

BNANCE, PROPERTY, CONVEYANCE, CHILDREN AND TRAVELS

FINANCE

In a birth chart yogas lend to show the degree of goodness or adversity of richness or poverty during his life. Yogas for richness are called Dhan yogas and others are known as Arishta yogas for poverty or misfortune.

Six positions of established relationships between planets are:

1. Conjunction
2. Exchange of houses (Parivartana).
3. Mutual aspect ,
4. Two planets aspecting each other.
5. Position in mutual kendras and irikonas.
6. Planets occupying own houses or any one of the Shodasa Varga.

In addition to yogas, there are houses involved for Finances. 2nd house is for earning, inflow of money, whereas 11th house is for saving of accumulation of money. 12th house is for expenditure.

Yogas for Richness

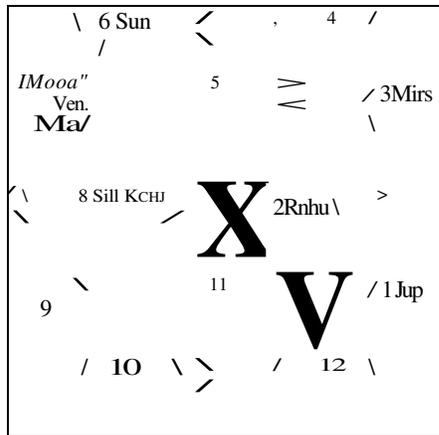
1. Any two of the following seven houses, viz. Lagna, 2nd, 4th, 5th, 9th, 10th and 11th, related to one another either by combination, aspect or exchange of places, may confer wealth on the native. These are common to both sexes.

2. It must be remembered, that yogas formed by the following house lords will be much more effective and productive than any other combinations or relations among other lords aspected by benefic.

1. The lords of Lagna and 2nd house.
2. Lagna lord and 11th house lords.
3. The lords of 2nd and 11th houses.
4. The lords of 9th and 11th houses.
5. The lords of 10th and 11th houses-
6. The lords of 5th and 11th houses.
7. The lords of 2nd and 9th houses.

Example: In the horoscope of Leo Lagna, mark the conjunction, aspect etc. and check the results.

In this chart Lagna is aspected by the powerful Jupiter. 10th house lord and 11th house lord are in 3rd house aspected by Jupiter. Lords of 9th and 11th aspect each other without any malefic aspects. Also lord of 1st and 9th are in aspect.



The native is blessed with all comforts of life by Lord Shiva. Other yogas are Gajkesari yoga, Karak yoga and Amala yoga.

3. The yogas will not be effective until the Lagna lord and 2nd house lords are strong and well placed. These houses should also be occupied by favourable planets or house lords to help the native to get finances.
4. If 9th house lord is posited in any kendra or kona (trine house) house from Lagna or is exalted, in own house or in good house, the native becomes rich. Highly qualified and efficient. (In this chart 9th lord Mars is in 11th house where Mars is treated auspiciously.)
5. If 10th lord is in 10th, 5th, 2nd or 9th house.
6. Lord of 10th in 9th termed as "kshetra simhasan yoga" makes a man great and rich.
7. Saturn and Mercury conjoined in 2nd.
8. If powerful Mercury, Venus and Jupiter occupy Lagna, 2nd or 12th house.
9. If Moon in 2nd, Sun in 12th and both are aspected by benefic.
10. In case of Leo Lagna if 2nd house is posited with Venus, Mars, Saturn and Rahu, one may be very rich.

There are more yogas which may be referred to in author's other books.

Poverty

If the planets forming Dhan yogas are malefic due to position, in unfavourable houses or aspect or conjunction with malefic planets the native may suffer poverty. This is a general rule. The malefic effects may be modified or decreased due to aspect or conjunction etc. with favourable planets or in houses.

The yogas causing poverty are termed as Daridra yoga, Hradha yoga, Fanimukha yoga, Hutasana yoga, Kemadruma yoga, Lolati yoga, Sula yoga, Sarpa yoga, Dur yoga or Byaghratunda yoga etc.

Finance Houses and Lords

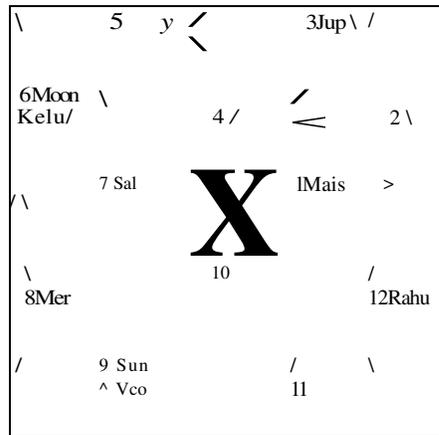
In Hindu Astrology houses 1, 2,4,5, 7,9, 10 and 11 are termed good, benefic or auspicious houses so far as finances are concerned. If the lords

of these houses are strong by house position or sign position or by aspect or by conjunction position etc., they give rise to good results in regard to the house over which they have lordship. In this connection, the house in which the mooltrikona signs of the planets fall should be taken as the house of which the planets are for mainly in evidence. The mooltrikona signs of the planets are for Sun, Moon, Mars, Mercury, Jupiter, Venus and Saturn as 5,2,1,6,9,7,11 respectively. If however, such planets are weak by house position etc. they will give bad results, even though they are lords of good houses. If lords of evil houses, viz. 3, 6, 8, 12 are strong they increase the evils of horoscope, i.e. poverty, debts etc. If on the other hand, they are weak and afflicted without any good influence, they destroy the evil in the horoscope and confer great riches and affluence. In the last case, it constitutes what is called "Vipreet Raj Yoga", i.e. yoga arising out of the weak position of bad planets.

Also if 3rd house lord occupies 8th house and is under the aspect, conjunction of natural malefic lords of 6th and 12th houses and is devoid of any influence, association or aspect of natural benefic planets, the configuration constitutes "Vipreet Raj-Yoga" which confers extraordinary riches on the native.

The reason is that 3rd house is a bad house, if its lord is in 6th house from 3rd or in 8th house it will harm the prospects of 3rd house, which will suffer all the more under other malefic influences referred to above.

Refer to the horoscope for more clarification of Vipreet Raj Yoga



Raj yoga is of two kinds—Direct Raj Yoga and Vipreet Raj Yoga or Reverse Raj Yoga, which is of course conducive to much wealth. When the lords of benefic houses are such as those of kendras, and trines are in mutual relations by aspect, conjunction etc. and are strong, the yoga is created and is called Direct Vipreet Raj Yoga which is of course conducive to much wealth. But when lords of evil houses are in mutual relations, weak and afflicted exclusively by malefic planets, this weakness removes the evil effects of the evil houses over which they have lordship, and in turn the native gains much more than he does by having a Direct Raj Yoga during the dasa of these planets.

Here we provide general guidelines for finances for various signs. However, these can be modified as per birth chart.

1. Aries

Arians are not meant for amassing wealth in spite of their strong desire. They are extravagant and lose money through impulsive actions and rash

investments. Evil or malefic planets if posited in Aries, indicate that they start in a flash and end in a crash. Their budget always remains unbalanced. They should think calmly, and seriously before taking any action.

