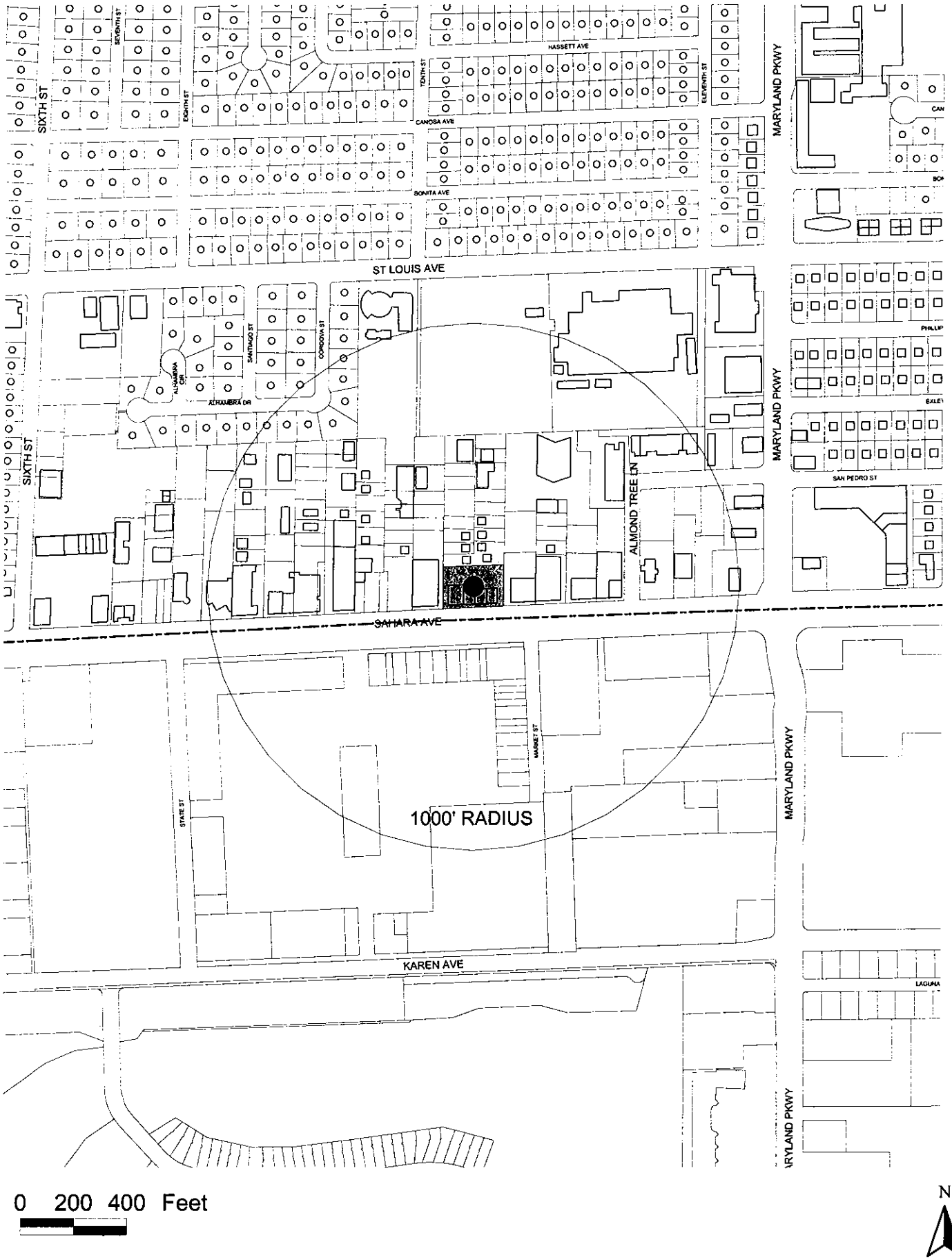SPIRITUAL INSIGHTS/NANCY EVANS