informed us of our daughter's severe accident, adrenaline and anxiety kicked in. I couldn't think of what to pack for the drive to get by her side as soon as possible. Now I have Kathi's plan, giving me and my loved ones the confidence that if something scary happens, we have a plan.

Lynn Cowell, member of the Proverbs 31
Ministries speaking and writing team,
author of *Make Your Move*

Kathi Lipp is a wise guide when wading into the waters of prepping for any crisis, large or small. *Ready for Anything* provides actionable steps that anyone can do, including those who feel the most unprepared. I grew up in a religious environment that fostered fear regarding apocalyptic disasters, but Kathi's words calmed my heart without triggering me. Since reading this book, I have already completed several steps and am more prepared today than I was when I started. "Be kind to your future self," as Kathi says, and read this book.

Anna LeBaron, author of
The Polygamist's Daughter

I'm sorry to say, but I have not been ready for anything. Living in hurricane territory has meant I scramble, hunt, and shop at least once a year here in North Carolina. I'm thrilled to be working through Kathi Lipp's practical, doable plan so that my household will be prepared for the wind and rain this year (or any other emergency that comes our way). Kathi's strategy to include our neighbors in our prep makes me especially excited to get started!

Amy Carroll, Proverbs 31 Ministries
speaker and writer, author of *Breaking
Up with Perfect* and *Exhale*

Oh, let Kathi teach you how to be ready for anything! You will laugh out loud as Kathi eases you into the conversation of being prepared. She teaches you what to know and how to get started. Being prepared doesn't mean you don't trust God; it means having the resources to face emergencies or disasters when they come. Thanks, Kathi!

Wendy Pope, president of Word Up Ministries,
author of *Hidden Potential*

Recently, I received a phone call that had me rushing to get on a plane in less than thirty minutes. I was so frazzled from this unexpected family crisis that I couldn't even think of what to put in my carry-on bag. That later led to a \$300 Target trip to provide what I needed for an unplanned week on the other side of the country. I wish I would have read *Ready for Anything* before this so that Kathi's wisdom could have prepared me practically for what was coming. I now have a hygiene bag with some basic items that is ready to go if an emergency comes up again. Kathi's relatable writing and her humor sprinkled throughout will make you feel like your big sister is helping you prepare for things you may never have thought about before. Kathi helped me see how to be wise, not worried, about all the potential unexpected things life can bring.

Nicki Koziarz, two-time bestselling author
and speaker with Proverbs 31 Ministries

READY FOR ANYTHING

PREPARING YOUR HEART
AND HOME FOR ANY
CRISIS BIG OR SMALL

KATHI LIPP

 **ZONDERVAN**
BOOKS

ZONDERVAN BOOKS

Ready for Anything

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*This book is lovingly dedicated to my
super-agent, Rachelle Gardner.
Thank you for having the vision for this book and
your dogged determination to make sure that the
world is better prepared for everything in life.
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advocating for my words out in the world.*

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And finally to Roger. Shut the door, baby.

INTRODUCTION

“Roger! We have to leave—*now!*”

I scoop up our thirty-eight-pound puggle, Jake, and head out the front door.

Once outside, we see why our neighbors are running from house to house, pounding on doors and yelling, “Fire! Fire! Fire!”

The town house two walls away from ours is totally engulfed in flames.

Our neighbors—a father and his two toddler boys—stand on the grass in front of their home, watching as the fire consumes their house.

As the flames start to overtake the house between ours and the fire, I start to imagine our home and everything in it being destroyed.

For the first time, I regret living in a town house as I recognize the risk because of what is happening just two doors down.

Suddenly my stomach seizes in panic.

“Roger, Jeremy didn’t come home from school, did he?”

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Jeremy is our kid who attends a local college. It's his first day of classes, and I'm not familiar with his schedule yet.

Roger thinks for a second, says, "No, we would have heard if he—" and then dashes back into our house.

Thirty long seconds later, both Jeremy and Roger emerge from our front door, both barefoot, Jeremy looking disheveled and a little more than slightly confused.



Roger would like it stated for the record that he's the dad who ran into a burning building to rescue his son.

But it's pretty hard to get around facts: we're the parents who grabbed the dog and left the kid in a burning building.

You see, apparently Jer had finished school and come home before his shift at work. Seeing that we were both busy, he didn't want to bother us and headed straight for his room and fell asleep—hard. The kind of sleep that only teenage boys can experience. The kind of sleep that is one step above "coma-like state." So hard, he didn't hear me or any of our neighbors yelling, "Fire!"

So, there we were, Roger, Jeremy, and I, all standing on our front lawn, barefoot, holding Jake the puggle (who was growing heavier by the minute). I had my cell phone, but otherwise, the only earthly possessions we had were the clothes we wore.

The firefighters arrived and worked on putting out the fire. They broke down the door to our next-door neighbor's home to insure no one was inside. Another neighbor found a dog leash so we could finally put Jake on the ground after half an hour.

Our neighbor's home? Gutted.

Our next-door neighbor's home? Fire, smoke, and water damage.

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Our house? One hundred percent fine.

But we didn't know that for what seemed like hours. And in those first few minutes, we realized that we vastly over-estimated our ability to make good decisions in the midst of an emergency. We did dozens of things wrong for one simple reason: we assumed we would know all the right things to do when a crisis came. We assumed we would think straight, grab what needed to be grabbed, and get out of the house safely.

And we wrongly assumed that in a fire we would grab all the human family members.

Today if there is a fire, we have a plan. We know to grab these things:

- all the human family members (plus Jake)
- the fire box with cash and important documents in it
- our shoes (which we put in the same place every day so they are easy to find)
- our cell phones, which are always charging on our desks
- my purse and Roger's wallet by the front door
- the dog leash hanging by the front door
- the car keys, also by the front door

In addition to knowing what to grab, we have prepared in other ways as well:

- We have a small stash of emergency clothes in the car (a change of clothes, a sweatshirt, and a pair of shoes).
- All of our computer files are continually backed up to the Cloud, so if our computers are destroyed, all of our work is not.

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- We have scanned our favorite photos and also store them in the Cloud, so if they are lost in a fire, they are not lost permanently.
- Our neighbors have our phone numbers, so if there is an emergency, they can contact us.
- One trusted neighbor has a key to our house in case of emergency so the firefighters don't have to take out the door like they did for our next-door neighbor, and can potentially get our dog out of the house if it's safe to do so.
- We know to leave the front door open so the cat can find her way out if we can't find her immediately.
- And most importantly, we know to check every room to make sure there are no sleeping kids.

The only reason we would do things differently today? We've thought through emergency situations and decided to do things differently.

For us, it took that one emergency to wake us up to the fact that we needed to be better prepared for unforeseen circumstances—emergencies we couldn't even imagine. We came out of our emergency relatively unscathed. But I had been through many other trying circumstances before the fire that pointed to my need to be better prepared:

- the gas shortages of the 1970s
- my dad's long-term unemployment while I was growing up
- the '89 earthquake in Northern California
- being completely broke while living in Uji, Japan, and having to go to the hospital

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- being snowed in at a cabin for a week with two little kids and no car
- my first husband's long-term job loss
- going through a divorce and being unemployed
- being in a massive blackout that lasted for days while traveling
- being caught in a surprise snowstorm in Colorado

Your list of unforeseen circumstances may look nothing like mine, but one thing I can guarantee you: we will all have them. And while you can't predict what is going to happen or when, you can prepare for a variety of emergencies and unexpected situations.

In the past couple of years, our lives have changed pretty dramatically. Roger and I continue to run our business while he works a tech job in Silicon Valley. In addition to all of the regular chaos of living our lives, we have purchased a home in the mountains of Northern California where we live in the summer and winter. We host writing retreats for small groups and also host Airbnb guests during the tourist seasons (spring and fall). While we are living in the mountains, we rent out our house in San Jose on Airbnb. If you want to know just how unprepared you are, do two things: live in the mountains and rent your house out to other people.

While Roger and I have worked hard to get ready for anything, we have had to rediscover how much we don't know about being prepared (especially here in the mountains) and really work on our skills. To say that living prepared is a whole different way of life for us is truly an understatement.

Now, you need to know something about me. For decades

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I actively resisted preparing for the unknown. I told myself that it was better just to “trust God” for any situation that came along. But after years of not preparing—and paying the price financially, emotionally, and physically in small crises and large emergencies alike—I realized that my attitude was less about trusting God and more about feeling completely overwhelmed. I was overwhelmed by the different disasters that could befall us. I was overwhelmed by all the preparations that needed to be made. I was overwhelmed by the time, money, and energy it would take to get prepared. So, instead of taking steps to prepare, I would fall back on “God will provide” and instantly get a mental check mark.