2. Taurus

Taurus persons being economical will accumulate and hoard money and never squander unnecessarily. Gambling nature is also indicated, is of materialistic mind, will get money from others, is practical and will rise gradually, and will take chances and will risk money.

3. Gemini

There will be a lot of changes in life. They will enjoy life with good fortune and also suffer continuous misfortune, experiencing both privation and plenty. They will bring about their downfall by their own actions.

4. Cancer

Cancerians are very careful with money; being honest, they cannot tolerate any dishonesty. Accumulation of money through their hard work. Fortunate in finances.

5. Leo

Leos are generally fortunate and have sufficient resources. They are spendthrifts, their bank position will deteriorate as age advances. In gambling and speculation, generally lucky but these should be avoided. Being liberal and generous are helpful to everybody and feel proud. Pleasures may lead to loss and trouble in old age if they do not control them.

6. Virgo

Hard work will pay dividends and bring them to the top. Being of commercial nature, careful with money. Return of investment will be

poor. If lord of 6th Saturn is exalted and has good aspects it denotes good fortune.

7. Libra

Some Librans excel over other people in matters of finance and good conveyance. They are extravagant, spend on luxuries, dress, etc. They are liberal and generous with donations for good causes.

8. Scorpio

They are lucky in wealth, gain through speculations, are blessed with money, vehicles, a good position in service or business. They are extravagant. Their income will be substantial as they know how to earn and make money.

9. Sagittarius

Sagittarians face frequent changes. They are rich and enjoy full comforts of life, they have gains without pains. If Jupiter is not afflicted, politics will prove lucky.

10. Capricorn

They are desirous of name, fame, money and reputation. Will work continuously to gain success. They do not miss any chance or opportunity and do not speculate. They will have enough money and

comforts of life but should not expect a windfall.

11. Aquarius

Honours and money come to them without seeking. They are both fortunate and unfortunate.

12. Pisces

They have good business ability and are endowed with power and wealth. They do not depend on others. They have plurality of interests are helpful to the needy. Must keep money for old age.

PROPERTY

Fourth house of the Zodiac ruled by Moon is significator of property (immovable), mother, conveyance, land, family happiness inheritance, residence and garden etc. If 4th house, its lord and Moon—all emotional factors—alongwith other "intellectual" factors such as 5th house, its lord and first house, its lord and Mercury are all weak and afflicted by malefic planets, the native becomes mentally weak and in severe cases a lunatic.

Apart from indications as mentioned above, fourth house, its lord and Moon can be judged in many other ways such as, if Moon is lord of the 4th house and there is on the Moon an exclusive influence of Rahu, it shows a sort of phobia or fear in the mind and in severe cases one suffers from fits and swoons.

Like other characteristics property and conveyance are also indicated by this house.

Immovable Property

If 4th house and its lord are strong and Saturn has a link by association or aspect with 4th house as well as by the Lagna lord, the native owns much property. He may also earn through agricultural, farming, rent, sale of property etc. or if 4th and 10th lords join in kendra with Saturn also angular or in good Vargas. Also if in a birth chart a debilitated Jupiter sign is posited in 4th house, one acquires landed property.

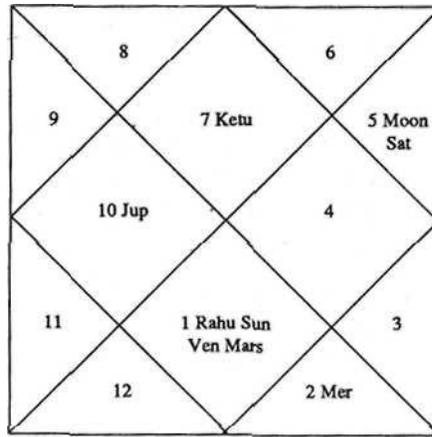
TRANSIT: When Jupiter transits in 4th house or 10th house, the native acquires landed property whatever be the sign.

Example !. In the horoscope Jupiter in 4th house is of debilitated sign. The lady, in spite of the fact that 4th lord Saturn is aspected by Ketu, has good landed property, two good houses.

During transit when Jupiter transited in 4th house in 1985, she started construction of house in March, 1985. This forecast was given to her in 1982 by this author. Secondly transit of Jupiter in Taurus in 1988 aspecting 4th house is again responsible for constructing her second house.

2. In the horoscope, the native purchased the property when Jupiter transited in 4th house in 1983 in the month of November.

Secondly, when in April 1956 when Jupiter was in transit in 12th house, in his exalted sign, aspecting 4th house, the native started the construction of his house.



CONVEYANCE

If lord of ascendant is linked in some manner or other with 4th house, if its lord and Moon and 4th house etc. are all strong, well aspected by benefics, the native takes active part in politics, is popular with the public and is a well wisher and leader of masses.

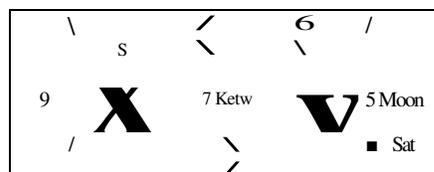
If lords of 4th house and 11th house and Venus significator for conveyance are well positioned, aspected or conjoined, the native gets comforts of conveyance. Mars, Venus, Sun and Jupiter in 4th or 11th house give the person conveyance.

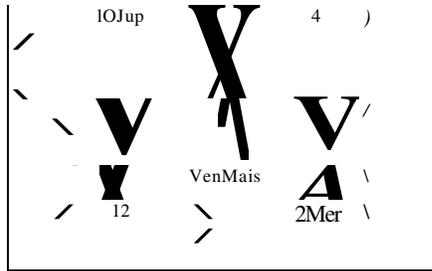
Example: In example no. 2 as mentioned earlier, 4th lord Mars is in 11th house of gain and significator Venus is in 3rd aspected by Jupiter and conjoined with benefic planets. The native enjoyed good conveyance since 1964 by the grace of Lord Shiva.

CHILDREN

In this case the horoscopes of husband and wife are both to be analysed. 5th house is house of children and should be studied for all problems relating to children. On Bhavat Bhavam principle 5th to 5th is 9th house, which should also be analysed. Jupiter is significator for sons. If all of these factors are weak and afflicted in the horoscope one is denied a son. Being a sensitive issue, this is being discussed in detail.

Example: In the horoscope, provided, study carefully the application of the above rule. In the horoscope, 5th house lord Saturn is in 11th house aspecting its own sign in conjunction with Moon. 5th house too is aspected by Ketu from Lagna. 9th house lord Mercury is in dusthansha 8th house aspected by Saturn whereas Saturn is aspected by Rahu. On top of it all, significator for Son Jupiter is in debilitated sign. So the lady has been denied any male issue. Jupiter aspects 9th house lord Mercury. The aspect of Moon on 5th house is responsible for three daughters born to the lady.





In this chart, Saturn is yogkarka but aspected by Rahu and conjoined by female plane! Moon. The denial of son is due to Saturn and Jupiter. Moon, Mercury and Rahu are Vargottarna in Navamsa chart.

