

Refior News Bulletin

August 1, 2004

Warm Greetings from Pam and Paul Refior,

A review of what all has happened during the past year and a half has highlighted to us how wonderful our Lord has been to the two of us and to our family. The 2003 Refior News Bulletin was sent to you shortly after we had been to Florida to participate in the Orange Bowl festivities and to enjoy the east coast of Florida, and most significantly in the last Bulletin we announced the birth of Laura and Brian's first child, Karis Marie White (who celebrated her first birthday on January 17, 2004). We will recount some of the highlights of the past year and a half after I give you a current update on the Refiors.

Pam and I are wonderfully in love, in great health and very happy. We are enjoying "dual citizenship" in Warsaw, Indiana and Naples, Florida (more about Naples below). Just like you, we do not seem to have enough time to get everything done. By God's grace we believe that we can honestly say that we are continuing to grow in the grace and knowledge of our Lord and Savior Jesus Christ. We joined Calvary Baptist Church in Oswego, Indiana which is pastored by Dr. Rick Smith. Our church in Naples is Naples Bible Fellowship. Both churches provide solid Bible preaching and teaching. In Warsaw, Indiana we live in our spacious lakeside condo (the top two floors above the law office) and in Naples, Florida our condo is near the Gulf.

My work keeps me burning the candle at both ends. My law practice is limited to business/commercial/corporate matters, business/commercial litigation, major personal injury and wrongful death cases, real estate, estate planning and probate. Pam continues to be my faithful bookkeeper. We have completed the setup of our extension office in our condo down in Naples. Because of the wonders of today's technology (high speed internet, networking computerized legal research over the internet, etc.) I can complete work in Naples that relates to either my Indiana clients or my Florida clients just the same as I do from my office on the second floor in Warsaw.

Our girls and their families are doing great. Nikki, her husband Jonathan and sons Luke (8), David (4), and Stephen (2) never have a dull (or quiet) moment down in Lafayette, Indiana. Jonathan was selected as a Deacon at their church, Faith Baptist Church, and last year he was named the Outstanding Teacher in the high school. In addition to her huge tasks as wife, mother, and homemaker, Nikki does part-time work as a French translator, e.g. translating documents relating to international adoptions. Nikki is the director for their children's musical at their church which will be performed later this year. The boys are all tall for their ages. Because Nikki and her family live only two hours away, we do have the opportunities to "bop down" to visit with some regularity. Pam is able to go more often than I. This coming fall Luke will be in the third grade and David will begin preschool.

Laura is also a very busy wife, mother, homemaker and she has recently begun the new role as a Pastor's wife. They lived in Chesapeake, Virginia for the past five years, but at the end of June they moved to Indianapolis. Their new address is Laura and Brian White, 8302 Crystal Pointe

Lane, Indianapolis, Indiana 46236 and their phone number is 317-823-2568. Brian was called to join the pastoral staff of Castleview Baptist Church (Dr. Max Anders is the Senior Pastor). Brian's title is Pastor of Discipleship and Curriculum. The church is located in the Castleton area of Indianapolis (NE). To say that we are excited about this move is an understatement. So now both families will be just around two hours away and we can "bop" down to the Whites too. So we should be seeing them a whole lot more often than we have been able to over the past five years.

Pam's mom, Shirley Petro, lives here in Warsaw so we have the privilege of being with her regularly.

All thanks and credit to our precious Lord, we can report that we are all doing well physically, spiritually, and in life. These are exciting and fun days.

Now I will list some of the highlights over the past year and a half. I will not include much detail but at least you will get an idea of where we have been and what we have been up to. A year and a half ago we were still in the afterglow of the safe and blessed delivery of our granddaughter Karis. In February I started my regular trips to Nashville, Tennessee relating to a case pending there in federal court. That case finally settled in December, but I had spent so much time away from home in Nashville that it will be a long time before I will ever want to voluntarily go to Nashville again.