But my “just trust God” theology didn’t really hold water. How was I trusting God when I constantly relied on other people to rescue me? How was I trusting God when I borrowed money when my tire got a hole in it or when I put an ER visit on my credit card?

In an emergency, whether it be a job loss, an earthquake, or some other disaster, I would much rather be in a position to help people than be the person in need of help.

THE PLAN-AHEADER VS. THE CATCHER-UPPER

I have lived most of my adult life looking in the rearview mirror.

While other people talked about plans they were making, I was always just barely catching up—and making excuses about why I wasn’t keeping it all together.

I was the one who had a category in Quicken for “late fees” that was often bigger than my actual bills.

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My first car ran out of gas more than a dozen times, requiring pushes to nearby gas stations because I didn't have a gas can. (Fortunately, it was a Honda Civic and was pretty easy to push.)

I was the one who always made excuses and felt like the world was out to get me because I could never seem to catch a break and get caught up.

If you are someone who has a bomb shelter in the backyard full of provisions and weapons, there's a good chance you also have a gas can in your car. This book is not for you. If you are someone who has written out a plan for every possible emergency scenario, this book is not for you.

But if you're tired of living on the edge . . . If you're tired of needing a miracle every day just to survive . . . If you want to be prepared, not *if* hard times hit, but *when* . . . If you've come to understand that planning for the future is biblical wisdom in action . . . If you are someone who longs to be ahead of the game instead of always catching up . . . This book is for you.

Some of us already know a crisis is coming or are already in the midst of one: we have seasonal work, a job that may be going away, medical expenses that are eating us alive, or some other circumstance that keeps us in need of a plan. And some of us will face emergencies that hit without any warning: a natural disaster, an injury that leaves us unable to work, a family crisis, a computer crash—just to name a few.

Much of our life is out of our control, but by preparing for hard times, or even for an emergency, well then, at least some of the results are in our control. And the feeling of going from always living in a deficit to getting “caught up,” to actually

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facing and planning for the future? I can't even describe how empowering that is.

Going from the person who always needed rescuing, who always needed help, to having enough margin in my life that there are times I can be the person giving help? I can't tell you how much that has changed everything for me.

THE PROVERBS 31 PREPPER

When I started to write this book, the Proverbs 31 wife kept coming to mind. When I was a young wife, I hated the Proverbs 31 woman—I felt like she was an unreachable example of what we as women all needed to be—she was there to mock me in all my non-Proverbs31-ness. She was Wonder Woman, Florence Nightingale, and Oprah all rolled into one. Completely unobtainable.

But reading it again, now that I'm a little older (and hopefully a little wiser), I look at the list of all she accomplished and what it did for her, and it's certainly impressive:

- being an entrepreneur
- trading
- making investments
- farming
- sewing
- crafting
- managing servants
- serving the poor
- providing food for her family
- preparing for each season

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She is one prepared woman.
And then I came to verse 25:

“She is clothed with strength and dignity;
she can laugh at the days to come.”

To be someone who laughs at the days to come? Whoa. That stopped me in my tracks. To not fear the next bill or the next missed paycheck? To not fear the impending earthquake or flood? Not because those things won't happen to me but because I have taken wise steps and prepared myself and my family for the days to come? Now that's a woman I can get behind.

I've discovered that it's possible not only to have peace when facing the future but to stand up, hands on hips, and look at what is to come and laugh while saying, “That's right, I have God, I have wisdom, and I have two weeks' worth of food and water. Bring it!”

Because if there is one thing I know, it's that when the bad times come, big or small, the one thing in addition to our preparations we can control in an out-of-control situation is our attitude, and so much of our attitude is about laughing in the face of what is uncontrollable.

Recently, after rerouted flights, misplaced luggage, a flight that got delayed every hour on the hour, and a long night in an airport, I took a Lyft to the Philadelphia train station at three thirty in the morning. That was followed by a four-hour train trip to make it just in time to my speaking gig in Richmond, Virginia. I was tired. I was frustrated. I was not showered. But I made it.

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The next morning, after a couple hours of sleep, I got to the airport to try to find my missing bag. After having to go through about eight people to actually get into the room where lost luggage goes to die, I found my bag, which had been on a whole adventure of its own. When we were reunited, I went back to the check-in desk, only to find that my flight had been canceled and I couldn't leave until the next day.

And I laughed.

Of course it had been canceled.

And when I laughed, the ticket agent said, "Well, that's not the response I usually get when I tell someone their flight has been canceled."

I let her know about the last couple of days.

"Where were you speaking at?" When I told her it was a church, she replied, "Well that's exactly why you're having all these problems! You are obviously filled with God's power, and there are forces in the world that want you to lose your witness. But don't you do it!"

It's not often that you get a full-blown sermon at the United counter.

Then she and three of her coworkers all worked together to get me on a patchwork of flights home that same day.

You cannot control your job. You cannot control the wind or the earth or the lightning or the clouds. But you can control your attitude. If you want to stop living in fear and be able to laugh at the days to come, this book, my friend, is for you.

CHAPTER ONE

WHAT READY FOR ANYTHING MEANS

(And What It Doesn't Mean)

It all started so innocently.

My husband, Roger, and I were on vacation in Canada. We are committed to living a simple and clutter-free life, so we each brought only one backpack and one carry-on suitcase for our sixteen-day trip. Neither of the Airbnbs we booked had laundry facilities, so for part of our vacation, I was stuck in a hot, ancient Laundromat waiting for our clothes to get clean and dry. This was not how I wanted to spend my precious time off.

I love to learn how to do new things, and I had plenty of time to consider alternatives to watching our clothes go around in circles, so I started to google “how to wash clothes without a washing machine.”

Almost every article I read was from a “prepper” or “survivalist” website. I almost dismissed the whole idea, because sites like that, in my mind, were from people who lived in bunkers with a ten-year supply of canned stew. I wanted nothing

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to do with that kind of lifestyle. In fact, it freaked me out a little bit.

I eventually found articles about how to make your own “washing machine” with a bucket and an agitator. But I also read about how much water you should have on hand for an emergency, how to stock up on food without spending your entire paycheck, and how to plan for emergency backup lighting in case of a power outage.

I wondered if my vague notion of being prepared was doing me more harm than good. Sure, I had enough canned tomatoes to last me until Jesus comes back, but if all I had was one bag of pasta on hand, I was going to start wishing for his return after day three of eating cold tomatoes out of a can.

Even if I had plenty of food, without a supply of water, what good would rice or pasta do me if there was a disruption to the waterline? I live in earthquake country, so this is a real concern for us. But it could happen anywhere.

And sure, we have a grill to cook our meals on, but what if we didn’t have the propane tanks full?

I was starting to see the flaws in my own preparedness. I started to buy a few extra cans of food on my monthly warehouse store shopping trip. My husband started to stock up on water. I made sure our emergency kit had everything we needed in case of, well, an emergency. Small things. Simple things. But each day I was closer to knowing that if an emergency happened, we were much better prepared than we were before.

And here’s the thing: we did all this, pretty much, in secret. You see, whenever we discussed our desire to become more prepared, people had one of two reactions: (1) they thought we were crazy and offered to make us tinfoil hats out of the foil I’d stocked

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up on during our last Costco run, or (2) they were intrigued and wanted some basic ideas of how to be prepared themselves.

What I've noticed? More and more people are falling into category number two. They want to be prepared, but they just aren't sure of the next steps to take. And they feel completely overwhelmed by the whole idea, so it's easier just not to think about it than to start.

If that's where you are, my friend, you're not alone. For a long time, I resisted the urge to be prepared for a lot of reasons.

1. Am I really trusting God if I prepare for an emergency?
2. I don't want my life to be ruled by fear (which is what a lot of preppers use as currency).
3. How could I prepare for every situation?
4. I live most of the year in the suburbs. If something happens I can just call the police or fire department. Right?

But since that day at the Laundromat in Canada, I've realized that each of these points of resistance keeps me from being ready for the inevitable situation or disaster when—not if—it happens.

Let me unpack each one of these reasons and explain why they're faulty.

REASONS TO BE PREPARED

1. Am I Really Trusting God If I Prepare for an Emergency?

The argument I see most online against prepping is “Am I really trusting God if I prepare for an emergency?” Some

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would say, “If I trust God, and it’s my time to go, then I’m okay with that. To be prepared means I’m not trusting God.”

