

PHILIPPIANS



**INDUCTIVE BIBLE
STUDY GUIDE**



PHILIPPIANS

Inductive Study Guide

Written & Edited by

Jerri Ann Jensen

Jonathan Chen

©All rights reserved. Do not copy or distribute without
express permission from the authors.

All Scripture is taken from:

The NEW AMERICAN STANDARD BIBLE®

Copyright © 1960, 1962, 1963, 1968, 1971, 1972, 1973, 1975, 1977, 1995

by The Lockman Foundation, La Habra, CA.

All rights reserved.

www.lockman.org

NavsInductiveStudyGuide

Table of Contents

Introduction	3
Inductive Bible Study	4
Bible Resources	5
Book Survey	7
Chapter Analysis	11
Chapter Analysis Introduction	
Chapter One Analysis	
Chapter Two Analysis	
Chapter Three Analysis	
Chapter Four Analysis	
Book Summary	21
Additional Resources	
Observation	25
Interpretation	27
Application	29
Topical Study	31
Character Study	33
Word Study	35
Bibliography	37



NavsInductiveStudyGuide

Introduction

We hope you enjoy engaging with a small group of people to seek the wisdom, knowledge, and heart of God by studying the book of Philippians.

Our hope & prayer for you is...

- ... that the words of God would come alive in your hearts and abound in your life;
- ... that you will intimately and powerfully experience God as you engage with His Word;
- ... that you experience a gospel-centered community that relates to each other and others in this world based on Kingdom principles;
- ... and that you become passionate and effective learners, able to listen to the voice of God through the words of the Bible anytime and anywhere.

We want to equip you for a life-long pursuit of the lover of your soul through inductive study methods (*John 5:39*). We also desire to help prepare you to pass on this treasured skill to many generations of believers in Christ wherever you go (*Matthew 28:18-20*).

About the book of Philippians

Paul, a prominent leader in the early Church, wrote this letter to followers of Christ in Philippi nearly 2,000 years ago. However, his words of encouragement remain true to this day. He wrote this letter in the midst of extremely difficult circumstances. He was imprisoned in Rome. We can learn from Paul's life and words how to trust God & experience joy when life is very hard and seems unfair. We can also learn how to center our lives upon Christ and how to grow as part of a community that desires to follow Jesus. If we keep our hearts set upon learning from God and walking in His ways as we study this book, we will be transformed. The same spiritual principles Paul displayed in Philippians remain spot-on to today and will for eternity.

May you enjoy God fully through this study!

~ Purdue Navigator Staff

Let the word of Christ richly dwell within you, with all wisdom teaching and admonishing one another with psalms and hymns and spiritual songs, singing with thankfulness in your hearts to God. Whatever you do in word or deed, do all in the name of the Lord Jesus, giving thanks through Him to God the Father.

~Colossians 3:16-17



NavsInductiveStudyGuide

Inductive Bible Study

It is our goal to guide you step-by-step through the learning to study the Bible inductively. Even if you have never studied the Bible before, in a matter of weeks, you may be able to implement inductive study skills on your own. Our hope is that you will be able to complete each chapter analysis in one to one-and-a-half hours each week.

The inductive Bible study process is a tool that you can apply to any passage of Scripture to seek the knowledge, wisdom, and heart of God. This inductive method typically contains three components: observation, interpretation, and application. This method can be used for every level of study for any age group. Each component answers a unique question: (questions taken directly from Walkwiththeword.org.)

Observation “What does the passage say?”

This involves gaining facts and setting the context for correct interpretation and application of the text.

Interpretation “What does the passage mean?”

This involves understanding the message the author intended for readers and for us today.

Application “What does it (the passage) mean to me personally?”

This involves embracing truth in our hearts and minds so our lives are transformed to be all that God desires. (Romans 12:1&2)

To aid you in incorporating these three aspects of inductive study, you will find each study section (Survey, Chapter Analyses, and Summary) is outlined in the form of a chart with blank quadrants. These quadrants will serve to help you organize your thoughts and visually summarize what you are learning on a single page. You are not limited to using the provided charts but are encouraged to use this format to record your notes. *In the future, you can use this quadrant-style of study and pass it on to others anywhere in the world as long as you have a Bible and a sheet of paper.*

We have referenced Navigators Bible study resource materials and Walk with the Word regarding what to incorporate in the quadrants of this study guide. You may find perusing walkwiththeword.org and purchasing *The New How to Study Your Bible* if you desire additional guidance regarding the inductive Bible study process.

