

I HAVE COME INTO THE WORLD AS A LIGHT

so that
no one who believes
in me should stay in darkness.

JOHN 12:46 NIV

REFIOR

Paul, Pam, Nikki & Laura

December 8, 1987

HOLIDAY GREETINGS FROM THE REFIOR FAMILY. WE EXTEND TO YOU OUR SINCERE HOPE THAT YOU WILL HAVE A CHRIST-CENTERED CHRISTMAS AND A BLESSED NEW YEARS CELEBRATION.

It seems that we all find ourselves saying that time seems to move faster year by year. Doesn't it seem like it was only a short time ago when we were preparing for the Christmas of 1986? Most everyone I know has suffered some pain and some difficulty during the past year. But all the while God has showered his abundant grace and blessings and God is so wonderful and faithful. This has been indeed a year filled with blessings for the Refior family.

We are now pretty well settled in the decision that Nikki will attend Cedarville College next year. Cedarville is an outstanding and vibrant Christian college in Ohio. As strange as it may sound, Pam and I are already feeling a little sense of grief and homesickness for our daughter who has not even gone off to college yet. As we think about that big step we are very excited. We have done our best, before the Lord, to prepare Nikki to walk uprightly before the Lord and to make right choices that are honoring to Him. We have tried to nurture Nikki so that she has a healthy confidence and independence. But...since we know we will miss her so very much, we find ourselves already wanting to "cling" to Nikki and wish that somehow time could slow down before she graduates. Lord willing, we will continue to make the very most of these precious months while she is still fully "in the nest."

Laura is truly blossoming as a person and as a young lady. It is fun as a parent to see our kids growing up through various stages. Laura is also approaching a time of transition in her life. This is her last year at Warsaw Christian School which only goes through the 6th grade. Next year she will enter Warsaw Middle School with about 500 other 7th graders. Many of her friends will be attending Lakeland Christian Academy which is a small Christian school for grades 7th through 12th. This all means that some of the components which have made for a secure elementary school experience will be changing. However, we anticipate that Laura will do very well in the public school just as Nikki has. Laura also is a trophy of the Lord and she continues to grow in the grace and knowledge of our Lord and Saviour Jesus Christ.

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In the midst of a very busy schedule kept by Pam and me, we have been hopping to keep up with and participate in the kids' activities. The Warsaw Community High School Marching Band had a very successful year. Nikki played the baritone and as a senior was a leader in the band. The Warsaw band continues to reach new heights in excellence and their hard work paid off this year with many awards and championships. Nikki also joined the High School Varsity Swim Team. Nikki had been going to the beautiful multi million dollar swimming facility at the High School (presently the finest swimming and diving pools of any high school in the State of Indiana) in order to stay in shape. Several times the girls swim coach asked Nikki to go out for the team. Nikki finally decided to join the swim team even though she had not been in competition all of these years and she had missed the pre-season conditioning. We couldn't be more proud of Nikki than we are about the way she gave 100% and did her very, very best even when she knew that there were other girls who were younger, but faster. As the season progressed we saw Nikki obtain lifetime best times meet after meet. We had fun and we made it a family activity. The highlight of the season came when Nikki was an alternate on a relay team that earned a spot in the State Finals in Indianapolis. We went down as a family and made a big event out of the weekend. That was fun.

Nikki is on the Yearbook Staff this year. She actually enjoyed going to businesses seeking their participation as advertisers in the Yearbook. After Nikki's sales pitch to the manager of the local Penneys store the manager offered Nikki a job as a sales clerk at Penneys (Nikki did not have time to allow such a job, but that was quite a response). As a part of her duties Nikki has been one of the Yearbook photographers. She received a new camera for her birthday and has had a good time taking pictures of high school students and activities.

Nikki and Laura continue to play the piano and to take piano lessons. I just love to hear the girls play. We have the blessed experience of having two girls who practice without being told to do so. In fact, we sometimes have to request one of the girls who has been playing for a long period of time to step aside so that the other can play.

Laura was selected as one of the Warsaw Christian School cheerleaders. The girls obtained their matching uniforms and went to work to prepare for the soccer season. We attended the soccer games and actually cheered more for the cheerleaders than for the soccer team (the soccer team was undefeated). Laura continues to take gymnastics lessons which help her in her cheerleading. Laura has indicated that she would like to try out for cheerleading at the Middle School next year. Obviously the competition will be stiff because a good number of elementary schools pour in to the Middle School and there will probably be a large number of girls to try out. But our Laura has been gifted by God with a natural grace and considerable athletic ability. Furthermore, she approaches the cheerleading very seriously and works hard. I anticipate that her

diligence and spirit will go a long way toward reaching that goal. Pam is active in Christian Womens Club in a different way this year. She has resumed her teaching of a weekly Bible study. Pam is enjoying the challenge of preparing for the Bible study. This is a great opportunity to meet with women in a small group setting and to interact concerning the important truths of the Bible.