I feel that this argument is akin to saying, “Why take medicine? If I trust God, and it’s my time to go, then I’m okay with that.” Does taking medicine mean I’m not trusting God?

The Bible talks a lot about using wisdom in all situations and not being a fool. Proverbs 6:6–8 says, “Go to the ant, you sluggard; consider its ways and be wise! It has no commander, no overseer or ruler, yet it stores its provisions in summer and gathers its food at harvest.” God has given us the ant as an example to demonstrate for us that his provision sometimes involves preparation and planning on our part.

2. I Don’t Want My Life to Be Ruled by Fear.

Being prepared can come from one of two different places: wisdom or fear. I had to make sure my desire to be prepared wasn’t trying to prepare all the fear away, which no one can really do. Instead, I wanted to be prepared enough to be wise, but not so much that I placed my trust for security in things rather than in God. When I really thought it through, I realized that what looked like wisdom was just fear with a Bible verse slapped on it. That is not how I wanted to live. When I do anything in my life to an extreme, it is usually fear showing up and calling itself by another name. So I had to make sure that my being prepared was not that.

When I do anything out of protecting myself, that’s fear. But what I realized I really wanted to do was make sure that if there was a disaster, that I could take care of the people I love—and the people God has put around me. That is a place of wisdom and love.

What Ready for Anything Means

I sometimes still find myself wanting to overprepare. I can now quickly recognize that as controlling behavior (fear with its Sunday school clothes on) and pray through the fear and work hard to get back to a place of peace. Fear pushes us into one extreme or another: either we just throw up our hands and say, “We’ll just trust God,” or we have to start dressing in camo and build a bunker in our townhome. I would like to think that I fall somewhere in between “Just trust God” and a ten-year supply of baked beans.

3. How Could I Prepare for Every Situation?

The idea of being prepared for every situation is what overwhelmed me at first. One major component of a disaster is the lack of foreknowledge that it’s actually going to happen. How could I possibly be prepared for every scenario?

Of course, none of us can; that would be impossible. However, instead of preparing for a disaster, we can prepare for recovery after a disaster.

What do you need for recovery after any disaster? *Shelter*, *supplies*, and *cash*. That is why I advocate for 3-2-3: a three-day bug-out bag, two weeks of food and water, and three months of living expenses.

Now let’s be clear—your uncle who watches *Doomsday Preppers* as if it were a college course? He will look at what you’re trying to do here and scoff. He will guarantee all your preparing is just spitting in the wind, and that if a real disaster hits, you will never make it.

Let him spout his nonsense. Just know that while he’s preparing for the end of the world as we know it, you are actually enjoying life right here and now. You know, the

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real world. Plus, you will be ready to face any problem like a boss.

Preparedness is not the opposite of trust. We prepare to the point of wisdom. I don't believe wisdom asks us to have twenty years' worth of food and water on hand and live in an underground bunker. But wisdom does dictate that we be prepared for what may come. When we have several days' worth of food and water on hand, we can make calm decisions when a crisis hits. Not only will we be ready ourselves but we will also have the ability to take care of our neighbors, family, and friends.

4. I Live Most of the Year in the Suburbs. If Something Happens, I Can Just Call the Police or Fire Department. Right?

Calling emergency responders in a crisis generally works fine—unless everyone around you is having a crisis at the same time. That's when you need to know how to take care of yourself and your neighbor until professionals can come to help.

But in most emergencies, first responders can't fix the core problem anyway. They don't have the means or the expertise to help with crises like broken waterlines or job loss.

While organizations like the Red Cross provide food, water, and shelter, they need time to get set up. We can't count on them in the immediate aftermath to provide for each need right away. And let's be real—their resources will only go so far.

Being ready for anything means that we'll have the power and resources to face emergencies or disasters when they come. I want to show you how you can get prepared without being overwhelmed. That's what *Ready for Anything* is all about.

What Ready for Anything Means

HOW TO GET A RELUCTANT PARTNER ON BOARD

My prepping epiphany came while on vacation in the middle of a sorta-foreign country (Canada).

While Roger was open to the idea of being better prepared, the middle of the trip for which we had been saving (for years) was not the time my very patient husband wanted to hear about water tanks and learning CPR.

Roger eventually came around and not only embraced the prepping lifestyle but has stepped up and added to our plans. In the process, I learned that there is an art to getting loved ones on board.

If you are ready to start getting ready, but your spouse, roommate, kids, or anyone you live with is not, do not fear! Sure, you sound like a doomsday survivalist to them right now, but I bet that over time you can get them to join you in at least some of your prepping endeavors.

Start Small

This whole book is about taking small, doable steps. Do not unleash your whole plan on your partner at once. Start with small, commonsense steps that no one can argue with.

- Buy an extra four-dollar case of water to have on hand.
- Buy or update your first aid kit.
- Start filling up your car when the gas tank gets to half full (or half empty, depending on whether you are an optimist or a pessimist).

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- Start putting away five dollars a week into an emergency fund by shopping sales and buying groceries in bulk.

Once you've done a few of these things, show your partner how you are already taking steps to be prepared, and demonstrate how simple and easy it is.

One of the main reasons people resist being prepared is that they think it will take a ton of effort, planning, and money. Demonstrate that while over the long haul it will require all of those things, taking these steps doesn't have to be daunting and will actually improve the quality of your life.

Lean on Your Partner's Strengths

For years, I asked my son (also a writer) to read Stephen King's *On Writing*. I knew he'd enjoy the book and get a lot out of it. Even though I suggested it numerous times, over several years, he never read it. Until, one day, he came to me and said, "Mom, you've got to read *On Writing* by Stephen King. It's so good!" (Cue mom suppressing a scream.)

You may experience a similar situation when it comes to prepping. If your spouse has been trying to get you to save money for years, and now you are finally ready because a book—even this one—told you to, your partner may be frustrated that you are finally ready to do something they have been talking about for years.

A better way to approach the topic is to let your spouse know that you see their point and that they were right all along and that you are now ready (it doesn't matter why) to get on board the saving train. If your spouse has a plan for saving,

What Ready for Anything Means

use their plan. I figure that if your spouse is already excited about a certain aspect of prepping (even if they don't see it as prepping), let them be in charge of that area and do it the way they see fit.

Whatever your partner's strengths, woo them to prepping using those strengths. Are they a great cook? Then have them help you figure out great meals using nonperishables. Handy around the house? Then talk about the desire to make needed repairs and do things like earthquake-proof furniture. Is your wife a computer genius? Then ask her to take charge of keeping all things internet related secure. If both of you do what you're great at, prepping will become a joy instead of a burden.

Only Do What You Can Do

My best piece of advice: do what you can do and keep having the conversation about being more prepared.

Control the things you're in control of. You have the power to create a first aid kit, come up with a disaster plan and post it in your house, and teach your kids what to do in an emergency. As your partner sees you being more and more prepared, I'm guessing they will want to add their two cents. Always invite collaboration. It will make your prepping more successful—and more fun—for everyone.

Timing Is Everything

Remember my epiphany during our epic vacation? That wasn't the time to start convincing my husband that we should prep.

You know your spouse and when it's a good time to discuss certain topics. Pick the time that is most conducive to

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convincing them to start getting ready for anything. Probably not during vacation, when the goal is to have downtime and relax. And probably not during an intense, stressful week when your family is busier than usual. Somewhere in between those extremes is the ideal time to start the conversation.

CHAPTER TWO

HOW TO PREP WITHOUT GETTING OVERWHELMED

If you are anything like me, when you first heard about the concept of prepping, you became overwhelmed just thinking about it.

You've seen the commercials, looked at the pamphlets, and maybe even attended a meeting where they talked about being prepared for a fire/flood/earthquake/tornado (fill in the blank, depending on where you live and your most likely emergency).

For years we were told to prepare for an earthquake, but we never really did because of one, simple fact: I was entirely overwhelmed. Gathering all that food and water? Strapping our furniture to the walls? It was just so much easier to hope that it wouldn't be that bad.

Sadly, hope is not a great emergency plan.

I completely get that this is a huge undertaking. It's not something most people even attempt. But it is something that could change (or save) your life.

One of the main reasons people resist being prepared is

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because they feel there are so many things to do, they don't even know where to start. Just the thought of having to make lists and plan out what is needed seems like a monumental task. And then when I say, "Have three months' worth of expenses saved up," you want to fall into a crumpled pile of preparedness pamphlets and say, "I can't. I just can't."

I know it's a lot. I know it seems like an impossible feat. But, truly, there is only one thing you need to do: *be more prepared today than you were yesterday.*

That's it. Truly.