Some suggestions and words of encouragement for you as you engage in inductive Bible study:

Pray Ask the LORD to reveal spiritual wisdom and revelation as you study the words He has spoken and asked men to record. (2 Timothy 3:16, Ephesians 1:17-19). “Lord, please speak to my soul the realities of who you are, your love for me, and your heart for this world.”

Dig Deep Seek to understand and draw near to Christ’s heart as you mature in your knowledge of Him (John 5:39). God has called us to be people whose hearts are set aside for Him (Proverbs 3:5&6). Let’s be like Ezra who devoted himself to understand and live out God’s truths, and to teach it to others. (*Ezra 7:10*).

Share An essential part of our worship and fellowship is sharing what God is teaching us (*Psalms 66:16*). We can encourage and sharpen each other by sharing what we are learning about our God and about ourselves in relationship to Him. (John 17:26, Hebrews 10:24-25).



NavsInductiveStudyGuide

The Navigators' Philippians small-group bible study schedule, Spring 2013

Week	Date	Bible Study topic
1	Jan. 6-12	Welcome Back, Intro by reading pg. 3 & 4 of the study, decide time/place/night
2	Jan. 13-19	"How to" of book survey
3	Jan. 20-26	Finish book survey (Winter Retreat, 1/25 – 1/27)
4	Jan. 27-Feb.2	"How to" of chapter analysis, begin Philippians 1 together (Dinners for 8, 1/31)
5	Feb. 3-9	Philippians 1 discussion
6	Feb. 10-16	Philippians 2:1-11 discussion
7	Feb. 17-23	Philippians 2:12-30 discussion
8	Feb. 24-March 2	Word study introduction
9	March 3-9	Word study discussion
10	March 10-16	Spring Break
11	March 17-23	Date Night
12	March 24-30	Philippians 3 discussion
13	March 31- April 6	Philippians 4 discussion
14	April 7-13	Book summary discussion
15	April 14-20	Share Philippians "Best Verse"
16	April 20-27	Finals Week



NavsInductiveStudyGuide

Bible Study Resources

Listed below are five types of Bible study resources and the knowledge each can provide.

Versions/Translations: Variations of the Bible derived from the original manuscripts and transcribed into modern languages. (e.g., NIV, ESV, NASB, etc.)

Concordances: Alphabetical lists of biblical words that reference everywhere these words occur in specific translations of the Bible. This is helpful if you are looking for other verses and passages that utilize a particular word. (e.g., Strong's, et al.)

Expository Dictionaries: Provide more holistic definitions, names, and verse references for biblical words. This is helpful if you are looking for a broader context around how a word is used throughout the Bible in its original lingual and cultural context. (e.g., Vine's, Easton's, et al.)

Encyclopedias: Contain articles and definitions for words and terms in the Bible, including historical context and verse references.

Commentaries: Articles or blurbs written by theologians, which aid in interpreting verses and passages of the Bible.

You can find these resources at websites such as

www.BlueLetterBible.org and www.BibleStudyTools.com.

Many resources can also be purchased online or from Christian bookstores.



NavsInductiveStudyGuide

Book Survey

A book survey can provide a seeker of God’s Word a “big picture” that encapsulates a particular book of the Bible. The purpose for a book survey is to lay ground work that leads to accurate observations, interpretations, and applications of God’s Word. The front and back of this page serve as a guide for the type of information you can record during your book survey.

BOOK TITLE: *After your survey is completed, record a few words that you think summarize the book.*

READ

This is your first look at the book, full of broad first impressions.

Read through at least three times, in different translations if possible.

Record objective facts from your read-through.

Example:

“Author teaches from experiences in suffering and his hope in Christ.”

Applicable Resources:

Translations

HISTORICAL & CULTURAL CONTEXT

Who/What/When/Where/Why/How?

Ask questions to understand the facts.

Find as many answers to these questions as possible in the text.

Example:

“Who wrote this book?”

“From what type of tone is the author writing?”

“When did or will the events happen?”

Applicable Resources:

Concordance, Encyclopedia, Commentary

KEY WORDS & PHRASES

When removed, a key phrase leaves the passage void of meaning. (1)

Look for and record repeating words, synonyms and phrases.