Hope for Sons

When Jupiter will enter Gemini in 9th house and aspect 5th house, and trine aspect on Moon, Saturn will bless the native with a son. Moreover, 9th lord in 8th house is aspected by Jupiter along with transiting Saturn in 3rd house. This is an apt period for begetting a son.

Like 5th, 9th house determine the number of sons the native is likely to have. If 9th house lord is strong and aspected by even a moderately strong Jupiter, one is sure to have a son even if 5th lord and 5th house are totally weak. Author of *Deva Keralam* has also confirmed this in his sloka:

"Bhagyadhip Dasa Kale Bhagya Vridhi Sutolsavah".

This means that during dasa of 9th house lord, there is increase in one's fortune and one gets a son.

Malefics in 5th House

Natural malefics such as Sun, Mars and Saturn become weak by occupying 5th house. In such cases, traits of houses over which these malefic planets have lordship, suffer. Hence, natural malefic planet having lordship of good houses but posited in 5th house requires the aspect or influence of benefic planets in order to give good effects over which they have lordship. If they do not have good aspect or influence, they do not yield good results.

Acquisition of Children

Happy is the couple blessed with children, early or late in life. A few combinations for begetting children are given below:

1. Mercury in 9th house will bless with one son only.
2. Saturn in 5th in Cancer will give many children.
3. Jupiter in Moon sign identical with 5th house gives many daughters.
4. Mars and Mercury in Cancer in 5th house will not give many children.
5. When a benefic in 11th house, and Moon and Venus occupy 5th house, first issue will be female.
6. When Moon, Mars and Venus are posited in dual sign the first child will be a son.
7. If 5th lord is in 2nd or 8th house, many daughters will be born.

8. When benefics occupy 10th and 4th houses, delivery will be after great difficulty.
9. If Taurus, Aries or Cancer happen to be in 5th house and occupied by Rahu or Kelu, there will be no delay in birth of child.
10. If 5th lord is debilitated and occupies 6th, 8th or 12th house, and is conjoined with malefics, there will be one child only.

Non-Conception

Under some planetary combinations, there may not be any conception, which may lead to her barrenness.

1. If Sun and Saturn are in Lagna and 7th house, or both are in 7th house where 10th house is aspected by Jupiter, there will be no conception.
2. If Saturn or 6th lord occupies 6th house, and Moon is in 7th house.
3. Mars and Saturn is in 6th in Watery sign.
4. If 7th house is owned by malefic as well as aspected by malefics.
5. Rahu and Sun in 7th give birth to dead children.
6. Sun in 5th and hemmed by malefics and if Saturn and Mars are in depression, the native will be childless.
7. If Taurus is Lagna and Venus is alone in 5th no children.
8. If 5th and Lagna lord are weak and if malefic is in 5th.
9. If Lagna lord and Rahu are joined and if 5th lord and Mars are conjoined.
10. Also if Jupiter is in 5th, and 9th occupied by malefics, there will be no issue to the lady.

Abortions

1. If Mars joins Jupiter and Venus in 8th, there will be many abortions.
2. If Mars occupies 8th and has aspect of Saturn, there will be an abortion.
3. If lord of Navamsa is occupied by owners of 7th, 9th and 5th houses or by malefic amsas or is conjoined with malefics.
4. If Jupiter or Venus is in 8th, dead children or abortions are indicated.
5. If 5th lord occupies malefic amsa, depression sign or is eclipsed or aspected by malefics, loss of children is there.
6. If 5th lord is occupied by owner of amsa in which 12th lord is pushed, loss of children.
7. If 5th house is occupied or aspected by malefics.
8. When 5th house is occupied by benefics in exaltation, result is loss of children.

Family Extinction

There are certain yogas in birth chart which cause destruction of family. Such yogas are enumerated below:

1. If Mercury and Lagna lord occupy any kendra except Lagna.
2. If malefics are posited in 12th, 5th and 8th houses.
3. If Moon and Jupiter are in Lagna and Saturn or Mars in 7th house.
4. If all the malefics are in 4th, destruction of family is assured.
5. If malefics occupy Ascendant, 12th, 5th and 8th or if Moon is in 5th and malefics in 8th, Lagna and 12th houses.
6. If Mercury and Venus are in 7th or 12th house, malefics in 4th, Jupiter in 5th.
7. If malefics occupy 8th house from Moon.
8. If all malefics are in 5th house, family extinction is the result.
9. If Venus is in 7th, Moon in 10th and malefics in 4th.
10. If Mars in Lagna, Saturn in 8th, Sun in 5th.

Illegitimate Children

These facts, when found in a horoscope, should not be divulged to the party for obvious reasons.

The yogas indicating illegitimate children are as below:

1. If lords of 6th and 9th are associated with malefics.
2. If lord of 2nd, 3rd, 5th and 6th all are posited in Ascendant.
3. If Rahu and Mars in Lagna, Moon and Sun in 7th, father will be of low caste.
4. If Moon and Sun are in one house not aspected by Jupiter.
5. If lords of 1st, 4th, 6th and 9th all are conjoined in one house.

However there are certain exceptions to the above yogas, which have been detailed in author's famous book, *Saturn—a friend or a foe*, which can be referred to for further study.

Adoption of Child

At times when native is not blessed with a child, the adoption of child becomes a necessity in most cases for various reasons. Such yogas are found in the birth chart. Such yogas are:

1. If Moon and Mars conjoin in 4th house adoption of child can be predicted.
2. In case of family extinction yogas, the native will adopt a child.
3. If Moon is in 5th, either in Rasi or Navamsa of Saturn and is associated with a planet other than Saturn, the native will have a son by adoption.
4. If 9th house is afflicted by Saturn, Moon and Lagna lord, is

badly disposed to 9th house or its lord.

5. When Moon aspects Mandi in association with Saturn, one will adopt a child.

VIRILITY OR IMPOTENCE OF HUSBAND

In many cases, while studying the chart of a woman, the birth of child is predicted but the poor lady is denied this fruit. The in-laws and society declare the lady to be barren and what not. Do you think that it is only lady who has to be blamed for this misfortune? It is better to check and make a close study of the man's birth chart which will reveal that he has no virile power and may be impotent.

In this case Astrology can help such couples and direct them to doctor and save them from troubles, disappointments, divorce, separations etc.

The following are such yogas which denote loss of virile power or, impotence of husband.

1. If Lagna is placed in odd sign and aspected by Mars posited in even sign.
2. If Moon is in even sign and Mercury in odd sign and both are aspected by Mars.
3. If Venus, Moon, and Lagna occupy Navamsa of odd sign.
4. When Venus and Saturn occupy 10th house.
5. When Saturn is 6th or 8th from Venus.
6. If Saturn and Venus are in 8th without any benefic aspect.
7. If Saturn is posited in 12th house in Aries.
8. If Rahu, Venus or Saturn are in exaltation, Sun in Cancer, Moon in Aries, the person is devoid of virile strength.
9. If Moon is in Lagna and Jupiter and Saturn in 5th house.
10. If Virgo is Ascendant aspected by Saturn, Mercury and Venus occupying sign of Saturn, it indicates loss of virile power.
11. Add together the figures and latitude of Jupiter, Moon and Mars in the case of Female Horoscopes. If the result denotes an even rasi and even amsa, the strength of fecundity in the female for producing offsprings is assured. If it is mixed, viz. rasi male or amsa female or vice versa, there will be children after great efforts.
12. If sum total of latitudes of Sun, Venus and Jupiter signify odd rasi and an odd navamsa, it denotes that the virility in male to produce child is very strong, and in case one of the two rasas¹ and navamsa is even, mixed results are indicated.
13. Subtract five times the figures for the Sun from five times the figures for the Moon. If tithi represented by the result is an auspicious one in the bright half of the month, progeny is assured. (Tithis 4th, 6th, 8th, 9th, 12th and 14th all are inauspicious).