Will any of us be 100 percent prepared for any disaster that comes our way? No. That is impossible. But we can all be a little more prepared today than we were yesterday.

You can practice making a meal from shelf-stable goods for dinner tonight. Not only will you have dinner (score!) but you will have a new recipe in your arsenal and maybe learn that you don't have a manual can opener (which you can get the next time you're at the store so you will be ready if the power goes out).

And even though you may not have three months' worth of expenses saved up, you will have gained some knowledge and saved some money from eating from your stockpile.

By doing one simple act every day, you can refuse to be overwhelmed by the process and make huge strides toward being prepared for when an emergency hits.

Here are a few day-to-day ways to keep from being overwhelmed.

HAVE A PREP AND PLAN DAY

In my book *Overwhelmed*, with coauthor Cheri Gregory, I talk about having a prep and plan day each week. This is where I

How to Prep without Getting Overwhelmed

take a couple of hours and put into motion everything I want to get accomplished over the next week, month, and year.

Here are some examples of what tasks to complete on a prep and plan day:

- Make a dentist appointment for next month on your day off so the dentist can work with your schedule. (Taking great care of your teeth helps you be ready for anything so that you are not sidelined by pricey dental work or awful pain.)
- Create a shopping list for a big-box store. Add one shelf-stable item for your emergency pantry. (Adding an eight-pack of corn one week and a twelve-pack of pinto beans the next will quickly help you build up your pantry.)
- Schedule a first aid class for you and your family for the summer when you have more free time.
- Schedule one night this week to create a meal entirely from your pantry.
- Schedule a morning with your family to create a defensible space around your home by removing dead trees and bushes in case of fire.
- Schedule an emergency preparedness drill for your family.
- Check out your first aid kit and see what supplies you need to restock.
- Fill up your gas tank for the week.
- Keep an online wish list of emergency supplies, and order them on your prep and plan day as your budget allows.

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- Create a binder to save your favorite recipes that you can use with only your pantry items.
- Spend fifteen minutes going through your pantry and getting rid of anything that has expired. (Or put a sticker on anything that should be used up quickly.)

Many of these things take just a few minutes to set into motion, but each of them will get you closer to being prepared than you were yesterday. You can absolutely do this.

REFRAME BEING PREPARED

Another reason you may feel overwhelmed by prepping is that it can be a downer of a topic. Who shows up at a party wanting to talk through the finer points of creating an emergency kit and a two-week stockpile of food? (Okay, I do. But that may mean that I'm not invited to your next party.)

But you see, I do not look at the process of being prepared as a doom-and-gloom proposition. I want to be prepared because I want to expand my capacity for joy and peace in my life.

Stay with me here.

I have come to understand that my soul craves simplicity. I look forward to preparing a home-cooked meal, playing a game of cards with my husband and some friends, sitting out on our porch with my dog and looking at the stars, and learning how to repair the dishwasher on my own. Some people might argue that if I really craved simplicity, I would love washing dishes by hand.

Let's not go crazy here, people.

How to Prep without Getting Overwhelmed

The closer I get to a simple life, the closer I get to a prepared life. The more I learn to cook from scratch, the better prepared I am to cook when the power goes out for an extended time. The more water I have stored up, the less I have to panic when a pipe bursts and can't be fixed until next week. The more money I save by not buying things that only clutter up my life, the more money I will have when a disaster hits our family or someone we love.

Knowing I can care for myself and my neighbor in case of emergency means I can approach that relationship with peace and joy. I don't have to be consumed with "what ifs." I know that if a fire or earthquake hits, I have done what I can to take care of our family and our neighbors.

Being ready for anything ultimately helps us to avoid being overwhelmed and to enjoy peace of mind. We only have to move forward one step at a time.

CHAPTER THREE

ONE SIMPLE GOAL: GET TO 3-2-3

Life can be unpredictable. We never know when disaster or an emergency might strike. But we can know we're prepared. The best way to get there is step-by-step.

My goal with this book is to get you to 3-2-3:

THREE-DAY BAG: ready for three days if you must leave your house in an emergency

TWO-WEEKS' SUPPLY: two-weeks' supply if you need to stay in your house with no services

THREE-MONTH EMERGENCY FUND: ready for three months if you have a major financial crisis with no income

I showed this list to some of my team members who work in my ministry, and it induced a few small panic attacks. They thought I was crazy for preparing that much.

Seems like overkill? According to the Federal Emergency Management Agency (FEMA) and the Red Cross, it's not. In fact, this is exactly the minimum recommendation for

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preparation in the United States. And most financial planners recommend that you have six months' worth of emergency funds built up for a financial crisis. In fact, all of my recommendations are on the low side of what experts insist you need. But my feeling is that we all need to start somewhere.

If you already have a go-bag with a month's worth of provisions, a year's supply of food and water stored in your basement, and a six-month emergency fund, congratulations. You get a gold star and you don't need to read any further. But if you are like most people and your emergency kit consists of a couple of dried out Band-Aids and a flashlight with batteries covered in white gunk, please keep reading. Once you are at 3-2-3, you can decide if you want to keep building up your reserves.

When an emergency hits, are you going to refuse to help your favorite neighbor, adult kids who live nearby, or friends from church? What you thought was supplies for two weeks for you and your spouse may suddenly last three days for you and a few people you love.

Please don't get overwhelmed. You don't need to do this all in a day. In fact, as we go through this book, we are going to put building blocks in place so that you can accomplish a little at a time and know what you need to do next.

But for now, here is an overview of what we are going to accomplish together.

THREE-DAY BAG

Contained in the bag is everything you will need if you must leave your home in an emergency.

One Simple Goal: Get to 3-2-3

- food (lightweight, packaged foods that can be eaten without preparation, or just by adding water, are best)
- water (you can purchase water that comes in squeeze bags—think Capri Sun—to keep weight down in your pack)
- personal hygiene supplies (think personal wipes, a toothbrush and paste, feminine hygiene, deodorant, and lip balm to start)
- first aid kit (small, personal travel kits are available at Walmart)
- light source (flashlight, battery-operated lantern)
- mode of communication (walkie-talkies, cell phone backup battery)
- shelter and warmth (a small tent and sleeping bag for a single person or a sleeping bag for each family member and a tent big enough to hold the entire family)
- tools (Leatherman, garbage bags, matches, and heavy-duty gloves)
- paper evacuation maps (for when cell phone service is out)

Each member of your household, including any pets, will need their own three-day bag. Not everything has to be in every bag, but it works best if you decide the contents of each bag before an emergency, not in the midst of one.

TWO-WEEKS' SUPPLY

Some disasters could leave an entire area stranded without services for a couple of weeks. Hurricanes, earthquakes, and fires could mean closed roads or restricted travel.

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In your home, you will want to have enough food, water, and supplies (toilet paper, battery-operated lights, ways to heat food, etc.) to stay self-sufficient for two weeks.

- water
- food
- manual can opener
- battery-powered or hand-crank radio for when cell phone service is out
- flashlights or other lighting sources
- prescription medications
- pet food and water
- first aid kit
- sanitation and personal hygiene items
- extra sets of car keys and house keys

THREE-MONTH EMERGENCY FUND

What if you or your spouse lost your job? What if you had a major medical emergency and insurance didn't cover all your expenditures?

There are so many financial disasters that can befall an individual or family, it's not worth taking up room in this book to scare you (and myself as I'm writing them down). So instead of being afraid, I want you to start working on your three-month emergency fund so that you don't need to concentrate on the "what ifs" and can start feeling financially secure enough to weather a bad patch or help someone you love when they have an emergency. When thinking about how much you will need, items to consider include the following:

One Simple Goal: Get to 3-2-3

- housing
- food
- utilities
- transportation
- debt

Other things that are part of your monthly budget can be cut immediately and do not need to be considered for an emergency budget:

- dining out
- entertainment
- clothes shopping
- vacation
- other savings goals

In the coming chapters, we'll talk about ways to increase your savings quickly so that you can build up your emergency fund.

This may sound like a lot, but here is the good news: you may be closer to these goals than you realize. Many of the items you need in your three-day bag can already be found in your home. Most of us have more food than we will eat just this week, so you are probably closer on the food front for the two-weeks' supply than you know. And we will talk about some doable ways to build your three-month emergency fund faster than you can imagine. The trick (especially for the three-day bag and the two-weeks' supply) is to gather everything you have together and know where it is so that in an emergency you aren't looking through boxes only to discover that the

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canned food you were thinking would get you through actually expired in 2007.