Last March I attended the National Lawyers Association meeting in Jackson, Mississippi.

Pam and I support President Bush and our troops in Iraq. It was necessary for America and for the world that the decisive action be taken in Iraq. Shortly after the war in Iraq started Pam and I attended a "Rally for America" in Fort Wayne. They predicted seven or eight thousand people would attend, and the attendance was estimated to be over 20,000. It was heartwarming to see so many people standing behind our troops and leaders, and turning a deaf ear to the people who want America to be a miserably weak and desire a depressed, socialist country. Unfortunately some liberals and socialists are distorting the facts about Iraq situation and the ongoing war on terrorism because they have a blind and misguided hatred for President Bush.

In March and April, 2003 respectively we had the privilege of taking part in Stephen's and Luke's first and seventh birthdays, and we celebrated their second and eighth birthday this spring of 2004. Last spring (2003) Pam and I became more and more serious about looking for a place in the Naples, Florida area. We made contact with a realtor and we put in motion the process which ultimately led to us purchasing a lovely small condominium near the Gulf of Mexico. Pam and the realtor did the time consuming and difficult work. I became involved when they had narrowed the possibilities down to just a very few. Our law office and main residence will continue to be in Warsaw, Indiana, and our condo in Florida is our place to get away, enjoy family gatherings, to be available for our kids to use even when we are not there, and to be the physical location for my law work in Florida.

Near the end of June, 2003 Laura and Karis traveled to Warsaw, and soon thereafter Nikki and her family and Brian arrived as well. We have a delightful family tradition, which is to gather the family together at our place over the Fourth of July. We had everyone together again this year (2004). It was wonderful.

In July, 2003 we received the exciting news that Pam's brother, Tim Petro, had become engaged to Sarah. Another family activity that has developed over the years is having the kids partake in swimming lessons at the Warsaw Community High School Pool. In July, 2003 all four grandchildren took lessons. The result has been that the kids love water and do not have fear. Even little Karis loves to be in the water. (It did not work out to do the swimming lessons in Warsaw this year).

Last summer (2003) Pam and I, and Nikki and her family, went up to Whitewater, Wisconsin to join the rest of the Refiors for the Refior family reunion that was organized by my Dad and Betty. This year (2004), all the Refiors got together again in Wisconsin on the occasion of my great-nephew Zak's high school graduation, and to see my Dad, who is in nursing care recovery from serious hip surgery following a fall.

In August, 2003 we received the tragic news that my second cousin Angie Lee (age 33, married and one child) had been killed in a car accident. Fortunately she was a believer so we have the knowledge and assurance that she is in Heaven with our precious Lord Jesus Christ. Three aunts have gone on to be with the Lord within the past year. My mother's sisters, Ann and Irene, as well as Pam's father's sister Aunt Bonnie. These ladies were very special and unique and all three of these ladies are missed. In September (2003) I had the privilege to lead a weekend marriage retreat for younger couples down at the Billy Creek Inn. Laura and Karis traveled to Indiana in September so that they could join Pam and me, Nikki and her family, for Tim and Sarah's wedding in Fort Wayne. When we took Laura and Karis to the airport, Pam and her mother Shirley were also leaving to fly to Naples. I was able to slip in a trip to join them for part of the week. In September Pam's Grandmother Henricks celebrated her **102nd birthday**. Until recently Grandma Henricks lived at home, did her own cooking and cleaning as well as gardening. She still is "sharp as a tack."

Pam went to her third Grandparents Day at Faith Christian School with Luke. In October, 2003 we went to Indianapolis to join other Iowa Hawkeye fans to watch the Iowa Michigan football game at a sports grill. The mighty Hawkeyes prevailed 30-27. During the trip back to Warsaw I called in to the post-game radio show broadcasting from Iowa and I actually got through as one of the callers on the air celebrating the big Hawkeye victory.

We have another family tradition that is for the entire family to meet at King's Island near Cincinnati, Ohio each October. This past October Laura was able to go on all of the roller coaster rides (the previously King's Island reunion Laura had been quite pregnant).