Pay attention to pronouns that indicate a change of direction or emphasis. (1)

You may choose to color-code words or mark them with symbols for easy reference.

Example: *Every time the word love is recorded, highlight it with pink.*

MAJOR THEMES

Refer to key words and phrases to help you identify major themes. Themes are dominant ideas and highlights from the book.

Themes should be based on objective observation, not subjective emotion.

Look for lists. They are often used to describe a key word. You can also list what is said throughout the book about a certain topic. (1)

Example: *Every time the word “know” is mentioned, record the who, what, when, where, how of it being used.*



NavsInductiveStudyGuide

TENTATIVE OUTLINE

Look for major divisions and transitional words in the book. You may or may not choose to use chapter, verse, and/or paragraph divisions created by translators.

Example: (from Philippians)

Division	Main Subjects
Subdivision	A couple of words that explain the ideas stated.
Php. 1:1-11 v. 1:1-2 v. 1:3-11	Introduction Salutation Thanksgiving & Prayer
Php. 1:12-1:26 v. 1:12-17 v.1:18-26	Trusting in the Gospel Witnesses Hope in Real Life
etc.	

SUMMARY STATEMENT

Identify terms of conclusions such as therefore, for this reason, and finally. They can be a bridge between the “teaching” and “application” and can help identify proper context and meaning. (1)

Consider the context you have established thus far from the Read, Key Words, Major Themes, and Outline Sections.

What do you believe was the author’s purpose for writing this book?

APPLICATION

How may your trust in God grow by believing the truths in this book?

What ways may your “world view” be altered after studying this book?

How may God use the words recorded in this book to transform a life, your life, and the world?

Definition: *Worldview* - any philosophy, ideology, religion, or movement that provides an all-encompassing approach to understanding reality. (4)



NavsInductiveStudyGuide

Book Survey

READ

Book Title: _____

HISTORICAL & CULTURAL CONTEXT

KEY WORDS & PHRASES

MAJOR THEMES



NavsInductiveStudyGuide

TENTATIVE OUTLINE

SUMMARY STATEMENT

APPLICATIONS



NavsInductiveStudyGuide

Chapter Analysis

In light of biblical and individual book context, chapter analyses provide seekers of God’s Word opportunity to carefully investigate smaller portions of biblical books. The purpose of each analysis is to uncover the meaning of key words and themes that the author intended to teach. The front and back of this page serve as an example and a guide for the type of information you can record for chapter analyses.

CHAPTER TITLE: *At analysis completion, record a few words that you think summarize the chapter.*

KEY VERSE: *Choose and memorize a verse that best expresses the message of the chapter.*

OBSERVATIONS

Observe facts that enable you to lay a foundation to accurately interpret and apply Scripture.

Think like a detective. What do the verses SAY?

Remember to keep the context of the whole book in mind, based on what you learned from the Book Survey.

Think like a detective.

Ask and answer Who, What, Where, When, Why, and How.

Examples: (from Philippians 1)

“Paul, the author, had suffered persecution and imprisonment.”

“Paul encouraged the audience to continue growing in abundance of love.”

INTERPRETATIONS

Base your discovery of meaning upon biblical facts you observed instead of what you think or feel.

Think like an archeologist. What do the verses MEAN?

Write out questions you want answered.

Example: (from Philippians 1)

“Paul expressed his gratitude and affection to the Church of Philippi, after receiving encouragement and generosity from them in times of hardship.”

KEY WORDS & CROSS REFERENCES

Identify and define key words within the passage in the same manner as in the Book Survey.

Choose a couple of key words on which to focus.

Look up other Bible verses (cross references) that use the same word. Record what you learn about the word from those verses.

Define each word according to the Greek or Hebrew meaning.

Applicable Resources:

Concordance, Expository Dictionary



NavsInductiveStudyGuide

KEY SUBJECTS & TOPICS

*Note how the author used comparison, contrast, similes, or cause-effect to communicate a point. (1)
What were the major points the author desired to get across?*

OUTLINE

Outline the chapter using one word to identify or summarize each section or transition of thought.

Example: (from Philippians 1)

vv. 1-2 — Introduction

vv. 3-7 — Thanking God for Fellow Saints

vv. 8-11— Praying for Growth in the Saints

etc.