LEVERAGING YOUR 3-2-3

You may feel like you will never be able to do all three of these kinds of preparations at the same time. But realize this: once you've started to create one of these preps, you are starting on all three of them.

- When you have three days' worth of food in your three-day bag, that means you have three days' worth of food for the two-weeks' supply for staying at home.
- When you have money in your three-month emergency fund, you can put a bit of that cash in your home safe so that you have cash for your two-weeks' supply and for your three-day bag.

All of these preps leverage one another and build your safety overall.

Yes, it's going to take some time, energy, and money to accomplish your 3-2-3 goal. But the reward? The satisfaction of knowing that when a crisis hits, you're not at the mercy of the disaster. You planned for the days ahead and will not only survive but can help those you love to thrive in the process.

So let's get started.

CHAPTER FOUR

PREP #1: GET 100 ONE-DOLLAR BILLS AND A JUG OF WATER

As I've learned more about preparedness, others have asked me how to get started. At first I showed them my list of All. The. Things. You know—the hundred items everyone needs to survive any disaster anywhere (including a zombie apocalypse).

That's when I would see their eyes roll back in their heads and they'd start to mumble about “just trusting God when the big one hits” (which was especially surprising from my atheist relatives).

It turned out that my delivery needed a little work.

People want to be prepared. They know it's the wise thing to do, and they want to know that if something happens, they can take care of themselves and their families (and maybe even the neighbors they like). People are hungry for information, but in my zeal to make sure everyone I loved was A-OK, I overwhelmed them with way too much of it. And when people are

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overwhelmed, not only do they not complete a project, but it's hard for them even to get started.

READY FOR ANYTHING: GETTING THE FIRST CHECK MARK

Every day I have a list of things I want to get done—around the house, in my business, for my family. The list can seem daunting until I do the first thing and get the first check mark, and then suddenly I'm not staring at a giant list of to-dos but at a list of to-dos where I've already accomplished something.

One of the most powerful tools you can have in your ready-for-anything kit is the skill of getting the first check mark (i.e., starting a project), even if you start imperfectly. Only concern yourself with the first thing. Just get the first check mark.

One of the best things about getting the first check mark is that it gives you proof that you are capable. It gives you momentum to continue moving forward and puts a plan into action. Instead of analyzing the plan, you are executing the plan. You are in the midst of taking action. You go from being someone who is thinking about getting ready to someone who is actually getting ready.

Remember how, on my vacation, I discovered the world of prepping and couldn't stop reading and planning about all the things I was going to do to get ready for anything?

Yeah . . . well . . .

Reading and planning were all I did for a while.

Prepping just seemed like such a huge commitment. Was I really going to go all in on this prepping stuff? Was I going to be the neighbor who, when we lifted our garage door,

Prep #1: Get 100 One-Dollar Bills and a Jug of Water

displayed enough jugs of water and canned food to feed a small neighborhood? Were we really going to be those people?

And then I did it. I bought the water tanks. It felt weird and subversive and like I was on the show *Doomsday Preppers*. But I did it.

Before buying the tanks, I remember thinking, *Well, if I can't do everything right away, why do anything at all?* I had a million excuses for not getting started. But once I finally did buy the water tanks, I felt empowered. *Well, that was easy. And I did it! What's next?*

I want you to feel empowered. Right away.

Do the first weird thing. Right now. Go buy the water tanks. I recommend the Reliance Products Aqua-Tainer 7 Gallon Rigid Water Container.

Really. I'll wait.

Done?

Okay. Now don't you feel awesome? Don't you feel like you can handle anything? Because you, my friend, have water tanks on the way.

You are now officially more prepared than you were yesterday. Amazing!

There is power in checking something off a to-do list, and when you check off the first thing, it is so much easier to move on to the second thing, and then the third, and eventually you become someone who is actually prepared.

This getting the first check mark concept is applicable in all areas of our lives. James 1:22 says, "Do not merely listen to the word, and so deceive yourselves. Do what it says." How often do we talk about biblical concepts, and they are great in theory, but we never do anything about them? We talk about

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starting a savings plan for the future or starting to read the Bible, and we get caught up in how big the task is, so we never get started. It's so much easier to talk about what to do than to actually do it. But getting started can help us do what we need to do instead of just knowing what we need to do.

Developing the discipline to start a task, even imperfectly, will help us in every area of our lives.

So I have now officially softened my approach, and instead of doing my Chicken Little impersonation when someone asks me about getting prepared, I quietly and lovingly encourage them to do two simple things: get 100 one-dollar bills and fill up a jug of water.

Why those two to-dos?

1. 100 One-Dollar Bills

You will never regret having extra money on hand, no matter the situation. One time Roger and I were on vacation and the area we were in lost all power. Our debit and credit cards were useless. We couldn't get money out of the ATM, and we had less than fifty dollars cash to our name. Oh, and we were low on gas. Swell.

Having cash on hand would have given us more options. We could have bought the gas we needed. We could have eaten lunch and bought some food for later.

The same holds true for you. Having 100 one-dollar bills will give you options. (I like small bills so that if someone isn't able to make change, you aren't paying twenty dollars for a can of soda.) If power is down and you want to fill up your tank, most stations have transfer switches installed or generators on hand so you can still get gas when the power is down,

Prep #1: Get 100 One-Dollar Bills and a Jug of Water

even if they can't use their credit card readers. You can also pay someone to shovel your driveway, pay for ice at the local convenience store, and pay for a prescription that is waiting for you at the drugstore.

If all your power went out and you couldn't use your debit card, how much cash would you have on hand? While one hundred dollars isn't going to hold you for days on end, it's a great start.

Plus, cash is just handy to have around. When I want to tip the food delivery guy, reimburse a friend who stopped at the store for me, or pay the kid across the street who took my dog for a walk while I worked late, I can pay them quickly and easily (and replenish the cash the next time I go to the store or bank).

In an emergency, cash is always your best option—even if it's just meeting a friend at the hospital and needing money for the vending machine while you wait for her to be seen. In an emergency, people don't want your Bitcoin or your money from a new app they have to download. Cash is king.

If you already have a hundred dollars in the bank, great. Just go there and ask for it in one-dollar bills. This is a common practice; I do it for my business almost every other month. Don't have a hundred dollars available right now? Here are a couple of ways to start collecting that money:

1. Over the next five weeks, scale back a little on your grocery shopping and get twenty dollars in ones at the checkout.
2. If you have a change jar, run that money through a Coinstar machine and see how close you are to one hundred dollars.

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3. See if you can sell something to get the cash—a bike you don't use, a gaming system, a piece of exercise equipment you had the best of intentions for but never got around to using.
4. Take your lunch to work two days a week instead of buying it. In five to six weeks you will have saved over one hundred dollars.
5. Instead of ordering Friday night pizzas from your favorite pizzeria, make pizza at home. It's actually pretty fun to do. Over a couple of weeks you will have saved at least one hundred dollars.
6. Refrain from buying clothes for a month. Spend the time you would have spent at the mall shopping your own closet and putting together new outfits. I like to look at Pinterest to see what clothes I already have that are featured in "looks" there and see how I can recreate those looks at home. Use the money you would have spent on clothes to create your one-hundred-dollar stash.
7. Turn your hobby into a moneymaker. My friend Becky is an excellent baker and has a group of people who line up every year at Easter to buy her homemade scones. She makes an announcement on Facebook, and people place their orders. The trick is that she only does it once or twice a year, making the "more-than-you'd-pay-at-the-supermarket" scones a special treat because they're scarce. What do you love to do that other people would pay for, just this once, so that you can earn that one hundred dollars?
8. Skip the coffee shop and make your coffee at home for a month or two. But if you love coffee like I do, this is only as a last resort. We don't want to go crazy here.

Prep #1: Get 100 One-Dollar Bills and a Jug of Water

2. A Jug of Water

We live in a town house complex where every time someone on our block needs to have repairs made to their water system, all the water has to be shut off. These times have been great reminders to me of how reliant I am on water coming out of that tap each time I turn it on (not to mention for washing clothes and the luxury of flushing).

In a true emergency, our most precious resource, most likely, will be clean water. Every emergency preparedness site, book, and pamphlet recommends one gallon of fresh water per person per day for drinking, cooking, cleaning, and washing clothes. Eventually you'll need to acquire several jugs for yourself and your family, but for now, I want you to get just one jug of water to start.

The Reliance Products Aqua-Tainer is sturdy and square, making it easy to stack and store as you grow your reserves. Reliance Products says they should only be stacked when empty, but ours are stacked two up when full, and we have never had a problem. When storing water, remember that if you are storing in an area that is prone to freezing (garage, basement), do not fill the jug up all the way as water expands as it freezes.