Somehow the Purdue Boilermakers lucked out in beating my Iowa Hawkeyes (on an off day) when Pam and I, Nikki and Jonathan were there live at Purdue. What turned out to be the

highlight was the harvest moon and lunar eclipse which we could watch right from our stadium seats.

Because our children would be with their in-laws for Thanksgiving, 2003 Pam and I flew down to Naples for Thanksgiving. We had the special blessing of joining Rick and Nancy Campana, and other dear friends from Naples Bible Fellowship for a Thanksgiving feast.

Last summer (2003) a dear friend and long-time client, Bob Kesler, started to have health problems, which became serious in September and then became continually worse. Bob died on November 1, 2003. I am happy that I have sweet assurance that Bob was a believer and stepped immediately into the loving arms of Jesus. Before Bob got sick he asked me to become more involved in two of his manufacturing companies as an officer (in addition to continuing on their Boards of Directors). When Bob got sick it became necessary for me to increase my involvement. When things became extremely serious I assumed the position as President of those two companies. Since then I have had a rather full plate as I continue my law practice and I am also involved in the governance and administration of those two companies. At the end of 2004 I plan to step down as President of those companies.

We had another "little slice of heaven" when everyone was home over Christmas, 2003. Even the sickness that we passed around could not take away the joy in our hearts. During that week we all traveled up to South Bend to take in the musical production "Sesame Street Live."

I was more than a little happy when the Iowa Hawkeyes demolished the Florida Gators in the Outback Bowl 37-17 (sorry Brian). Since the beginning of this year we have taken good advantage of the condo. Pam has been able to spend more time down there than I. We have enjoyed two different trips by Laura and Karis (the first one Brian was there part of the time) and we were all together in Florida for Karis's first birthday. Nikki and her family drove down and met us in Naples. Highlights included spending lots of time at the beach, enjoying Naples' fantastic dining, bike rides, swimming pool, Naples Zoo and even the examination of a small shark that I brought home from the beach one morning for the boys to see. Pam's mother spent a week with Pam in Florida as well.

Earlier this year I went to Dallas to participate in the National Lawyers' Association Board Directors Meetings and Continuing Legal Education Conference. I was able to take in one day of the 75th Annual Convention of IFCA International. That was great.

In June, 2004 Laura and Brian sold their house in Virginia and purchased their house in Indianapolis. Pam has been helping Laura with interior painting. They are pretty well settled in already.

This summer Nikki and Jonathan went on a brief honeymoon in Michigan to celebrate their 10th wedding anniversary. We kept the three boys. Similarly Laura and Brian celebrated their 6th anniversary and we watched Karis while they enjoyed Chicago.

I just returned from a 10-day trip to Chiang Mai, Thailand, where I participated in TEAM's Leaders Consultation - a very important conference. Leaders and potential leaders from around the world gathered for a week of strategic planning, leadership development, relationship building and networking and spiritual growth. The Lord moved so dramatically that I see that TEAM and its vision, direction and unity have entered a new day and a new depth – praise God! I was so blessed to be able to “touch the heart” with TEAM missionaries from around the world, and with TEAM staff and other members of TEAMS's the board of directors. It made a huge difference that not just the leaders were assembled, but also their spouses and children. Oh, . . . ask me about the amazing adventure the day when the handler (driver) of the elephant I was riding fell off when we were in a fast moving stream and floated downstream.

Pam and Nikki just returned from a week together in Quebec City, Canada. Nikki can use her French skills there. What a fun opportunity for two sweet ladies. They are in the Old City staying in a lovely bed and breakfast. They had a ball sightseeing everyday and even seeing whales in the St. Lawrence.

Well there's much more I could report, but this is already too lengthy. Attached are some photos. Soon I plan to start posting updated family photos on my website: www.refior.com. Please stay in touch.

Love,

Paul and Pam Refior

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