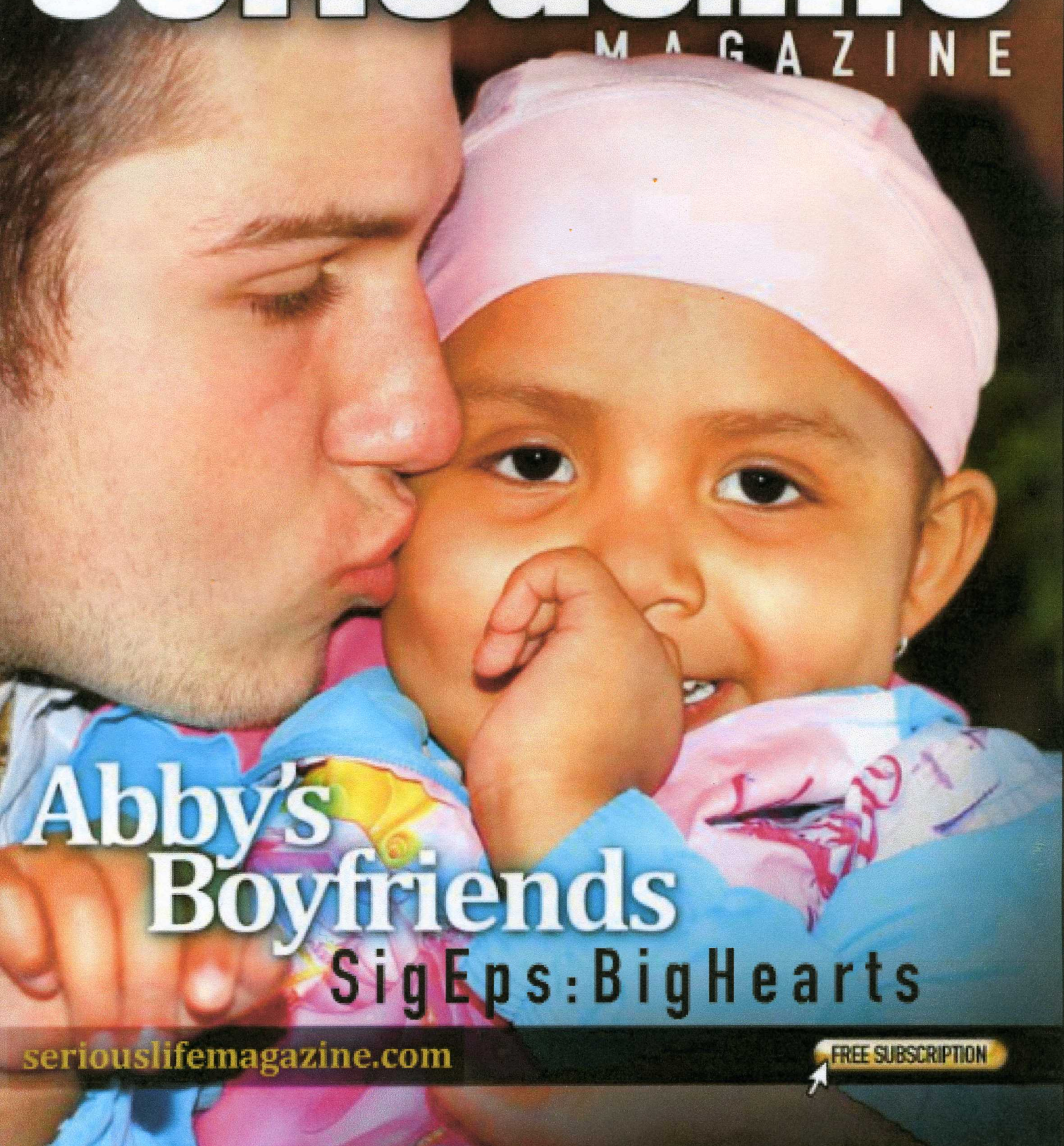


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Paul Refior

In our "Living Faith" series we look in on Rafe and Pam to see a marriage and a life that is true living faith.

Bible Teaching, Q & A ... www.seriousfaith.com

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Living Faith: Paul "Rafe" Refior

The Man Who Loves His Wife

Funny, kind, faithful, devoted to marriage, wise... want to know someone like that? Then stick around while I tell you about Paul Refior, AKA "Rafe".

I don't quite remember how I first met Rafe, I think it was through my site, SeriousFaith.com. We emailed routinely over time, and then one day he invited us to come stay at their guest house in Indiana. A vacation with no hotel bill sounded great to me, so we packed up the herd and headed north.