In chapter 13 we will talk about how to store water safely, but for now I just want you to get the tank so you can get your check mark.

Simple, right? Yes, you are just starting out, but you will keep building and building your preparedness. Eventually you will get to 3-2-3. But just by doing these two things, you will already be much better prepared to handle whatever emergency comes your way.

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YOUR PLAN

Grab a notebook for your ready-for-anything plans and keep track of your readiness projects.

Write out your specific plan for getting your 100 one-dollar bills together and buying your water storage jug. There's nothing like a due date to keep you motivated, so set a deadline to finish your goal.

I'm proud of you for taking this first step. And now that you've started, let's keep getting those check marks!

CHAPTER FIVE

PREP #2: MAKE A FIVE-MINUTE PLAN

When is the worst time to decide what to do in an emergency?

When the emergency hits.

As someone who watches all kinds of “emergency” shows on TV—*ER*, *Chicago Med*, *Hill Street Blues*, *Grey’s Anatomy*, *M*A*S*H*—I always thought that when something bad happened, I would get my hero on and do the right thing. I had the secret thought that if my kid were pinned under a car, I’d be able to lift a Toyota Sienna minivan to get her out from underneath.

But as my story about how Roger and I reacted during the fire teaches, most of us temporarily lose our minds in the midst of a crisis. Our emotions make us stupid. And that is why the concept of *predeciding* is so vital.

Predeciding is when you make a decision before you get into the thick of a situation. It can be as simple as making a menu plan for the rest of the week so you don’t get to five thirty each night and have to figure out what in the world you are going to make for dinner. Or it can be as hard as deciding

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that the next time I see Aunt June and she mentions how much weight I've gained—because she lives for that kind of thing—I'm going to say, “So good to see you,” and then give my husband the preagreed-upon signal to get me out of there.

Predeciding takes most of the emotion out of decisions because we are not in the midst of the situation. We can use logic and wisdom instead of adrenaline and anxiety. And that will make our decisions—for us and our family—so much better, healthier, and wiser.

One of the biggest benefits of predeciding is giving ourselves and our loved ones the confidence that if something scary happens, we have a plan.

One of my favorite stories of predeciding is about Daniel in the Old Testament. When the tribe of Judah was captured by Babylon, several of the young men were singled out to work for Nebuchadnezzar, king of Babylon. In the midst of their training, they were given the best food and wine so that they would stay fit and healthy during their time of learning.

But Daniel resolved not to defile himself with the royal food and wine, and he asked the chief official for permission not to defile himself this way. Now God had caused the official to show favor and compassion to Daniel, but the official told Daniel, “I am afraid of my lord the king, who has assigned your food and drink. Why should he see you looking worse than the other young men your age? The king would then have my head because of you.”

Daniel then said to the guard whom the chief official had appointed over Daniel, Hananiah, Mishael and Azariah, “Please test your servants for ten days: Give us

Prep #2: Make a Five-Minute Plan

nothing but vegetables to eat and water to drink. Then compare our appearance with that of the young men who eat the royal food and treat your servants in accordance with what you see.” So he agreed to this and tested them for ten days.

At the end of the ten days they looked healthier and better nourished than any of the young men who ate the royal food. So the guard took away their choice food and the wine they were to drink and gave them vegetables instead. (Daniel 1:8–16)

I can only imagine how hard it would have been to refuse all those meats, honey, and grains in the heat of the moment. But Daniel resolved in advance not to be subject to the king. He “predecided,” and God not only honored his choice but made Daniel and his friends healthier than those around them who were eating all the royal foods.

Throughout the Bible we see God honoring those who made decisions before they were ever tested who remained faithful to their plans.

Here are some other examples:

RUTH 1: When Ruth decides to stay with Naomi, even though her husband has died and Naomi has nothing to offer Ruth.

DANIEL 3: Shadrach, Meshach, and Abednego, who refused to bow down to the king’s image and were thrown into the fiery furnace but were preserved from harm.

ESTHER 4: When Queen Esther went before the king and made an appeal for the lives of the Jewish people, she

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declared, “Go, gather together all the Jews who are in Susa, and fast for me. Do not eat or drink for three days, night or day. I and my attendants will fast as you do. When this is done, I will go to the king, even though it is against the law. And if I perish, I perish” (v. 16).

LUKE 10: Mary choosing to sit at Jesus’s feet even though she was receiving pressure from Martha to get up and help with the preparations.

PHILIPPIANS 4: Paul’s decision to focus on God, and not his circumstances, while in prison awaiting trial.

These are just a few of the circumstances where God empowered people to set a course and follow it, despite hardship and temptations to choose a different route.

Predeciding is an invaluable skill. Making a decision about how you will act before a crisis comes will save you pain and heartache in everything from parenting to budgeting, to handling an emergency. For example, how will you act when your kid comes home with a D? How will you pay for a new transmission when your car dies? How will you get your ninety-pound German shepherd to the vet if it gets injured?

Most of the preps we are going to talk about in this book involve some form of predeciding, but for no other prep is it more important than this one: what you do in the first five minutes of a crisis.

Think through what you would do in the first five minutes after your most likely emergency, and then discuss it with the people you live with. For us, the two most likely emergencies are job loss and earthquake (because we live in California).

Prep #2: Make a Five-Minute Plan

If Roger came home and told me he had been laid off, my reaction, before coming up with a five-minute plan, would have been to cry and panic. (My dad was unemployed much of my childhood, and my first husband went through extended times of unemployment, so job loss is a tender spot in my life.) Crying and panicking would only have added insult to injury for Roger, I'm sure. In an earthquake, my reaction before coming up with my five-minute plan would have been to call all my kids to see if they were okay. Some of my kids work as teachers and emergency responders, so that would have been a complete waste of time because they have to protect the people they are charged with caring for, not answer panicked calls from their mommy.

Now, because my husband and I have developed our five-minute plans, our responses have a higher likelihood of being planned, not panicked.

Our five-minute plan following a job loss:

1. Sit down and pray together.
2. **ROGER:** Start the process of liquidating some of our emergency fund for the next couple of months.
3. **KATHI:** Cancel optional services to save money.

Are those emergencies in this situation? Not necessarily. What I love is that we have actionable plans. We have some things to do instead of worrying. We can start to take control of the situation immediately and feel empowered to help our situation.

Our five-minute plan following an earthquake (conditions allowing):

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1. **ROGER:** Grab car keys and gas up both cars and buy extra propane from the gas station around the corner.
2. **KATHI:** Fill bathtub with water. Check on pets (get cat inside if she's outside). Check on our older neighbor to see if she's okay.

If you have kids, make sure they have a plan for the first five minutes as well. It's easy for kids to become overwhelmed and fearful in an emergency situation, feeling helpless and unsure. But if your kids have a job to do, they can be focused and contribute to the rest of the family.

If your kids are at school or with a childcare worker, they are probably safest where they are for the moment. Their job is to listen to their adult in charge and help as much as they can.

If your kids are at home, having a list of jobs they can do to help the family will empower them.

Things kids can do right after an emergency (depending on age and capability):

1. Count all the money in the family coin jar to see how much you have. Those coin jars can add up!
2. Fill buckets with water.
3. Take an inventory of food and water.
4. Make sure all phones, tablets, and computers are charging if you still have electricity.
5. Check on neighbors.
6. Make a meal (even if it's peanut butter and jelly sandwiches) while Mom and Dad take care of business.
7. Put fresh batteries in flashlights.
8. Find paper plates, cups, and plasticware.

Prep #2: Make a Five-Minute Plan

Decide now what you will do in the first five minutes after a crisis hits. It's one of the most powerful things you can do now to take care of yourself and your family later.

THINK OF YOUR FIVE-MINUTE PLAN AS A KINDNESS TO YOUR FUTURE SELF

As you may remember from the opening of this book, Roger and I did not have a five-minute plan when the fire hit our town house complex. That is when panic, unpreparedness, and leaving an almost-adult child asleep in bed during a fire happened. Not the way I wanted to respond in an emergency.

I know that my resisting of planning ahead comes from not wanting to make hard decisions. How do I actually say aloud that if we can't find the cat during a fire, we leave the door open and hope for the best? But, if I've thought through that particular scenario in advance, I can make the decision that is best for me and for Ashley and not spend precious minutes hunting her down and possibly putting myself or my loved ones in danger.

