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 occurrs? 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

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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. Every time I write, I'm grateful that I have you 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?"

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 overestimated 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.

- 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

Introduction

- 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

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.

Introduction

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

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.

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

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

What Ready for Anything Means

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

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

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).

• 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,

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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

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.