From the moment we arrived, we were made to feel like long lost friends or family. We spent a week there with complete access to their life and home. We left knowing we had made some life long friends.

I thought the best way for you to get to know them would be to share some of our emails, some things I've written about them in the past, and some content that Rafe himself wrote, especially concerning a recent accident he had that will cause you to cringe.

So, in no particular order, here's some "stuff" about Rafe, including some written answers





Rafe's FREE Book

Download his free book here:

http://www.refior.com/your_choice/index.html

he provided for our "Living Faith" Series. Let's start with that, and then we'll talk about The Accident:

Give us a little background...

Paul D. Refior (my friends call me "Rafe" and my name is pronounced "Ray'-fee-or") was born in 1950 in Mt. Pleasant, Iowa and was raised in Iowa and Wisconsin, graduating from Whitewater High School in 1968. He returned to Mt. Pleasant to attend Iowa Wesleyan College, where he met and married his sweet, wonderful and beautiful wife, Pam, and where he received his Bachelor of Arts degree magna cum laude in 1972 prior to attending law school. While at the University of Iowa College of Law in Iowa City, Iowa, Rafe was elected president of the Iowa Student Bar Association. Rafe was awarded his Juris Doctor degree with honors and was admitted to practice law in the State of Iowa in June, 1975. Following law school graduation Rafe served as a Navy JAG officer stationed at the Naval Legal Service Office, Naval Station, Norfolk, Virginia.

His primary duties involved criminal trial work, both as a defense attorney

and as a prosecutor. His large caseload included murder, armed robbery, bank robbery, rape, counterfeiting, large narcotics cases, theft, and a variety of other criminal matters with jury trials and bench trials in San Diego, Panama, Italy, and Norfolk. When Rafe returned to civilian practice he joined a law firm in the small town of Pinedale, Wyoming, which is a beautiful, authentic western town with an elevation of 7,200 feet at the foot of the towering Rocky Mountains of the Wind River Range. Both Rafe and his law partner had a pilot's license, and they carried on a trial practice covering Wyoming and parts of Colorado. In 1979, Rafe and Pam received an unexpected invitation from missionaries in Takamatsu, Japan, to serve as short-term missionaries under The Evangelical Alliance Mission. After much prayer and counsel it was decided that it was the will of God for the Refiors to accept the call to go to the great nation of Japan as missionaries. Following that 13-month sabbatical the Refiors moved back to the Midwest, deciding to settle in the State of Indiana which is Pam's home state. In the fall of 1981 Rafe was admitted to practice in Indiana and

It's Your CHOICE

A Happy & God-Honoring MARRIAGE



he opened Refior Law Office in Warsaw. In September of 2001 he was also admitted to do practice in Florida.

Rafe is admitted to all of the courts of the States of Indiana, Florida, Iowa and Wyoming, several Federal District Courts (including Indiana, Michigan and Florida), the U.S. Tax Court, the U.S. Court of Appeals for the Armed Services, the U.S. Court of Appeals for the 7th Circuit and 11th Circuit, and the United States Supreme Court. He is a member of The National Lawyers Association, Indiana State Bar Association, The Florida Bar, Wyoming State Bar, Iowa State Bar Association, the Kosciusko County Bar Association and the Tippecanoe County Bar Association. Rafe and his wife are members of Faith Baptist Church in Lafayette, Indiana. He is the chairman of the board of Lakeland Child Evangelism Ministries and is on the international board of directors of The Evangelical Alliance Mission (TEAM).

(continued next page)

Living Faith, cont'd.

Your family now...

Pam and Rafe have two beautiful and godly daughters, with great marriages and lovely families - Nikki Lambeth and Laura White. Nikki is married to Jonathan Lambeth, and they have three sons, Luke (7th grade), David (3rd) and Stephen (1st). The Lambeths reside in Lafayette, Indiana, where Jonathan is the elementary school principal at Faith Christian High School and Nikki is an effective wife and mother and a freelance French translator. Laura is married to Brian White, and they have four children, Karis (kindergarten), Jocelyn (almost 3), and identical twins Samuel and Nathan (almost 2). Brian is the Senior Pastor of Harvest Bible Chapel North,

Indianapolis. Laura is the head of women's ministries.