You will want to have a five-minute plan for getting out of the house in an emergency, but there are other scenarios for which a five-minute plan could be a lifesaver—literally and figuratively. For example, just yesterday I made one of the hardest but most likely five-minute plans I will need—euthanizing our dog, Jake. Yes, it's about to get a little dark here, but stick with me.

Our puggle, Jake, has been the weirdest and best dog I've ever had. Our other dogs were my parents' dogs or my husband's dog, but Jake is my dog—I am Jake's primary human. Roger comes in a very close second, but I am the person who

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primarily feeds him, so I get the most love. Everyone else is just a backup human to Jake.

We've had Jake since he was a little over two, and from what we can tell, he was not well cared for as a youngster. He is a bit quirky—not something every potential dog owner looks for—so when we adopted him from the animal shelter, it was our job to make sure that he was well loved.

At the age of fifteen, Jake has outlived every other puggle we know. We are sure the end is near, and we are loving every smelly minute we get with Jake. But I know that when his time comes, I will be a mess, as evidenced by my bawling as I typed that last sentence. (Jake has put a paw on me, as if to say, “Don’t be sad, Mommy. I know what will make you feel better: go get me a jerky treat!”)

Yesterday I spent thirty minutes thinking through my five-minute plan for when the time to say goodbye comes:

1. I researched and contacted a local vet who makes house calls for such situations. The vet’s number is in my phone and in our binder for dog sitters. While we live in the mountains, our vet is about forty-five minutes away, and we would prefer not to have to take Jake in the car when he’s in distress.
2. I’ve made arrangements for his remains, so it’s not something I have to do in the moment. The vet knows what needs to happen without even asking me.
3. I’ve predecided that we will have a little money set aside so that when he passes we can do two things:
 - a. Have his pawprint cast for a stepping-stone up here in the mountains.

Prep #2: Make a Five-Minute Plan

- b. Help another family who can't afford the initial adoption fees and other expenses so they can enjoy having a dog (e.g., a crate, bed, licensing, and any veterinarian procedures). We will do that in Jake's honor.

Jake's death is a hard thing to think about now, but when the time comes, having a plan will make the situation just a little bit easier for Roger and me, and hopefully for Jake.

You can figure out a five-minute plan for any situation you dread. Instead of living in fear, exercise some power and apply purpose to your predeciding. It's not fun in the moment, but if the time should ever come that you need a five-minute plan, you'll be so relieved that you created one. Be kind to your future self.

YOUR PLAN

Write down your agenda for a family meeting in your Ready for Anything notebook and schedule it on the calendar; include everyone who will have a role in the first five minutes after an emergency. Don't forget to set a deadline to finish writing your five-minute plan.

A big part of reducing anxiety is having a plan. Predeciding what you'll do in an emergency will give your family the confidence they need to continue getting ready for anything.

CHAPTER SEVEN

PREP #4: TAKE A THREE-DAY BAG INVENTORY

In November 2018 Roger and I had booked a family to stay at our Somerset home through Airbnb for a fortieth birthday celebration. We spent some extra time making sure that everything was as close to perfect as possible for this special celebration, and then we got out of the house a couple of days early to get back to our home in San Jose.

Unexpectedly we received a message over the Airbnb platform. “Hey Kathi, we are excited about our trip, but a change of plans has come up. We live in Chico near the Camp Fire in Paradise. We’ve been told to evacuate, and our cars are packed. Is there any way we can come up early?”

I told the family to come, of course. We had been watching the fires on the local news and felt helpless to offer assistance. It felt great to offer tangible help in such a desperate time.

Our guests were given eight hours’ notice to grab everything they needed for the next few days or months. They didn’t know if their house would be standing when they returned. Some people had only minutes to decide what to take. This is

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why it's important to have a three-day bag packed and ready to go.

Trying to decide what to take in the heat of the moment is an overwhelming task. Our guests had a safe place to go that included necessities like toothbrushes, toothpaste, shampoo, conditioner, an emergency stockpile of food, and a washing machine and dryer to wash clothes. But preparing to live outside of your home for three days in the case of an emergency is different than packing for a three-day trip—or packing for a three-hour tour like the gang who landed on Gilligan's Island (apparently, Mrs. Howell and Ginger each “Hollywood packed” and had changes of clothing for every occasion).

Packing a three-day bag isn't simply packing clothes for three days and then making reservations for the California Pizza Kitchen while on the road.

What if your house (along with hundreds or thousands of other homes in your area) was damaged?

What if everyone in your area was trying to get out of town to find shelter?

What if grocery stores were closed or their shelves were cleared out?

What if you had to sleep in your car for a couple of nights until different arrangements could be made?

What if a situation came up where you couldn't sleep in your house for a few nights and you either didn't have money to pay for a hotel or hotels wouldn't accept your credit or debit card?

All of these scenarios are possibilities (and it takes just one or two things going wrong for them to become realities for some). That's why you need a three-day bag, more commonly

Prep #4: Take a Three-Day Bag Inventory

referred to as a “bug-out bag,” or BOB. A bug-out bag has everything you would need to survive somewhat comfortably for three days without being able to get into your home.

In an emergency, you may not know when you will be able to get to a friend’s house to take shelter or which of the roads out of your area will be closed. By having a bug-out bag, you give yourself the gift of creating some time to make smart decisions and come up with a plan.

One of the big concepts we will focus on throughout this book is the idea of predeciding. As I mentioned before (and it bears repeating), making decisions in the midst of a crisis is hard. While upset and panicked, you may potentially be making choices that will impact your family for a while to come. So predeciding—making decisions when you’re calm—is far better.

You will need a bag for every member of your family (even furry members). Extreme preppers will tell you all the things you need to have in your bug-out bag to survive in the wilderness for days on end. They will let you know that your bag isn’t complete without fire starter and a handgun. I am going to go a little more basic than that.

THE BAG

You will want to have a bag that is easy to carry. We each have a backpack for our own bug-out bag, and a small duffel bag each for our dog and cat. We hope we would be able to take our car in an emergency, but if not, it’s good to know that we could walk for a while with our bags.

The temptation is to get a giant bag to put all your things

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in. Resist the temptation. Take just the essentials that you can carry by yourself, or if you have a physical limitation, make a plan for how your bag will get where it needs to go.

If you have a backpack lying around the house, start with that one. As long as you can wear the backpack, this will at least get all of your supplies into one place and will give you an idea of what size bag you will need. It is helpful to have a bag with extra pockets or carabiner hooks for things like water bottles or other small necessities.

Here is a list of items recommended by the Red Cross¹ that you will need in your bag (some of this will depend on your own set of circumstances, the weather where you live, etc. Use common sense when packing what you need.):

- water: one gallon per person, per day (3-day supply for evacuation, 2-week supply for home)
- food: nonperishable, easy-to-prepare items (3-day supply for evacuation, 2-week supply for home)
- flashlight
- battery-powered or hand-crank radio (NOAA Weather Radio, if possible)
- extra batteries (Similar item available in the Red Cross Store)
- deluxe family first aid kit
- medications (7-day supply) and medical items
- multipurpose tool
- sanitation and personal hygiene items

1. Survival Kit Supplies, <https://www.redcross.org/get-help/how-to-prepare-for-emergencies/survival-kit-supplies.html>.

Prep #4: Take a Three-Day Bag Inventory

- copies of personal documents (medication list and pertinent medical information, proof of address, deed/lease to home, passports, birth certificates, insurance policies)
- cell phone with chargers (similar item available in the Red Cross Store)
- family and emergency contact information
- extra cash
- emergency blanket
- map(s) of the area

Consider the needs of all family members and add supplies to your kit:

- medical supplies (hearing aids with extra batteries, glasses, contact lenses, syringes, etc.)
- baby supplies (bottles, formula, baby food, diapers)
- games and activities for children
- pet supplies (collar, leash, ID, food, carrier, bowl)
- two-way radios
- extra set of car keys and house keys
- manual can opener

Additional supplies to keep at home or in your survival kit based on the types of disasters common to your area:

- whistle
- N95 or surgical masks
- matches
- rain gear

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- towels
- work gloves
- tools/supplies for securing your home
- extra clothing, hat, and sturdy shoes
- plastic sheeting
- duct tape
- scissors
- household liquid bleach
- entertainment items
- blankets or sleeping bags

YOUR PLAN

Write a list of things you need to buy for your three-day bag in your Ready for Anything notebook. Refer to the list on page 43 to get you started.

Set a deadline and put a day on the calendar to go to the store.

Once the bug-out bags are packed, make sure each member of the family knows where the bags are kept. Make a plan for who will grab each BOB (e.g., who is going to carry the pets' bags?).

