

REFIOR NEWS BULLETIN

CHRISTMAS DAY 2001

MERRY CHRISTMAS AND HAPPY NEW YEAR FROM THE REFIORES

We wish you God's very best. Of course His BEST gift was the coming of Jesus Christ - fully God - to become the sin-bearer and Savior. That gift is as new and efficacious as it was those 2000 years ago. In times of world crisis and upheaval the Risen Lord is a Rock to all believers. Jesus IS the "Joy to the world."and even though it is "politically incorrect" or [(gasp) the chief of all "sins" according to the liberals] exclusive or "intolerant," the Biblical truth is that there is NO other way to be saved and to enter heaven and to be at PEACE with God, except by faith and trust in Jesus Christ. THAT is what Christmas is all about. So allow me to avoid saying, "Happy Holidays" and "Season's Greetings" and instead to again joyfully say to you, "Merry CHRISTmas" !!!!!!!!!!!!!!!!!!!!!!!!!!!!!

Pam and I have had an important year. Last year we had everyone home on Christmas. What a delight. This is the year (today) that Laura and Nikki will be at their in-laws.....but not to complain - Nikki, Jon, Luke and David were here last week end and in two days Pam and I fly to Virginia to be with Laura and Brian. Remember the long cold winter last year? It has been like autumn until this week. We did have snow and although it is not deep we do have a white Christmas today.

Last January we flew to Naples, Florida, which has been a favorite spot for many years. We spent hours praying and talking about life and our future. On January 8 Pam and I decided that I should study for and take the Florida bar exam in July. I did not take even one day off of work to study but I worked hard at preparations using an outstanding home study course by Celebration Bar Review. I listened to tapes while working out, traveling, working in the shop, etc. and I followed the personal study plan Celebration had given me. The bar exam was in Tampa, Florida and there were about 3,000 of us all taking the exam in a cavernous room. I passed and in September I was admitted to practice law in Florida (adding to my licenses in Iowa, Wyoming and Indiana). **We are NOT leaving Warsaw and we are NOT moving Refior Law Office from Warsaw.** I would like to provide legal services to my clients who also have a place in Florida, and to develop some estate planning clients in Florida. We are busy with our law practice here in Indiana and look forward to serving

our Indiana clients for decades to come (Lord willing). Although we do not know how or when my Florida license will be used, we are confident that all of the expense, time and effort were somehow important preparations for whatever our Heavenly Father intends for our future.

In January we were so thankful that President Bush was inaugurated. Little did we know how important it would be this fall that America has a leader who is honest, moral, loving of America and strong. I just shudder at the thought of the disaster for America if Clinton or someone like him were still in office on September 11 and thereafter.

As a member of the board of directors of the National Lawyers Association (check out www.nla.org) I have responsibilities that take us to various places. In February the meetings were in Orlando. We had a great time in Orlando and Clearwater Beach. The August meetings were in Cleveland and we took Nikki and her family - I commuted to the meetings and legal education seminars from Sanduski and Cedar Point theme park where the gang was able to have great fun (I joined in for the evenings).

In early March Pam flew to Virginia to spend a week with Laura and Brian. During that time I attended the meetings of the international board of directors of the Evangelical Alliance Mission (check out www.teamworld.org) , and had the privilege of speaking at West Chicago Bible Church where Dave and Donna Brown minister. March was significant also because Dr. Ralph Porter came to preach at our church, Pleasant View Bible Church. After an extremely difficult and costly process of seeking the Lord's choice for a new senior pastor, God certainly answered prayers by sending Ralph and Helen to PVBC.

In early April I received my scores from the first step of the bar exam process- the Multistate Professional Responsibility Examination. It was a huge encouragement for me to keep plowing away when I received very high scores (after 26 years there is a question about whether one can still do the examination thing). Over their spring break in April we had everyone home. Laura also made a trip home for Mothers Day.

In June Nikki, Jon, Luke and David came to live in our "cottage" [this place has almost 9,000 square feet, and the original structure is now like an attached condo - 3 bedrooms, 2 baths, living room, kitchen and dining room] for the summer. We employed Jon as our summer full-time handyman (and he did great work !) , and we had the blessing of being with the Lambeths everyday. However, because of my schedule for working and studying for the bar exam, I basically had to schedule when I would be able to spend time with the family. We placed a plastic swimming pool on our spacious second floor deck. That pool and the playground at the park next door were hits with our grandsons. Jon's parents, Forrest and Debbie, joined us all for

Fathers Day. Luke and David took swimming lessons.

On July 6 a dear friend and brother, Larry Zuiderveen, died unexpectedly. He and I had met on Tuesday mornings for over 3 years for Bible study, prayer and fellowship. Because he was a true Christian, he is in heaven and happy.

Please pray for his lovely wife, Alice. I miss Larry.

Just 18 days before the bar exam Nikki joined us to travel out to Iowa to attend the wedding of Mandy Swaim and Drew Porter. The Swaims are such important and wonderful people. It was a high privilege to be there. Years earlier Kurt and Julie had flown to Virginia to visit us back in our Navy days when Julie was almost 9 months pregnant for this same beautiful Mandy and while there we thought Julie was going into labor. Somehow they made it back to Iowa. (We also had the great fun of linking up with the Swaims in Iowa City this fall to watch the great Iowa Hawkeyes football team beat Indiana.) The day after we returned from the wedding Pam, Nikki, Jon, Luke and David took off to visit Laura and Brian in Virginia in a van graciously provided by the Keslers of Explorer Van Company . While they went off on vacation I stayed to attend Larry's funeral, to work and to study for the bar exam -at that point only a couple of weeks away. They returned just 4 days before I would fly to Florida for the exam. Nikki announced to us the news that she was PREGNANT ! What fun.