Pam and I continue to coordinate the children's group at our church. We used to be known as the "Olympians" but our name was changed this year to "ACTION." This stands for A Christian Testimony In Our Neighborhood, town, nation and world. The original idea for the use of "ACTION" came from Tabernacle Church of Norfolk which used that name for a different program. This is our sixth year to participate in the program and we are very excited about what God is doing. We have an outstanding group of adult leaders and we have more than 100 kids in grades kindergarten through sixth each week. Presently we are rehearsing for our sixth annual musicale. This year we are producing "Kids Praise 6." This musical has a missionary theme and will give the opportunity to present a clear gospel witness to the audience. Furthermore, we will be having a follow up city-wide childrens rally. We will be putting on the musical in conjunction with Lakeland Child Evangelism Fellowship. Following the musical performance there will be a clear gospel presentation and invitation, complete with counselors and a vehicle for follow up. We will be performing the musical at Pleasant View Bible Church on the Sunday evening preceding the annual missions conference. Although I am often the "front man" for ACTION, the truth is that most of the excellent ideas and much of the diligent work in preparation is done by my dear wife. She is a real trooper and has a great heart for the kids.

I have been refreshed in my commitment to be a Christian witness to my clients and to businessmen in the community. As a lawyer I have many opportunities to meet with people who will never darken the door of a Bible-believing church. These truths are clear in scripture: Jesus Christ is God and Jesus condescended to take on human flesh that first Christmas...Christmas can only be truly understood in the shadow of the cross of Calvary, since the central purpose for the first coming of Jesus Christ was for Him to die, to shed his blood in payment of the sin penalty which is due to each one born...and by that death and resurrection He provides the only possible way for a person to come to know God...and that there is no other way for a person to be saved and to have eternal life than for that person to consciously and by an act of the will to choose to receive Jesus Christ as personal Saviour, and believe in Jesus Christ (not a man-defined Jesus Christ, but Jesus Christ as revealed in the Bible) trusting Jesus Christ for salvation, and for that person to commit his life to the Lord. The Bible is the inerrant and infallible revelation of God. Knowing these truths I am more committed than ever to strive to grow in the grace and knowledge of my Lord and Saviour Jesus Christ, and to do the work of an evangelist by sharing these truths with clients, friends and contacts. At this Christmas season these facts are brought to the forefront as people consider what

really happened at Bethlehem almost 2,000 years ago. It is legitimate for you to ask yourself, "If you were to die and were asked the question why God should permit me into his perfect heaven, what would you answer? If your answer is anything other than the shed blood of Jesus Christ at Calvary and your personal commitment to Him, then you are missing the mark and you are missing the only true way to enter into such eternal bliss. I am sure that you did not ask for a sermon. However, in love I am constrained to simply share these truths and to commit them to your consideration.

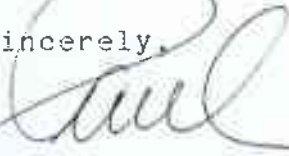
This has been an extremely good year at the Law Office, and it has been a year of frustration and pain. When I hired a young man out of law school to join me in the practice I looked forward to having help that I need and to having more flexibility in my schedule. Unfortunately things did not work out and that relationship ended. The end result is that I suffered a considerable loss of time and money in the process and certainly suffered through considerable frustration which by definition leads to a decrease in productivity. However, I am on this side of that transition and I am very, very pleased with my staff. Johna Hodges, Lisa Grainge, Robin Coules and Karen Lorch are all outstanding. Each of them is a dedicated Christian and each is intelligent and skilled and has a proper attitude. We have wonderful harmony among the staff and this is a real delight. I spent a great deal of time thinking and praying about the future of the law practice. At the present time I am not actively searching for an associate lawyer to join me. I want to be very open to what the Lord may have in store for the future, but I am quite content at the present time to do my best to operate a very efficient and productive law office with the staff now in place. Pam continues to work part-time at the office in the area of bookkeeping. One of my goals during the next year is to transfer some of her duties to another employee. However, I anticipate that Pam will continue to perform some bookkeeping functions for the indefinite future. She does a great job. I have been working toward a streamlining of my law practice. When I first opened my office I was doing many different types of work. I have instructed my staff to simply turn away work in the areas of divorce, child custody, visitation, child support, bankruptcy, misdemeanor criminal cases, drug cases, small claims and county court cases, traffic cases, and the like. I am concentrating in areas of civil litigation and appeals, commercial and corporation matters, estate planning and probate and some other limited areas. I am thankful to the Lord that he provides business in the areas of my choice so that I can maintain and increase my competence in the areas in which I practice and so that I can be involved in areas of law which I do enjoy. Although the work hours are long I do thoroughly enjoy my work.

We have really enjoyed our home at 1321 East Island View Drive. We are approaching our second Christmas in our home. We had a successful garden this year. The addition of landscaping has made a great difference in the overall appearance. We have had many opportunities to open our home for times of fellowship and ministry. God has blessed us beyond measure and we are very thankful. Pam is

an outstanding wife, mother and homemaker and she always keeps our home as our "castle" to which we can retreat and where we as a family can have our warmest interaction and great fun.

There are many other exciting things to share such as the tremendous ministries of Lakeland Child Evangelism Fellowship, the growth, ministries and excitement at Pleasant View Bible Church, and on and on. This letter is very long already so I will bring it to a close. The Refiors do extend to you our warmest holiday greetings and we hope ~~that~~ this letter finds you well.

Sincerely,



Paul, Pam, Nikki and Laura

May the light of God's love
shine on you this Christmas
as we remember with celebration
His gift... His Son.