TRAVELS

There is always a charm and thrill in travels. Sometimes travelling is for some definite purpose or for the sake of pleasure and recreations. So there is much curiosity about travel prospects in the mind of people.

But astrologically, we have to see whether or not such a travel is destined. Will such travel be useful, profitable or not? Starting in rashness and ending in a crash should not be the fate of such travels. In Order to check, we provide a few guidelines.

In a birth chart 3rd house denotes short journeys whereas 9th house denotes foreign travels.

The persons whose Ascendant falls in Aries, Cancer, Libra and Capricorn like to travel. Such natives like some activity of any sort all the while and they cannot afford to be idle. These signs are cardinal signs or movable signs. Persons with fixed signs such as Leo, Scorpio, Taurus and Aquarius seldom feel any inclination to move from one place to another. These signs are of fixed nature. But when such persons decide to go out, they need a well planned, organised programme with all the arrangements made in advance. Not certainly either way can be Indicated in respect of persons with Gemini, Virgo, Sagittarius and Pisces Ascendants (Mutable signs), but usually, they prove to be good Companions when on journey.

Elements and Qualities

Remember this table by heart, it will facilitate you to analyse.

Cardinal 1 (Movable)	<i>Fire</i> Aries	<i>Water</i> Cancer	<i>Air</i> Libra	<i>Earth</i> Capricorn
Fixed	Leo	Scorpio	Aquarius	Taurus
Mutable (common)	Sagittarius	Pisces	Gemini	Virgo

Role of Planets

Saturn is planet of limitations and restrictions, has usually aversion so travel. -Saturnian persons undertake journey when it is absolutely necessary, not otherwise.

Moon is responsible for the eagerness to move. Persons in whose chart Moon is in watery signs are always ready to travels.

Sun, planet of vitality, and Jupiter of expansion encourage the native to go on journeys for some specific purpose such as profession service and some religious work..

Venus, planet of love and beauty always brings about luxury and pleasure trips.

Mars, the planet of heat and energy always induces a man to take up adventurous journeys regardless of future consequences.

Mercury does not indicate anything special in this respect.

When to Travel

Leaving aside the daily journeys, an auspicious time has to be chosen when one feels inclined to go on a long voyage, either by rail, road or by air for some specific mission. We only wish it to be a

successful and safe trip.

In a horoscope 6th, 8th and 12th houses are inauspicious whereas 1st, 3rd, 5th, 7th, 9th, 10th and 11th are auspicious and of vital importance. Transit of planets in these houses is regarded as auspicious to travel. For long travels, dasa and bhuktis are also to be considered important

For short journeys, the auspicious transit of Moon in 1st, 4th, 5th, 7th, 9th, 10th and 11th houses is considered to be sufficient. Such journeys always remain comfortable and fulfil the purpose of travel.

For long journeys, the transit of slow moving planets in these houses is very important. It would be helpful to consult some experienced astrologer on such occasions.

Air Journey

For travel by air, airy sign, Gemini, Libra and especially Aquarius are essentially be taken into consideration. Any affliction to these signs by planets always create some air disaster.

A common question posed is "Will I go abroad?" or "Any foreign travel for me?" which is analyzed as under.

1. Houses 1st, 3rd, 9th and 12th are to be judged along with their lords.
2. If 12th house lord is retrograde or aspected by malefics, one cannot go to a foreign country. If 12th lord is direct and is connected with 3rd, 9th or 12th house in any way, one will go abroad.
3. Intimate links between 1st, 2nd, 7th and 11th houses and links with Rahu or Saturn denote air travel (3, 7, 11 houses are airy houses).
4. Lords of 1st, Moon and Ascendant are the signifiers, 9th and its lord are the signifier of the voyage
5. When the lords of 1st and 9th change place or aspect with each other, or with Moon or the luminaries in 1st or 9th house or Rahu is in 9th, there are signs of prosperous voyages.
6. If lords of 1st and 9th or Moon is oriented with respect to Sun, or swift or in movable signs, the voyage will be quick, but slower if accidental, slow, or in Fixed signs.
7. If lord of Lagna is retrograde or if Moon applies to retrograde planet, no good will come of the undertaking and the traveller will turn back before he reaches his destination.
8. If Lagna lord or Moon is in 6th, 8th or 12th, the native will suffer much sickness, and the same if in conjunction with evil aspects or malefics.
9. If luminaries are afflicted, and the Moon or Lagna lord is near

violent fixed stars or a malefic or violent star ascending, there will be a danger of untimely death.

10. If Sauturn afflicts significations, it denotes sickness and loss but if the afflicting planet is Mars, it denotes battles, piracy, fire, lightning etc.
11. If Lagna lord, 9lh lord and Moon are in conjunction with each other or with the Ascendant or in evil aspect either with each other or with the malefic, the journey will be inauspicious.
12. The 9th house, its lord, Sun or Moon, being afflicted denoces sickness and disaster.

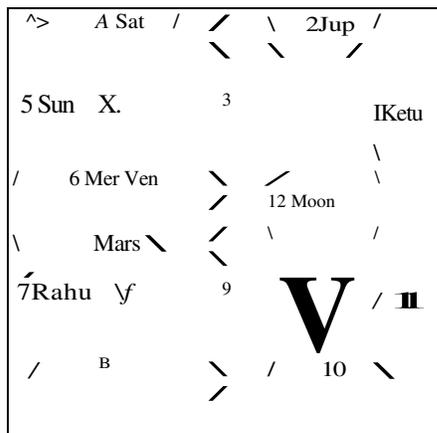
Will Aero planes Reach Safely?

This is a very vital question to be checked for any mishap, hijacking engine trouble, explosion, sabotage and fire accident caused to the aero plane. Lords of 1st, 8th and of Moon sign and Moon answer this question.

1. If all the four planets are being aspected by benfcic, the plane will reach safely at the place of destination.
2. If all the four planets are being ill aspected or afflicted, the plane will not reach safely and may meet with any accident during the journey.
3. If 10th lord is posited in 8th or 12th house, the plane will be hijacked or taken to some other place or direction.
4. If 10th and 6th house lords are posited in 3rd, there will be some trouble en route.
5. If 4th lord is Saturn aspected by Moon or in 8th house there will be some theft of the baggage in the plane.