APPLICATION

As we encounter truth, let's respond in faith and love toward your God.

Ask God to reveal faith, hope, and love to you:

Faith – God, how can I trust You with the truths I learned in this chapter?

Hope– God, what hope do You desire to offer me through this chapter?

Love – God, how can I respond in love toward You and others in light of what I learned in this chapter?



NavsInductiveStudyGuide

Chapter One Analysis

Chapter Title: _____

Key Verse: _____

OBSERVATIONS

INTERPRETATION

KEY WORDS & CROSS REFERENCES



NavsInductiveStudyGuide

KEY SUBJECTS & TOPICS

OUTLINE

APPLICATION



NavsInductiveStudyGuide

Chapter Two Analysis Chapter Title: _____ Key Verse: _____

OBSERVATIONS

INTERPRETATION

KEY WORDS & CROSS REFERENCES



NavsInductiveStudyGuide

KEY SUBJECTS & TOPICS

OUTLINE

APPLICATION



NavsInductiveStudyGuide

Chapter Three Analysis



NavsInductiveStudyGuide



NavsInductiveStudyGuide

Chapter Four Analysis



NavsInductiveStudyGuide



NavsInductiveStudyGuide

Book Summary

A book summary provides a way for seekers of God’s Word to encapsulate what they have learned during the inductive study process. The purpose of a summary is to review, before the Lord, all He has taught you during your study of a book and contemplate major life lessons. Review your Book Survey and Chapter Analyses. The front and back of this page serve as an example and a guide for the type of information you would record during your book summary.

BOOK TITLE: At summary completion, *list a few words that you think summarize the book.*

KEY VERSE: *Choose, record, and memorize a verse that encapsulates the book.*

REVIEW

Reread the book.

How is your understanding of the truths in this book different than it was at the beginning of this study?

OUTLINE

Outline the book using the chapter outlines you developed as a guide.

KEY SUBJECTS & THEMES

What were the dominant subjects and themes in this book?

What did you learn about each subject and theme?



NavsInductiveStudyGuide

MAJOR LESSONS & CHALLENGES

What was the author hoping to teach those he wrote to through this book? Think concisely.

What truths were especially helpful for you to learn through this study?

How has your belief system been altered?

If understood and trusted, how could the truths in this book impact others in your life and in the world?

APPLICATIONS

Look back over your application section from the book survey and chapter analysis.

Does there seem to be a theme regarding what the Lord was teaching you?

In what ways have the lessons of this book and your interactions with the Holy Spirit transformed your life?

Ask God: "How can I live by faith in You and the words You spoke in this book?"



NavsInductiveStudyGuide

Book Summary

Book Title: _____

Key Verse: _____

REVIEW

OUTLINE

KEY SUBJECTS & THEMES



NavsInductiveStudyGuide

MAJOR LESSONS & CHALLENGES

APPLICATIONS



NavsInductiveStudyGuide

Observation

Accurate observation leads to correct interpretation and application.

“Ask the 5 W's and an H

It can be difficult to rid ourselves of assumptions when we approach God's Word, whether it is a book (“Revelation is nothing but symbols and allegories.”) or a familiar passage (“1 Corinthians 13 is all I need to know about love.”). Carefully observing who, what, when, where, why, and about passages help ensure accurate interpretation and application.

Doing this on a chapter-by-chapter basis consistently places the paragraphs, sentences, and words in their proper context.

- **WHO** is speaking? Who is this about? Who are the main characters? *To whom* is he speaking?
- **WHAT** is the subject or event covered in the chapter? What do you learn about the people, event, or teaching?
- **WHEN** do/will the events occur or did/will something happen to someone in particular?
- **WHERE** did or will this happen? Where was it said?
- **WHY** is something being said or mentioned? Why would/will this happen? Why at that time and/or to this person/people?
- **HOW** will it happen? How is it to be done? How is it illustrated? (1)



NavsInductiveStudyGuide

Interpretation

Correct interpretation lays the foundation
for us to understand how God may ask us to apply what we studied.

Interpretation answers the question, “What does the passage mean?” Here are some basic “rules of the road” when seeking to interpret the meaning of biblical passages.

1. Context rules first. We can’t take a Scripture out of its context to make it say what we want it to say. Look at context first from the perspective of the book being studied, the overall chapter, the paragraph, and the sentence.