Rafe enjoys loving his gorgeous and outstanding wife Pam, being a happy and involved grandpa, the beach, warmth and fun in Naples, international travel, family travel, family activities, sports of all kinds (especially following the great Iowa Hawkeyes), woodworking, writing (e.g., novels, articles, books on Christian topics, children's stories), kayaking, woodcarving, art and graphics, walking the beach, bicycling, studying, meditating and applying the Bible, speaking at seminars and retreats, Bow-flexing and weightlifting.

Rafe's wife, Pam Refior loves the Lord, loves her husband, loves her daughters and their husbands, loves her grandchildren, loves her

friends ... and loves life. Rafe states (repeatedly) and he really means it, "Pam is the sweetest person I have ever met in my life, and I get the wonderful blessing of living with her."

Name a couple of people who have been most influential in your life, and why?

You may be asking for someone other than a spouse, but the immediate first answer is my precious Pam, who has demonstrated and taught me the value and ministry of being a servant, being humble, being gentle, being compassionate, and how to give undivided attention. My dear wife is the sweetest person I have ever met....and I get to be mated with her!



Another person influential in my life is Pastor Gene Garrick, formerly the pastor of Tabernacle Church of Norfolk, VA. I was a Naval officer and a new Christian when I sat under Pastor Garrick's preaching and teaching. Pastor Garrick's expository preaching style guided me into a proper approach to studying and learning the Word of God. Gene Garrick has been with the Lord for many years, but I will always be indebted to him.

A third influential person is Pastor Ivan French, former pastor of Pleasant View Bible Church and former professor at Grace Theological seminary, Winona Lake, Indiana. Pastor French wrote *The Principles and Practice of Prayer*, which is both theologically outstanding while being very practical. Pastor French showed me "the power of a godly life." He also taught me how to be a valiant warrior for the faith and to be uncompromising, while maintaining humility

of the Young Lawyers Section of the Wyoming State Bar Association. The American Bar Association paid for all such presidents to travel to Las Vegas for a meeting. I had a private pilot's license so I used the funds to pay the cost FOR my dear wife and I to fly a private plane. Before the trip back to Wyoming I carefully planned the flight and filed my flight plan. The weather was VERY "iffy" - especially for a pilot who was NOT instrument rated. I decide that it was okay to go, and we took off.

Almost the entire flight was over mountains. I had a fuel stop planned at a small airport tucked in the middle of the mountains in Utah. After about an hour the clouds moved in and I kept going higher to be out of the clouds. The weather had so caved in



of regulations. I vigilantly watched my instruments and made calculations of my location. My fuel level became the next issue. I did not have

a valid second airport choice for landing to get fuel, but it would be suicide to fly down into the clouds over the mountains.

When the instruments and my calculations told me I had to be close to that little airport, I begged God to save our lives and allow us to land somehow. That very second I saw an area of contrasting light below. I slowed the plane and turned toward that light. When we got there it was like a mineshaft of light down through the clouds to the ground, and it looked like there might be a small distance between the ground

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MY VIEW OF PEOPLE HAS CHANGED IN THAT I AM LESS IMPRESSED WITH PEOPLE WHOM THE WORLD COUNTS AS IMPORTANT.

and a staunch submission to the sovereign plan of god - no matter the circumstances.

You must have many great memories and stories... can you share one or two of your favorites with us?

GOD'S GRACE AND PROTECTION EVEN WHEN I WAS STUPID. About 20 years ago I was practicing law in Wyoming. I was President

behind us, that I felt it would be just as dangerous to turn around. When I was higher than 18,000 feet I had us put on our oxygen masks. I did not share with Pam that we were in life and death trouble, but I remained in constant prayer asking for God's help and guidance. We could not see the ground, and I was flying around and between huge cloud heads and kept needing to fly higher - all of which was in direct violation



and the cloud ceiling. So with high emotion I flew a tight spiraling pattern down that hole, and as we descended the clouds got thinner. When we reached the bottom (i.e. ceiling) of the clouds and I pulled up, I was lined up exactly and perfectly with the runway. I put the plane down and tanked up. I was so thankful.....and relieved. I was ashamed that I had placed my precious bride, and both parents of our two little girls, into that peril with my decision to fly that day. Hours later I was able to resume the flight the rest of the way back to Pinedale, Wyoming. I do not want to presume on God ever again.

Over the course of your life, how has your view of life and people changed?

My view of life has changed with a greater appreciation

that I must decrease and Christ must increase (John 3:30).

My view of people has changed in that I am LESS impressed with people whom the world counts as important, and I am MORE impressed with the true servants of the Lord who are looking for no acclaim and no reward this side of heaven (Mark 9:35). Also, as a sinner saved by grace, I do not expect someone who is spiritually blind to live as if he/she is with sight, but instead I want to help that person avoid walking blindly into the fire. (Rom. 5:8; Eph. 2:1, 13).