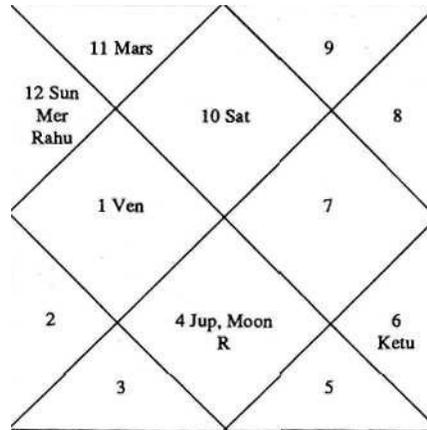
TESTIMONY: To check the authenticity of the above rules, take the chart on 10th/1 lth September 1976 at Palam Delhi Airport, when Air India flight No. I11 took off at 1.25 a.m. by which the daughter of the author left for New York and reached there safely.

The 1st rule is to be judged, lord of Ascendant is Gemini (Airy sign) where lord is Mercury, 8lh house lord is Saturn, Moon sign lord is Jupiter and Moon. These four factors are to be analysed.



Moon is 2nd house lord, this house is beneficial. Mercury is under scxtile aspect of Satum whereas Jupiter fully aspects Mercury and in sex tile to Saturn. Jupiter too has sextile aspect on Moon. Moon is being aspected by Lagna lord. Jupiter is under sextile aspect of Moon.

So all the four factors are aspected in a benefic way resulting in the safe landing of the aeroplane at New York. The journey was most comfortable.



2. A lady born on 18/19th March, 1932 at 5 a.m. at Longitude 24.26°E and Latitude 31.8°N corresponding to 7th Chetra Bikrami Samvat 1990.

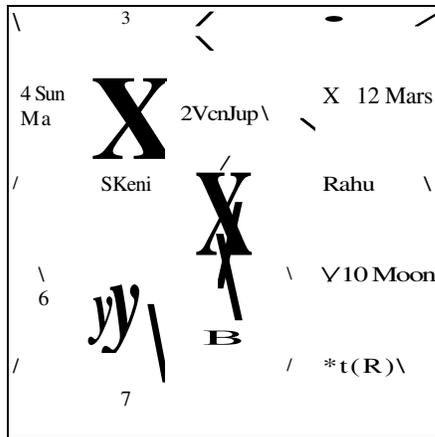
Capricorn is rising. Jupiter is exalted, Moon in own sign in 7th house. Lagna lord Saturn in own sign in Lagna. Ketu is in Mootrikon% rasi. Jupiter is retrograde at birth.

To check whether she will have a foreign travel or not, we have to check links between 1st, 2nd, 7th and 11th houses and link with Rahu or Saturn as enumerated above.

Lagna lord and 2nd house lord is Saturn, and posited in own signs, both houses, are linked. 7th house lord in 7th with 3rd and 12th house lord Jupiter exalted in 7th both are aspecting Lagna. Jupiter is aspecting 11th house. Lord of 11th house Mars is in 2nd house. So all the four houses are linked together. 7th and its lord is aspected by Rahu and Saturn itself is involved. So we can say safely that she will have a foreign travel by air.

As stated earlier dasa and bhukti should also be checked. The lady (wife of author) left for Singapore on 9/10th July 1983 at 2.45 a.m, from Delhi when she was running Rahu Mahadasa and Rahu Bhukti.

3. Again on 29th/30th July 1988 at 2.35 a.m. from Delhi she left for New York during Rahu Mahadasa and Saturn antra which remain up to 9 April 1990.



TESTIMONY: The horoscope of the moment when the plane left Delhi is shown. She had to change planes at Frankfurt to reach New York. This chart is of 29th/30th July 1988 at 2.35 a.m. at Delhi.

Lagna lord is in Lagna with 8th and 1 lth house lord Jupiter. 10th lord Satum in 8th house.

Under rule 3 for aeroplanes, the plane went in another direction.

It so happened that the flight for New York from Frankfurt was cancelled. After six hours of ordeal, another flight took off for New York via Washington, so she had to take the flight through another direction. So this dictum is confirmed. The plane reached New York at 3 a.m. next day and she had to take a flight for Rochester at 4.10 p.m. To stay for 12 hours was a problem for her. So she went to New Jersey to visit relations and then reached her final destination. Her baggage was misplaced during changeovers but finally was delivered to her after 2 days by the Airlines.

Again check rule 5 which clearly indicates loss of baggage etc. Moon sign lord Saturn is retrograde and in the 8th house causes worries. 4th house is posited with Ketu causing family worries to all there and at Delhi. How correct is this science?

Note: She was advised to go on 28th/29th July 1988, which she refused due to her preoccupations and hence suffered the ordeal.

SERVICE OR BUSINESS

Nowadays, with the passage of time and all round development there are so many professions that it is difficult to pinpoint a specific career, however the nature of employment or profession of a native can be described. There are various professions multifarious in nature, and so many causes far beyond the individual's control or inclination which force one to follow a line or enter into a service for which one has neither taste nor aptitude. Moreover, to analyse fully the several professions and to bring them under separate heads, we should know the nature of planets fully and also of the various degrees of Zodiac in terms of the professions.

The environment, education, and mental tendencies of a native sometimes vary and shape the nature of vocation.

In service, one is not independent, his fate is tied with someone else or authority. He receives a fixed amount of salary on the fixed day. The businessman is free to decide his fortune at his own sweet will, he can earn thousands of rupees in the twinkling of an eye and may lose lakhs also.

On this basis, we analyse the problem astrologically.

In a horoscope, 2nd, 11th, 5th, 9th houses and planets therein are the indicators of fluctuating and abounding money gains. Persons having sound planetary positions in these houses should go in for business. Efficiency, luck, daring, inventive methods, proper employment of persons and partners are some of the additional meritorious points which are required to be considered for business.

Business

A planet or a group of planets which has particular bearings on assorted business lines is required for reckoning with first. Besides, a businessman must have inborn and insatiable thirst for earning money. In technical terms, it is called "acquisitiveness" or greedy tendencies. Planets in 2nd or 11th house indicate such trends, Taurus, Virgo, and Capricorn which are earthy signs hunger for money and unlimited possession.

The Sun represents power, authority and power of self-expression and assertion. Mars gives courage or at times encourages unthoughtful actions and adventures. Venus stands for finance and luck. Mercury for intelligence, Jupiter indicates steady luck and prosperous position, Saturn as an efficient organiser denotes insight and foresight.

Refer to the horoscope. The native is a Multi-millionaire. Analyse yourself.

Service

Service persons must possess a loyal and faithful character. Fiery signs Aries, Leo and Sagittarius indicate loyalty and devotion. They tend to make the individuals do their job sincerely and faithfully to the expectation and satisfaction of their officers or Government, or nation. Planets in 10th house do indicate tendencies of the servants. Scorpions are good for secret service, Saturn gives judicial tendencies if aspected by Jupiter, and renders political acumen and a crafty nature.

Sun, Mars if afflicted, denounce power and authority ruthlessly regardless of consequences. However, arrogance and stubborn attitude towards authority are bad qualities for a servant. Inauspicious aspects between Sun and Saturn restrict power and authority and are not considered good. Saturn brings coldness and indifference and creates undue consciousness of rights. Moon, Mars if afflicted, prompt people to act temperamentally. All these qualities are not good for servicemen.