2. Seek the FULL counsel of God’s Word. It is helpful to not just look at a couple of verses to establish a belief about a particular topic. To help ensure we don’t take verses out of context, we can observe what other portions of scripture say about particular topics.

3. Scripture does not contradict Scripture. *It’s amazing how the best interpreter of Scripture is other Scripture. One of the best study aids is a good Bible dictionary which will show words and concepts as they’re presented throughout all of Scripture. Footnotes in your Bible indicate other verses utilizing the same words or phrases in other places so you can compare and contrast how it’s used in many passages.*

4. Never base a belief or conviction on an obscure passage of Scripture. *You can always ask other Believers, go to Bible dictionaries or commentaries. In addition, you can seek God in prayer and await His direction.*

5. Interpret Scripture literally. *There are no dragons in this world, but the Bible uses this and other symbols. However, a vast majority of the Bible is literal.*

6. Look for the single meaning of the passage. *Let the passage speak for itself. Seek to understand what the author had in mind.*



NavsInductiveStudyGuide

Application

It is not out of obligation, but out of trust, that we seek to obey God's Word. We are not defined by a righteousness we can obtain by effort; we are defined by the righteousness of Jesus Christ.

"God made him who had no sin to be sin for us, so that in him we might become the righteousness of God."

~2 Corinthians 5:21

If we are not obligated to abide by rules of religion, then why do we need to live according to the scriptures? Jesus said,

"He who has My commandments and keeps them is the one who loves Me; and he who loves Me will be loved by My Father, and I will love him and will disclose Myself to him."

~John 14:21

We have a relationship with Christ evidenced by our obedience through love. Our growing love for our Savior manifests itself through our response to His desires for us. This obedience sets us in a spiritual place to experience the love God has for us with greater and greater assurance.

"And so we know and rely on the love God has for us."

~1 John 4:16

How do we live by faith in God's truths found in the Scripture?

Go to God in prayer regarding what you have learned.

Application is not merely doing what God's Word says to do. God longs that our hearts trust Him; that we don't just "perform" an act of obedience (2 Chronicles 25). Ask God what it may look like for you to align your heart with His, to live by faith in what He has said.

"God, what would it look like for me to trust you and live by faith in what you have said in your Word?"

Respond to God through trust, faith, hope, and love.

It is not enough to just know God's desires for our lives. We must let it penetrate our hearts and impact the way we live. Obedience is the result of aligning our hearts with the heart of our Father. We respond from the position of being loved, not from a need to earn love or avoid punishment (Romans 8:14-18). We respond to the Father as a dearly loved child who believes he/she is safe in the hands of a trustworthy Dad (1 John 4).



NavsInductiveStudyGuide

Topical Study

List Topic

Track the Topic

Look up parallel or related passages. Use a concordance (Strong's), topical (Nave's) or chain reference Bible.

Look up related words to your topic.

Look for a major topical passage that covers this topic.

What are the 10-15 best passages on this topic?

Organize the Topic

Arrange your best verses/passages into categories.

Outline the topic into major divisions and important subdivisions listing key references.

Problems with the Topic

What is hard to understand about this topic...or what requires further study?

List the verses that puzzle you and the questions that arise from the verses.

Illustrate the Topic

Who is an example of this topic in the Word?

Are there any metaphors/analogies used in Scripture to illustrate this topic?

How would you illustrate what you've learned about this topic?

Changed by the Topic

STUDY IT THROUGH

What difference does your study of this topic make in your life?

PRAY IT IN

Pray through what you've learned about the topic, asking God to build *faith regarding* this topic into your life.

LIVE IT OUT

What is reflected about your faith regarding this topic in your life? Ask the Lord how He would like you to grow in trust toward Him regarding this topic? How could trusting the Lord in these ways impact your relationship with Him?

PASS IT ON

What can you share with others that you have learned from your study of this topic?

Materials extracted and modified from NavResources.com (5). Modifications appear in italics.

For another Topical Bible Study Format, consult *The New How to Study Your Bible*, pages 141-1



NavInductiveStudyGuide

Character Study

Biblical Study and Research

Use a concordance (and/or a trusted friend) to identify what books, passages, and verses in the Bible give a historical account of this person's life. Read as much as you can about this person's life to give you a full view of it. As you read, record observations regarding suggested topics of study below.