Last word... millions of potential readers could see this story... what advice, encouragement or lesson would you like to leave them with?

A RULE OF LIFE
There is NOTHING more

important in ANY day than my Bible study and prayer . . . nothing . . . no matter what else is scheduled.

If I have substantial quality and submitted time with the Lord in serious Bible Study and prayer and live for the Lord that day, then the day is a success, no matter what else happens or does not happen that day; and NO DAY can be considered complete or a success unless I have spent such QUALITY quiet time with the Lord that day . . . no matter what else has happened or has been accomplished that day.

The example of Jesus: Mark 1:35 "Now in the morning, having risen a long while before daylight, He went and departed to a solitary place; and there He prayed."

The example of David: Psalm 109:4 - David was a man who "gave himself to prayer" [NKJV]...."I am a man of prayer" [NIV]; and 1 Sam. 13:14; Acts 13:22 and 16:7- David is called "a man after God's own heart."

God's simple design for you to walk uprightly today: The one intending to walk uprightly can be equipped to do so, with God's abiding help, if he/she will seriously study God's Word and be fervent in praying. Psalm 119:11,"Your Word have I hidden in my heart that I might not sin against You"...and ... Psalm 119:33 "Teach me, O LORD, the way of Your statutes, and I shall keep it to the end"... coupled with ... Mark 14:33, "Watch and pray, lest you enter into temptation."

The Accident

Thursday, July 24. While holding a large one hundred

(continued next page)

Living Faith, cont'd.

fifty pound object on a ladder, I fell straight down to the concrete floor crushing bones and body parts on both sides. Both my "wheels" were out of commission. I had an initial surgery on Friday, July 25, 2008 in Indianapolis that placed rods through my left ankle and leg fixed to an exterior structure, and I have another device on my right ankle and foot. With bones being broken and some pulverized on both sides it would be months before I would have the privilege of walking again with a walker.

God has been so good to us. A HUGE answer to prayer occurred when I was waiting to hear back from Dr. David A. Porter who specializes in ankle and foot injuries. He is the orthopedic surgeon used by the Indianapolis Colts when one of their players has either an ankle or foot injury. Dr. Porter received and reviewed the films from the CAT Scans and x-rays of my legs, ankles, and feet and he concluded that he would like to accept me as a patient and proceed with my surgeries and treatment. I was scheduled to be examined by Dr. Porter at 1:45 p.m. the following Monday in Indianapolis and had another surgery on August 8, 2008 (my birthday).

A great man of God, John Dunlop, made the following statement about 30 years ago in his last public sermon while he was in the mist of excruciating pain, shortly before his death, "It is a joyful and amazing thing. I have spent my life sharing the all-sufficient Word of God with people, and knowing that because God had revealed

them in His Word, all of those promises are absolutely true. But when one finally has an experience in his own life when he actually tries on God's promises personally, he can rejoice in how perfectly they fit." As I pray about this I take sweet comfort in the truth about God's sovereignty, as He says in Psalm 115:3, "But our God is in Heaven; He does whatever He pleases." And in Psalm 135:5, "For I know that the Lord is great and our Lord is above all gods. Whatever the Lord pleases He does, in Heaven and in Earth, in the sea and in all the places ..."

I say along with the Psalmist David, in Psalm 144:15, "HAPPY are the people whose God is the Lord!" Earlier in Psalm 55 we read, "Cast your burden on the Lord, and he shall sustain you ... but I will trust in You."

My hospital bed here at our place in Warsaw is next to a ten foot long picture window overlooking the lake. I simply could not do better than that! With the benefit of some efficient procedures

and equipment at my office, and the assistance of an outstanding staff, I am "back to work" and I am back on the job providing legal services to my clients. I have had the blessing of visits from dear friends and family in Lafayette and Indianapolis. Since being transported to Warsaw, numerous beloved friends have visited.

I have stated many times before that, "My dear wife Pam is the sweetest person I have ever met." That really is true, of course. However, it is brilliantly proving itself day by day as she is my hero, dealing with all of these dramatic changes in her life and lifestyle. Pam helps me with daily life and all that is entailed in caring 24/7 for a bed-ridden man. I cannot imagine being more blessed than I am. These have been intense times of basking the truths of Scripture and being engaged in significant prayer.

The Court Story

Here is an amazing testimony of our great God choosing to dynamically