Part-time Job

Some professionals, doctors and engineers etc. in addition to their

normal service, find luck in private practice, either officially or unofficially. At times, their extra income exceeds their normal monthly salaries.

In such a person's horoscope, 2nd house and planets therein alongwith aspects are important, which indicate extra income, which can be checked alongwith dasa, bhukti etc.

Rules

To find out one's profession, our texts have laid down that:

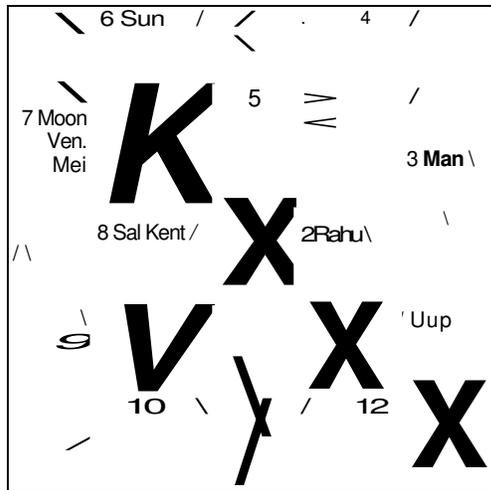
1. Planets posited in 10th house and lord of 10th house should be checked.
2. The navatnsa sign occupied by them.
3. The lords of navamsa sign in which occupants of 10th house and 10th lords are posited.
4. Judge the profession signified by the lords of navamsa signs occupied by occupant of 10th house and 10th house lord.

In Jataka Parijat it is laid down that for checking the profession:

Count from Lagna or Moon sign and note which planet occupies the 10th. Or find out 10th lords from Lagna, Sun and Moon (Sudarshan). Judge the strongest of the lords. Note in which navamsa sign the strongest of the lords of 10th house is counted from 'Sudarshan', then find out who rules the navamsa sign. This lord is indicator of profession.

5. A planet highly dominant or strong in birth chart will indicate profession.
6. If there are benefic aspects between Mercury and Jupiter, Mercury and Mars, Mercury and Venus and Mars and Venus the native should choose an intellectual job.

Example: Check the horoscope. Refer to Rule 4, 5 and 6 supra on the chart



- (i) 10th from Sun is Mars
10th from Moon is Moon sign
Cancer, 10th from Lagna is Rahu;
- (ii) Strongest planets in the chart are Mars and Jupiter;
- (iii) Mercury, Venus and Moon have aspect of Jupiter. Mars has scxtile aspect over Moon, Venus and Mercury, all aspects are benefic.

Mars, Jupiter indicate Civil Engineer and 10th house Taurus denotes water; a class 1 officer in Irrigation Department is an Engineer.

He worked on Astrology (Jupiter) and is author of fourteen books on occult sciences.

Planets

Finally, we provide what profession each planet and sign indicates and when we blend them as above, we are able to in most cases.

1. **Sun:** It rules over kings, persons in power and authority. Government favours, royal appointments like IAS, magistrates, medical persons, administrative posts, auditing and accountancy, etc.

1. **Moon:** Moon rules over ladies, travellers, sailors, nurses, midwives, textiles, dairy products, navy, hotels, liquids, ladies garments, irrigation and women's welfare.

3. **Mars:** Mars indicates civil engineering, soldier, army, hunting, circus, lawyers, ambassadors, lands, property dealers, spying and wicked company. Armed service, electrical engineers, butchers, atomic energy, postal services, contractor, etc.

4. **Mercury:** Mercury denotes salesmanship, school teachers, orators, accountants, poets, editors, printers, publishers, clerical service, auditing, insurance agents, postal departments and authors.

5. **Venus:** Indicates artistic, musical and pleasurable pursuits, jewellers, hotels, cabaret houses, restaurants, horse races, milk, perfumes, ladies' articles, pictures, flowers, dealing with the fair sex, cookery, medicine, etc.

6. **Jupiter:** Indicates commerce, trade, favours from people and Government, service, law, religious institutions and money-lending. Astrology, revenue, irrigation department, judges, scholars, authors, political career, income-tax department, etc.

7. **Saturn:** Denotes farming, medical services, insurance, land, property, mines, petrol, kerosene oil, iron and steel, panchayats, community development works, labour, spirituality, analytical or research work, occult subjects, leather, astronomy, sanyas. All works pertaining to underground, canals, sewerage. mines etc.

8. **Rahu:** Rahu indicates radio, T.V., space travel, circus, aviation, spiritual healings, etc.

9. **Ketu:** Ketu refers to foreign trade, secret enemies, clairvoyance,mesmerism and palmistry. Signs

1. **Aries:** Professions are connected with army, defence department, surgeons, police, chemists, lawyers, iron and steel, machines, factories, industries, sports goods, etc.

2. **Taurus:** Denotes trade in luxury goods, cosmetics, scents, jewels, gems, etc. Connected with finance, music, pleasure resorts, cinema, actors, film producers, agriculture, etc. Transport, irrigation, income-tax departments, ladies clubs and schools, fashion and beauty parlours, dealers in ladies garments and beauty items.

3. **Gemini:** The professions are connected with brokers, businessmen, advocates, secretaries, journalists, travelling agents and jobs connected with them.

4. **Cancer:** Articles derived from water, like pearls, conch, sailors in navy, submarines, shipping department, import or export and travels. Good caterer, restaurant managers, contractors, orators, good job in irrigation department. Development of Vedic and sacred texts.

5. **Leo:** High position in government, managers of big concerns, corporations, directors, positions of power and authorities in these areas, also captains, sales managers, etc.

6. **Virgo:** Shows brokers, accountants, lawyers, journalists, engineers, surgeons, works connected with liquids, etc.

7. **Libra:** Government servants and officers, lawyers, chemists, sales of liquid items, electrical engineers, transport, navy, painters, etc. Dealers in ladies articles, amusements, writers, musicians, playback singers, actors, architects and good salesmen.

8. **Scorpio:** Indicates chemistry, medicine, insurance, maternity department, surgeon, chemists, research work, C.I.D. detectives, iron and steel work, military and navy department, etc.

9. **Sagittarius:** Teachers, professors, priests, public speakers, politicians, bank employees, professions related to religion and educational institutions. Editing and publishing. Company law, civil engineering, contractors, foreign assignments, etc.

10. **Capricorn:** Business dealing with kerosene oil, petrol, land,

animal, irrigation departments, contractors, agriculture, engineers, cement manufacturing, lawyers, brick kiln owners, scientific instruments, clubs, societies, long term contracts, mines and land products. Chemical, leather and hides, etc.

11. *Aquarius*: Scientists, good executives, positions in large offices or concerns, lecturers, astrologers, legal, finance, or education advisors, mine contractors or dealers in shipping and export.

12. *Pisces*: Bankers, accountants, music and opera houses, cinema, occult sciences, actors, good businessmen, liaison officers, managing directors, or chairmen, navy, shipping corporations, etc. Dealers in drinks, oils, beverages, cosmetics, chemicals, medical and education departments, etc.