Person Studying

Key Passages (record at completion of study)

Key Character Traits of his/her life (record at completion of study)

Meaning of Person's Name

What is the significance of this *person's* name? (Use a Bible dictionary or encyclopedia to find out the meaning of his name.) In what ways does he/she live up to the meaning of his/her name?

Experience

What was this *person's* life experience? Who were his father, mother, tribe, nation? What times did he/she live in? What are the significant periods of his/her life? What *was* his/her occupation, contemporaries or associates?

Spiritual Life

What do you observe about this *person's* prayer life, *faith*, obedience, suffering, personal lessons from God, attitudes, responses and reactions? What growth or maturity do you see in his/her life?

Shortcomings

Do you observe any weaknesses in this *person's* life? What reasons would you give for the presence of these weaknesses? How did he or she respond to these weaknesses?

Accomplishments

What strengths do you see in this *person's* life and character? Are there any key or unique phrases used in describing him/her?

Glory to God

How is God honored through this *person's* life? Are there any particular attributes of God that are especially revealed through his/her life? What is his/her concept of God and how does he/she relate to Him?

Essential Truth

What is the main character trait you see exhibited in this *person's* life ? (List references) What can you learn about this characteristic from his/her life?

Life Application

As a result of studying this character, how can you emulate his/her trust in God and love toward others? What would be indications in your life that you are not walking in these ways of trusting obedience or love? What would be indicators that you are maturing in these ways?

Materials extracted and modified from NavResources.com (5). Modifications appear in italics.

For another Character Study Format, consult *The New How to Study Your Bible*, pages 145-148



NavsInductiveStudyGuide

Word Study

How to do a Basic Bible Word Study in Seven Steps

Step 1: Go to Blueletterbible.org

Step 2: Under the Bible/Dictionary Search Ribbon, find the first open search box, type in the word you are researching. Make sure to change the version to the Bible translation that you are using.

Step 3: The results are arranged in chronological order within each book of the Bible. Scroll down the list to the verse that contains the word you want to study. Or use the quick search results in the right margin to go directly to your book. Write down the number of times your word is used in this book. Start by selecting your verse by clicking on the reference.

Step 4: Click on the letter “C”-Concordance and Hebrew/Greek Lexicon. Scroll down on the left hand side until you see your word within the verse. Write down the root form from the right hand column. Then click on the middle number (Strong’s).

Step 5: Examine the five pieces of information on the page. 1. **Pronunciation** (click the play button to hear how the word is pronounced) 2. Write down the **Part of speech** 3. **Vines** (click to view entry); Find the word which corresponds to your verse. Read the section about the word; write down information (this is your primary definition of the word). Also note other English words which are translated from the same Greek Word. 4. The **Outline of Biblical Usage**; write down other ways this word is used in the Bible. 5. **Concordance Results**; write down other verses where this word is used.

Step 6: Begin by examining how your word is used within the book you are studying. Then extend your search to other books (if any) written by the same author. Follow up by extending your search to other books in the same Genre (i.e. NT epistle, Gospels, Historical books, etc.) Write down the passages where these words are used. Examining each passage will give you parallel passages and will help you understand how this word is used and what it means.

Step 7: Compare the meaning of the English word in your Bible with the original definition of the Hebrew/Greek word. How are they similar? How are they different?



NavsInductiveStudyGuide

Bibliography

1. "Inductive Bible Study Method." Walk with the Word. <<http://www.walkwiththeword.org/Aids/HowTo/Inductive.html>>.
2. Arthur, Kay, David Arthur, Lacy Pete. De, and Kay Arthur. *The New How to Study Your Bible: Discover the Life-changing Approach to God's Word*. Eugene, OR: Harvest House, 2010.
3. *New American Standard Bible*. Anaheim, CA: The Lockman Foundation, 1995.
4. Vlach, Michael J. "What in the World Is a Christian Worldview?" *TheologicalStudies.org*. <http://www.theologicalstudies.org/christian_worldview.html>.
5. Walz, Bob. "EDGE Tools." Nav Resources. The Navigators, 2006. <<http://navresources.com/navresources/page6/files/EDGEtools.pdf>>.
6. Walz, Bob. "Topical Study." Nav Resources. The Navigators, 2006. <<http://navresources.com/navresources/page6/files/TopicalStudy.pdf>>.



THE  NAVIGATORS