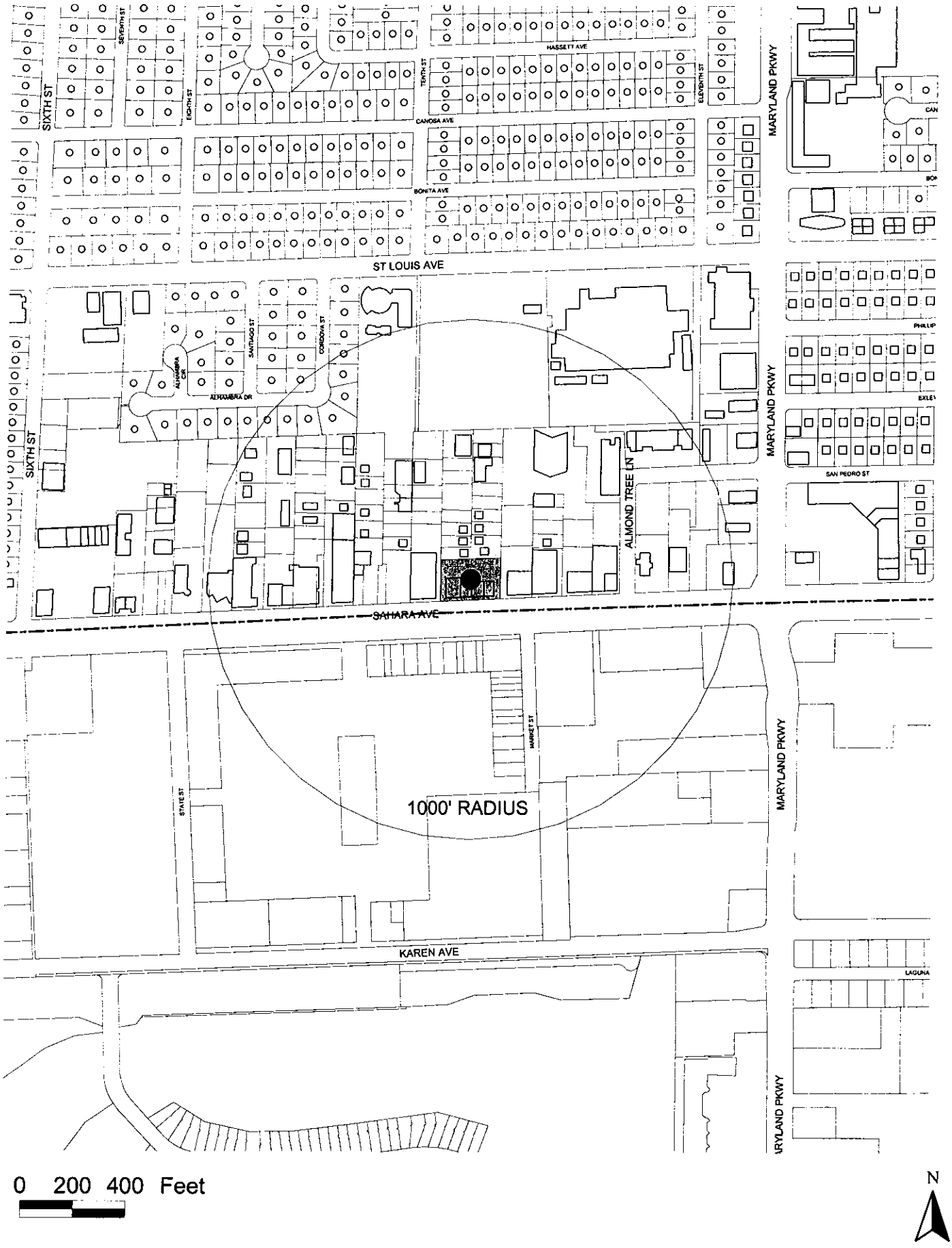SPIRITUAL INSIGHTS/LOLITA EVANS