PLANETS AND POLITICS

The Zodiac has been divided into three groups, Fixed, Cardinal (movable) and Common. Leo, Taurus, Scorpio and Aquarius fall in fixed groups, these persons are rightly called conservatives and are fixed in outlook. If these signs and lords are afflicted they become stupid, tyrannical, or dictatorial. The second group of Gemini, Virgo, Sagittarius and Pisces are Cardinal or movable signs—practical, adaptable and flexible. They lack in confidence and are mostly capable of shouldering heavy responsibilities, are highly emotional and touchy.

The third group is of common signs. Aries, Capricorn, especially Cancer and Libra are positive in action, have pushful drive, are dominating, energetic and enthusiastic. These people move by emotions and feelings. They have an inborn tendency to endure and sacrifice and stick to certain ideas and ideals. Though they move with masses yet they guide and control them with determination, courage and foresight. They have a dynamic outlook. Either Librans or Cancerian type of leaders have so far been able to lead the countries to the heights of glory and helped the masses to free them from slavery and dependence.

Popularity: 4th house in a birth chart indicates masses. Moon is said to be the planet of masses or people at large. Hence it is essential that 4th house, its lord, significator Moon and Cancer sign in a birth chart be strong and aspected by benefics to enable one to become popular in public. Other signs are Venus and Libra. So both these planets, their signs Libra and Cancer must be strong, both by sign and house wise in the chart of a politician.

Politics

The following combinations are responsible for a person to be in politics

1. Sun, a planet of power and authority and royalty, indicates favour from government and superiors. So Sun must be strong, well placed and well aspected particularly from Jupiter.

2. Mars indicating push, zeal, forwardness must be strong.
3. 4th house indicates the public. So 4th house should contain benefic aspects and planets and its lord should be strong and well placed, then only can one get favour and support from public.
4. Jupiter and Mercury be favourable to be a good orator and Mars must be auspicious to enable him to carry the masses with him.
5. Jalak Parijat contains that if Sun, Mercury and Saturn are conjoined, one becomes a minister.
6. Sun, Moon, Mercury, Jupiter and Venus (Panchayat of Planets) conjoined in a house and well aspected makes one a minister.
7. Jupiter in 9th house, aspects of Mars is beneficial.
8. Three planets in own signs makes one a minister. He or she may be tactful, diplomatic and clever or cunning and a hypocrite.
9. If lord of 5th is in 4th, one will be a minister in youth and an honest one. It is so said in Sanketa Nidhi.
10. Sun in 6th makes one a minister, so says Horasara. So also Jupiter in 6th or Venus in 5th or 10th gives the person the rank of a minister.
11. When all benefics are in 3rd, 6th, 10th or 11th and malefics in Lagna or 10th house, one becomes a chief minister.
12. Jalak Desmarya says that benefics in 6th, 7th, 8th from Moon sign, makes one a minister. Also if 10th lord is in exalted sign.
13. Phaldecpika stipulates that Mercury makes one a good orator and politician. 5th house and Jupiter alongwith Sun and Mars should be checked.

To Win Election

In the present politically dominated world, everyone is anxious to hold a political post and wants to adopt politics as a career. Astrology guides in such cases.

During election many apply for tickets to win but only a few get tickets. One person has to win against many candidates for one seat.

Jupiter plays a significant role. Good position of Jupiter in a natal chart is a must. Alongwith transit of Jupiter, it should be favourable, 10th house and Saturn too play a good part in transit. So unless Jupiter, Saturn and Mars are not favourable in transit and 10th house or its lords are not powerful, success is not possible. Check the chart with Ascendant and 10th house as Ascendant also.

The following combinations may be checked for victory in an election.

1. Jupiter must transit kendra or trikona in the 10th house or its lord.
2. When Lagna lord or yogkarka is associated with 10th house or its lord.
3. When Saturn or Mars transits 6th house or aspects 6th house during transit, even when Saturn is nearing 3rd, 6th or 11th house.
4. When lords of 1st, 5th, 9th and 10th houses are interconnected.
5. When Jupiter transits 2nd, 5th, 10th or 11th from 10th house or its lord, or from the natal position or its natal sign.

Use of Sudarshan Chakra must be made and followed. 10th house from Lagna, Sun and Moon and 7th house as additional house should be considered and checked. Even if three of the five points mentioned above are secured in the horoscope, the chances of victory are quite good but more than three points assure victory.

PLANETS AND

Jupiter is karka or significator for spiritual illumination, Mercury is karka for intellect, worldly knowledge, and learning. Moon indicates mind and heart. For spiritual attainment, control of mind and heart is essential since mind is the cause of ego, attachment, bondage and slavery to passions and desires. Jupiter's association, aspect etc., with Moon brings discipline of mind and control of emotions and opens the mysterious window in the secret chamber of the heart and brings about consciousness of God.

Saturn, a great friend of a native indicates the way for the spiritual realisation through renunciations. Saturn can be called lord of purgation, disillusionment, remuneration etc. Saturn is the chastener the subduer and awakener of the dormant divinity within.

So Jupiter plays an important part alongwith other planets for spiritual attainment, enlightenment and realisation.

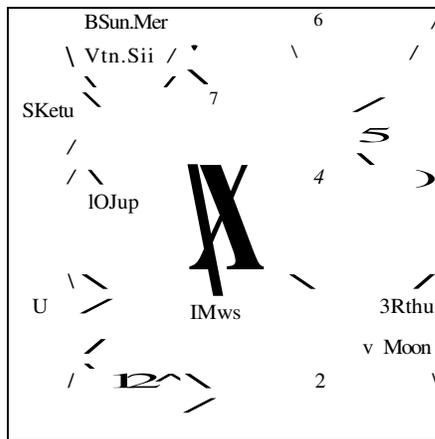
Horoscope of Sri Satya Sai Baba

Sri Satya Sai Baba was born on 23rd November 1926 at Puttaparti, a tiny village in Andhra Pradesh, at a time when the Sun just rose above the horizon. The birth chart and position of planets are shown.

The Lagna is Libra, Venus the lord has bestowed on Baba sweetness and godliness. Aspected by Mars, indicates a radiant and fascinating personality. The conjunction of Sun, Mercury, Venus and Saturn in 2nd house has made him slight and short, with dark eyes, soft and luminous and bright face with inner tranquillity and bliss. Mars' position in the chart has made him a leader and is forming Ruchka yaga and such persons are courageous, bold, well-versed in ancient lores famous like a king. Mars in nakshatra of Venus and aspecting Lagna also 2nd lord have given him a melodious voice.

It is said in old treatises that if Saturn or Lagna lord aspect the sign occupied by Moon, a tapasvi, a man of great asceticism is born, here this combination is found. Mercury, lord of 9th is in Scorpio. Not only Saturn, a yogkarka planet but even- Venus, a Lagna lord conjoining Mercury with Atma karka planet Sun, Vidya Karka Mercury, Kavya Karka Venus in Scorpio make Babaji a native of dynamic personality.

The grouping of these planets has given rise to member of Rajyogas like Lakshmi yoga, Adhiyoga, Buddha Aditya yoga which confer on him comforts, wealth, eminence and power.