My plan was to fly to Tampa on the Sunday before the Tuesday/Wednesday exam in case of any travel problems. That turned out to be wise because there were big problems and I did not arrive to my hotel until 3a.m. Monday. After some sleep and my quiet time with the Lord I traveled out to Clearwater beach to clear my head and pray on Monday. I felt that taking the exam was the easy part. In fact, when I was seated and about to open my exam booklet, in my mind I was totally relaxed and confident and I even said to myself, "Finally, this is over." The excellent Celebrations Bar Review, serious study, the love, support and understanding of my family, and the help of the Lord combined to allow me to know I would pass the exam. A great joy was the knowledge that on Wednesday when I finished the bar exam I would be going out to the airport to pick up Pam ! What a big treat to celebrate in Tampa with my sweetheart the day the exam finished. Then the next day we went back to the airport and picked up Laura and Brian so we then had a splendid family vacation on Clearwater Beach.

In early September Pam and I had a fun week end over at the ARCA 200 at the new Chicagoland Speedway in Joliet, Illinois. I represent the stock car team , ML Motorsports and they provided the race and pit passes. Then on September 10th I received the news via the internet that I had passed the bar exam - I had a hearing in Federal Court in South Bend, and I took Pam with me. After the

hearing, I told the judge that the results were probably posted and asked if he would be willing to connect his computer to the internet. He agreed. So right in the Judge's chambers with the judge looking over my shoulder I pulled up the great news. Pam and I went out to a nice restaurant to celebrate before returning to Warsaw. Then the next day was September 11.....

Later in September we went to Notre Dame stadium to attend a game with our friends Gerry and Nikki Wisne. That was fun, and their son, Andy - the starting middle guard - had a great game. At the tag-end of September Laura flew home to join us all in celebrating Grandma Henrick's 100th birthday! (Still living alone at home in Kokomo, and sharp as a tack). Laura's flight to Fort Wayne was cancelled but she was able to get a flight to Indianapolis instead. I happened to be in Indy on business when we received that word so I just waited until after 9pm to pick her up and we arrived at home about midnight.

On Nikki's 31st Birthday (10/7) we took them to the Iowa-Purdue football game. Luke was loyal to his parents by cheering for the Boilermakers while Grandpa cheered for the Hawks. Actually Luke's favorite parts were the mock fight by the two mascots and the "wave" by the crowd. On the 14th we went down to Nikki's to celebrate David's (10/13) 2nd birthday. Then on 10/25 Pam and I flew to Virginia to be with Laura and Brian on Laura's 26th birthday. That was a really fun vacation. We enjoyed "lovin' on" Laura and Brian. Each morning I got up early and drove to the oceanfront (spectacular, but it sure was colder than Florida). It was also a delight to attend our "old" church, Tabernacle Church of Norfolk, see dear friends and then to have sweet fellowship with Debbie and Helena Garrick that afternoon.

On 11/12 we went down to Luke's Lafayette Christian School to attend their special Veterans Day chapel. We met my Dad and Betty there (they were in the area and made the trip over to see Nikki and family and to rendezvous with us). Afterwards I spoke to Luke's kindergarten class. For THANKSGIVING we had everyone home!!!!!!!!!!!!!! To us that is a slice of heaven. 3 John 4 reads, "I have no greater joy than to hear that my children are walking in the truth." Pam and I are joyful that our daughters and their husbands all have vibrant walks with the Lord, are serving and pleasing Him, have outstanding marriages, and are really, really terrific adults. Pam and I are so thankful to the Lord for His bountiful blessings. We are happy. We are also expectant and energized about what the Lord has in store for us in the days, years and decades ahead (if He shall tarry and we still have breath). These are momentous days. We must make the most of every day while there is still light.

I have not spoken of the many wonderful times spent with Pam's Mom, Shirley

Petro, the various honeymoon getaways Pam and I have enjoyed, the several visits with my Dad and Betty, the Culp Family Reunion, the redecorating of our master bedroom & improvements to our home, the continuing meetings and accountability by telephone with my precious friend Dave Brown, my weekly fellowship with dynamic co-laborers and great friends Al Buhler and Steve Sechrist, times together with dear brothers Randy Shafer and Rod Mayer, significant developments with The Evangelical Alliance Mission and the National Lawyers Association, the new evangelistic video about to be released by Lakeland Child Evangelism Ministries (I had the privilege of writing its script) and the other fruitful, eternal ministries of LCEM (check out www.kconline.com/lcem/), the law practice (check out www.refior.com) and so many other things. In summary, things are fine with the wonderfully-in-love Refiors. We are overflowing with joy. We hope that you are too.

We wish you a very MERRY CHRISTMAS and a blessed New Year !!!!!!!!!!!!!!!!!!!!!!!!

FINALLY: will you please send me an Email at paul@refior.com which will have **YOUR** **Email address which is the best one for us to use in contacting you.**
Thank you.

Paul and Pam

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FLORIDA
1-8-01



Family
Joy



Laura + Brian



Iowa
Hawkeyes
Beat
Indiana

Luke



Luke



Grandma Henricks'
100th Birthday



Beautiful
Sisters



Oath
as
Florida
Lawyer



Race Fans
(ML Motorsports)



Purdue-Iowa Game



← David →



Luke



Summer trip
to Virginia



Pam with her
Mom, Shirley +
Brother, Tim



Two Lovers in a
Sea of Flowers



Nikki + Boys



Aunt Laura
+
David



The Lambeths
spending the
summer here