CHAPTER EIGHT

PREP #5: TAKE A FINANCIAL INVENTORY

Whether earthquake, flood, fire, or job loss, the one thing disasters have in common is that they impact their victims financially.

My biggest fear is that you will discover the truth about your finances in the midst of a disaster rather than before. And if you are embarrassed about where your finances currently stand, let me put your heart at rest: no matter how bad your finances are, you can make progress. None of us is beyond hope. It's just that for some of us, hope is a little further out than it is for others.

For most of my life, I was a financial disaster. I would spend money I didn't have on things I didn't need, only to be on the financial edge (and sometimes falling off the cliff) anytime anything went wrong.

I was the girl who would put four dollars' worth of gas in my car. Fortunately, this was the '90s, so four dollars' worth of gas in my Honda Civic would last a few days. But still—four dollars?

I was in such denial that if I had to look at my bank

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balance, I would do it like a sixth grader at a scary movie: hands covering my eyes, slowly separating my fingers to see the scary balance (often with a minus sign in front of it).

I had massive credit card debt; I was maxed out in every way possible.

So when something huge hit (like my first husband losing his job) or tiny (like the library late fees I was so adept at amassing), my life went from zero to crisis in the swipe of an ATM card.

The good news is that if someone with the financial disaster I had could face her financial future, you can too. Because while discovering the facts can be scary, and even crushing, the actual information, once you have it, is not only motivating but can be truly powerful.

When you're living blissfully unaware of your true circumstances, you can't make any progress. But once you assess the truth, hopefully you will either be excited about where you are financially and feel empowered to make progress toward preparing for a crisis. Or you will see the precariousness of your situation and vow to stop living on the financial edge and begin to make sacrifices to change the trajectory of your financial life. So before we start talking about moving on from your one-hundred-dollar emergency stash and saving some real cash, it's important to know where you stand.

If you're afraid to assess your financial situation, knowing the truth about your finances and making small steps toward getting financially healthy is a lot more peace-filled than ignoring the situation and hoping it goes away. Because while credit card companies may forget to credit you, they will never, ever forget to bill you. They are on top of things like that.

Prep #5: Take a Financial Inventory

So how do you go about knowing where you stand financially?

One of my favorite resources is *The Total Money Makeover* by Dave Ramsey. This book will help you make an accurate assessment of your finances and give you some great steps to recover from past financial mistakes and get back to even ground.

Why is it so important to know where you stand? So that you can initiate a plan to save for the next unforeseen event that comes up. And when you know how much money has to go toward paying off credit card debt, mortgage or rent, food, utilities, clothing, and other necessities, you can make the hard decisions for yourself and your family. This is the time to use all your God-given creativity and figure out ways not only to save money but also to earn money to help you get to your financial goals.

Here's a breakdown of some ready-for-anything financial goals:

1. Save up one hundred dollars in one-dollar bills.
(The great news is that you have either done this or have already made a plan to check it off your list!)
2. Take a financial inventory.
3. If you have debt, start to pay off the bill with the lowest balance first.
4. At the same time you are paying off debt, start building your emergency fund. Your first goal is to save a buffer fund of \$1,000.
5. Keep paying down debt.
6. Continue building up your emergency fund until you have enough saved to cover three months' worth of expenses as outlined in the 3-2-3 plan (see chapter 3).

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The key is to create some small goals for yourself. Please don't look at this list and get overwhelmed. This is not a week-end project. For many of us, this whole list, if we are already out of debt and have savings, could still take us months. For some of us, it may take years. Don't get discouraged. Every single step you take will help you get closer to being prepared when an unexpected circumstance happens.

Here is an example of a list of small goals to consider:

1. PAY OFF A CREDIT CARD. FOR EXAMPLE, PAY OFF YOUR HOME IMPROVEMENT STORE CREDIT CARD BALANCE OF \$596.

How I will accomplish this:

- Pay \$120 a month over the next six months (last payment will be less).
- Find three hours of work I can do each week to bring in the necessary income: babysitting, editing a friend's blog, graphic design, housecleaning, yard work, decluttering and organizing other people's garages, or something else.

2. SAVE \$300 FOR THE \$1,000 EMERGENCY FUND.

How I will accomplish this:

Every week, I will come up with a way to cut expenses so I can save fifty dollars or ways I can earn fifty dollars.

Save-fifty-dollars ideas:

- Rededicate yourself to cooking. When life gets busy, it's easy to fall into the habit of letting a wholesale store

Prep #5: Take a Financial Inventory

do your catering. And while no one loves a Costco deal more than I do, it is not the cheapest way to feed a family. Use a prepared cheat meal for the days you would be tempted to use a drive-through, and then on the days where you have a little more leeway, plan your meals ahead to take the stress out of getting dinner on the table. (A plan, even on the back of an envelope, will cut down half the angst of getting dinner ready and save you money too.)

- Grocery shop according to the sales. Each week, take your grocery store flyer and check out the loss-leaders (items the grocery store is selling on the front page to attract customers). This is usually the best deal of the week and something you may want to consider stocking up on. At least once a month, my local grocery store will have whole chickens (much cheaper than buying parts) on sale. I wait until that is the loss leader and then buy four or six at a time. (When my kids were at home, I was known to buy eight at a time.) Usually once a week we will have roasted chicken for dinner and then use the leftovers (we have leftovers now that we don't have two teenage boys living with us) to make Greek yogurt chicken salad or chicken and rice soup. Most of the time we can get three meals out of one chicken, which stretches our grocery budget further than almost anything else we can buy on sale.
- Cut the mall habit. In 2017 I challenged myself to buy only twelve pieces of clothing throughout the year. (Yes, that included shoes, undergarments, and accessories.) I was doing it as a clutter-free challenge, but what

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I realized is that the clothing I purchased was not only taking up space in my home but impacted our bottom line as well. Give yourself a strict budget of how much you will spend on clothing, and then get creative with what you already have.

- Use up your gift cards. “For the 13th year in a row, gift cards remain the most popular items on wish lists, requested by 59 percent of those surveyed,” reports the National Retail Federation,¹ so I’m guessing you are one of them. If you are anything like me, you have some gift cards sitting around that have not been used. Instead of spending on entertainment this year, what if you and your spouse or kids challenged yourselves to get as much bang for your gift card buck as possible. If you have a Target gift card, instead of buying a cute necklace, what if you purchased the game Codenames (our family’s favorite) and played that on Friday nights with homemade pizza instead of going out to dinner and a movie? Or use that Starbucks gift card to buy a pound of coffee instead of three cups of coffee to go.

Earn-fifty-dollars ideas:

- We recently started renting our house on Airbnb and Vrbo while we are not in it. (I travel for work, and we visit relatives pretty regularly.) This has been a great source of additional income for us. You don’t need to rent out your entire place, either. If you have a spare

1. “Holiday Shoppers Plan to Spend 4 Percent More This Year,” NRF, October 4, 2019, <https://nrf.com/media-center/press-releases/holiday-shoppers-plan-spend-4-percent-more-year>.

Prep #5: Take a Financial Inventory

room and like to meet interesting people, this is a great way to make some fast cash.

- Get a side hustle. If you are serious about paying down debt and increasing your emergency fund, getting a side job, even temporarily, will help you accomplish your goal more quickly. It could be something ready-made like becoming a Lyft driver, or something you create yourself. I have one friend who prepares a second meal for their neighbor each night, who in turn pays for the ingredients of both meals and a little extra for her time and effort. My friend loves to cook, so this is a win-win for everyone.
- What can you sell? Part of being ready for anything is getting rid of stuff that takes time and energy to care for, so why not make some money for your emergency fund while you declutter? I've found the Nextdoor app to be a great place to buy, sell, or just give stuff away. And since it's local, there's no boxing up and shipping your items. Just one hint: people are looking for bargains. This isn't about recouping what you spent on an item—it's about getting you one step closer to your financial goals.

Once you know where you stand financially—and where you want to be—you feel empowered to make big or small, yet significant, steps to take control of your finances and your life.

YOUR PLAN

Set a date to assess your finances. Write your next steps in your Ready for Anything notebook with the goals in this chapter in mind.

Ready for Anything

Don't forget to set deadlines. Remember, this is a marathon, not a sprint. Even if something unexpected happens, readjust your timeline and keep working toward living debt-free and having three months of savings.

Include this checklist in your notebook and check them off as you go:

Goal date:

1. Save up 100 one-dollar bills (if you haven't already). _____
2. Pay off consumable debts. _____
3. Build a buffer fund of \$1,000. _____