When lord of sign in which the lord of house occupied by the ascendant lord is positioned in a kendra or own rasi Parajtha yoga is formed. In this chart, Mars fulfills this condition. This yoga indicates that one holds religious authority over people, receives homage from kings and rulers, possesses elephants, adheres to ancient wisdom and traditions, attains eminence and is humanitarian and generous. All these characteristics are found in Sai Baba.

5th house stands for sidhi or psychic powers, its lord Saturn yog karka planet is a clearcut symbol of this and is positioned in 2nd house, 10th from 5th bringing supernatural powers. Saturn with Mercury 9th lord, with Lagna lord Venus, with Sun the alma karka planet and with 11th house lord of gains, bestows miraculous

powers. The whole yoga is in [he house of speech or preaching.

Jupiter though debilitated in Capricorn is in Bhava Sandhi, comes to 5th house and is therefore inherently associated with 1st, 5th and 9th houses of spirituality. All the four planets in 2nd house are in nakshatras of Saturn, a sidhi-giver planet. The powers of miracle are desired from Mars aspecting Lagna as well as 2nd house.

Wealth for a yogi is spiritual treasure, 2nd house indicates wealth and its lord Mars has connection with Lagna, lord of the masses. Saturn denotes that the native utilises his wealth of spirituality with the masses. Yogkarka Saturn is connected with Lagna lord and Mars, lord of 10th from 10th denotes untiring zeal and position of success.

So the horoscope of Sri Sai Baba indicates that he is not only a man of miracles but a man of self-enlightenment blessed with rich spiritual power and realisation, also with psychic and spiritual affluence.

TRANSFERS

Transfer of a government servant or private employee affects the person financially, mentally and physically. Whether minor or a major change, it disturbs one's, normal working; these transfers sometimes are undesirable but in some cases profitable. In yet others, they are inevitable.

Houses

The houses involved are 4th, 7th, 10th and Ascendant. If 10th house, a house of profession or vocational activities, has any affliction with other houses it creates possibilities of transfer and shift. The ascendant or Lagna denotes personality and environments. 4th house denotes family's welfare and domestic life. 7th house comes directly in aspect with Lagna or in square aspect with 10th house and 4th. So all Kendra houses are connected with transfer.

When 4th house is afflicted, the transfer may cause separation from family.

Zodiacal Signs

Aries, Libra, Cancer and Capricorn being movable are signs prone to transfers. Taurus, Leo, Scorpio and Aquarius being fixed signs are inclined to fixity of stay, they have peculiar liking for a particular place; if transferred, may forego promotion if the place is not to their liking, No definite indications can be given to common sign Gemini, Virgo Sagittarius and Pisces, unless planets placed in the signs are considered; they prefer transfer only on promotions.

Planets

Any affliction to radical Sun, a planet of power and authority, brings transfer or changes in the life of a servant. Affliction of Saturn causes loss of prestige, respect, status and finances. Also may cause unforeseen changes, scandals, prejudices and enquiries involving immediate transfer.

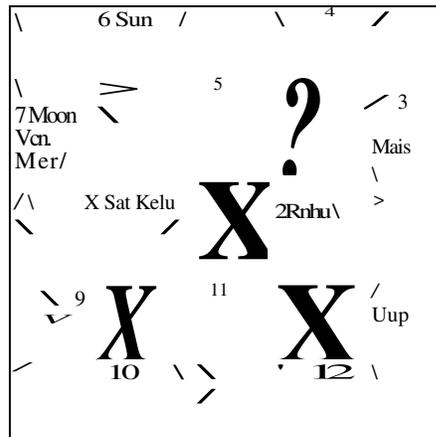
Mars creates abrupt changes, energetic activities and enthusiasm in the house where placed. Its transit in the above four houses creates possible changes against the wish and will of the individual. Persons having Mars or Sun in 10th house, or Lagna, or 4th in the birth chart should always remember that transit of Mars over these planets is mostly accompanied by transfer.

Saturn being a slow moving planet stabilises the position. It brings confinement to a place for years together.

Proceeding on Leave

Proceeding on leave is absence from duty with or without sanction, willingly or unwillingly. When Sun or Mars transits in the 4th or 7th house, one is likely to proceed on leave by force or willingly.

Example: The native with Leo Lagna had fixity of stay, liking a particular place for posting and during 27 years of service had only 5 transfers and that too mostly on promotions but Saturn being in 4th house of family kept him separated from family.



LUCK IN SPECULATIONS

Speculation includes lotteries, gambling, stock and share, racing. All points except racing fall under one heading.

Lotteries gambling and stock share—out of the three, the cheapest is lottery. With one ticket of small amount, you aspire for lakhs of rupees in a single day. In order to control illicit gambling, various state government have started and regularised gambling in a decent way legally.

Many people want to become "Get Rich Quick". Lots of people with soaring hopes buy the tickets but only a few are lucky to get the prize. But in speculative gains special luck is required which differs from man to man and depends on the individual horoscopes.

Rules: 5th, 2nd and 11th houses, their lords and planets posited therein are required to be judged very carefully to assess special luck in a lottery or speculative gain. 5th house stands for speculation, also is of "Purva Karma" or "Prarabdha", or "Sanchit", whereas 11th house is house of gain and 2nd house stands for inflow of money and wealth, Unless these houses are posited or their lords are properly placed and aspected by benefics, no man should be considered lucky to gain through lotteries, gambling

and stock and shares, including racing.

When to Purchase Tickets

If one is sure that according to the above rule he/she is sufficiently fortunate or lucky, one should buy the ticket or coupon on the auspicious day.

Check the date of draw, one has to pick up a proper day or an event to purchase a coupon to be lucky. The following three rules may be considered as auspicious.

1. Transiting Moon must be in 5th, 11th or 2nd house.
2. The Moon or major planets in Sampat Nakshatra, viz. 2nd nakshatra from your birth nakshatra.
3. Moon or other auspicious planets for a particular Ascendant must form good aspect with the Paras Fortuna, if it is properly placed in the above houses.

Horse Racing

Some people have fascination for this royal sport either as a game or for getting rich quickly.

First of all, he/she must confirm from a competent astrologer whether one has luck in gambling and racing. Houses in birth chart responsible for indicating the success are mainly 11, 5, 2, 9 and 10. Even in daily transactions, businessmen and professionals will mainly witness that transit of planets including Moon always brings unusual profits and gains. Unless these houses or their lords have inherent strength, no person should consider himself lucky or fortunate in speculative activities. He should check that major planets or at least the Moon are transiting in those houses, especially in 11th or 5th houses. Otherwise, whatever may be the prospective card, hints, tips and suggestions, one should not indulge in such fluctuating games.

When one is sure of success on a particular day on the above basis

then the question of particular choice of horse in a particular race or event arises.

NUMBERS

In numbers and according to Hebraic, the following numbers have been assigned to various planets.

Sun	Morning	1,	Afternoon	4
Moon	"	7,	"	2
Jupiter		3		
Venus		6		
Mercury		5		
Saturn		8		
Mars		9		

Draw a chart indicating time of race, place and date. The planets on the Ascendant, 10th and 5th, 7th and 9th houses are the real indicators of winners as first, second, third etc.

