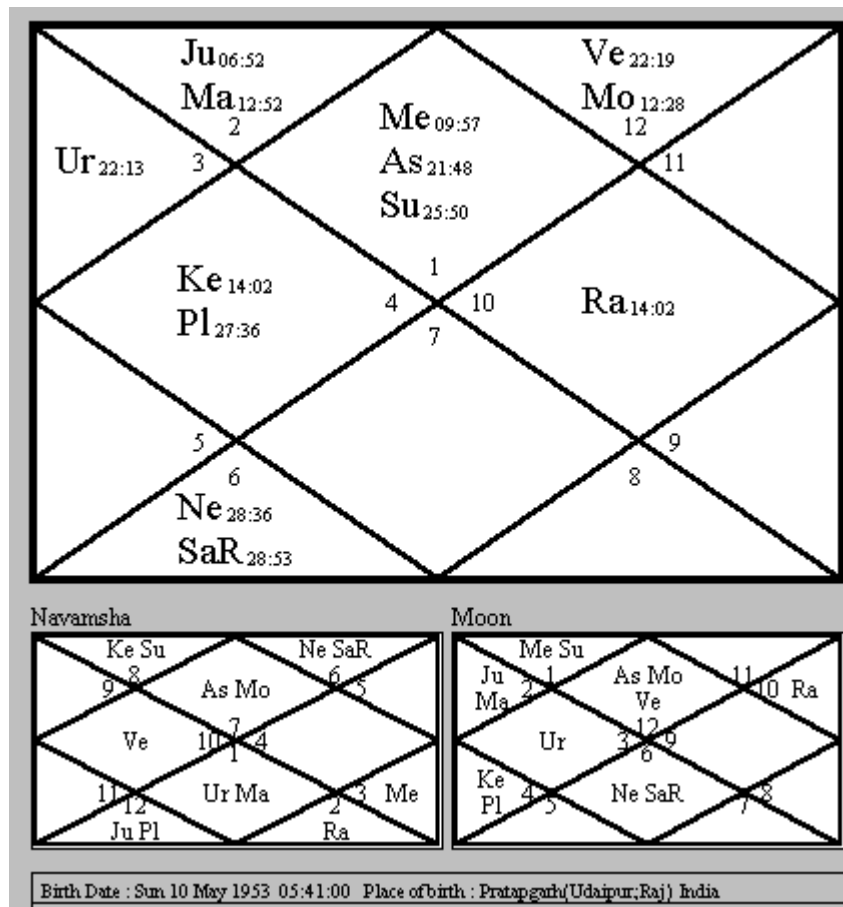


NEW LOOK PERSONALIZED FINANCIAL FORECAST

Name	XYZ
Date of Birth	MM/DD/YYYY
Time of Birth	12:00:00 AM
Place of Birth	City, Country

Your Birth Chart



The Vedic Map of Heaven at the date, time and place of your birth

Your Ascendant (Janma Lagna)	Aries
Your Vedic Sun Sign	Aries
Your Moon Sign (Janma Rashi)	Pisces
Your Birth Star (Janma Nakshatra)	U. Bhadrpada, Phase-3
Retrograde Planet/s	Saturn
Combust Planet/s	None
Exalted Planet/s	Sun & Venus

Debilitated Planet/s	None
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Natal status of each of the planets in your chart:

We have listed above the natal promise of all the 9 Vedic planets in the chart based on their status in the chart. There are likely to be lot of contradictions about their significance in different aspects of life. The same planet may be beneficial for a particular aspect in one's life by it's house location but it can be inauspicious for the same aspects in life because of the lordship of houses in the chart. One planet can be beneficial for a particular aspect in life and can promise great success and at the same time another planet can be most inauspicious and promise complete failure for the same aspects in life.

Usually different astrological effects do not cancel or neutralize each other. Both the positive as well as the negative effects can affect a person's life.

How much positive and how much negative will depend on the planet's strength, it's functionality whether auspicious or inauspicious, and it's dignity in the chart, and also it's strength in the chart.

These calculations are complex and are not only made for the natal chart but is also made on the different divisional charts which are derived from the natal chart. An astrologer has to examine all these quantitative and qualitative aspects of each planet in the chart, before he can make a final judgement about each planet on how much positive and how much negative effects the planet will be responsible for different aspects of life in a person. His experience will also play a key role to arrive at a final judgement

We give below in a table the strength of each planet in the chart and what will be the overall role of the planet in a person's life as per the astrologer's judgement

Planet	Dignity (Based on Sign location)	Lordship	Functional Status Auspicious /Inauspicious	House Location	Planet Natal Strengths			Final Judgement by Astrologer
					Sadbal	Vimsopakabal	Ashtakavarga Natal Strength	
Sun	Exalted	V	Auspicious	I	1.24	16	2	Excellent
Moon	Friend	IV	Auspicious	XII	1.01	15	3	Good
Mars	Friend	I & VIII	Auspicious	II	1.53	15	3	Very Good
Mercury	Friend	III & VI	Inauspicious	I	1.06	15	6	Very Good
Jupiter	Neutral	IX & XII	Auspicious	II	1.16	14	5	Very Good
Venus	Exalted	II & VII	Inauspicious	XII	1.25	13	5	Excellent
Saturn	Neutral	X & XI	Inauspicious	VI	1.32	9	4	Challenging
Rahu	Neutral	----	Inauspicious	X	----	14	---	Excellent
Ketu	Neutral	----	Auspicious	IV	----	13	---	Very good

Explanation of Natal status of Planet Table

A) Dignity:

Dignity of planet is based on its relationship with the sign where it is located in the natal chart: The dignity largely decides what kind of results the planet will give in its period /sub-periods/sub-sub periods. If the dignity is good then there are bound to be good results. If the dignity is not good then there are bound to be some bad results. No matter whether the planet is functionally benefic/malefic or strong and weak in different strength calculations. The dignity of any planet can be any of the following in descending order of the planet's ability to give good results during its period/sub-periods/sub-sub periods.

- 1 Exalted: results most outstanding
- 2 Mool trikona: results excellent
- 3 Own: results good in general
- 4 Great Friend: Generally good results
- 5 Friend: Mixed but generally OK
- 6 Enemy: Mixed but generally malefic
- 7 Great Enemy: Generally malefic
- 8 Debilitated: most challenging

B) Lord ship and functionality:

Lord ship of each planet as per different ascendant in the natal chart indicates functionality of the planet for different aspects in our life throughout our life. Functionality can be Auspicious, Inauspicious, Neutral, Most Auspicious or most Inauspicious

C) Different Strength calculations of the Planet and their significance:

1 Shadbal: This is the absolute modular strength of the planet and signifies the quantum of its effects in our life irrespective of the functional status or dignity. A Benefic planet with low Shadbal must be strengthened with Gem therapy to make it more effective. A malefic planet with high shadbal must not be strengthened with Gem therapy because its malefic effects will increase also Instead they must be harmonized with Yantra or propitiated with Yagnas and Mantras. This strength is very important for astrologer while he recommends astrological remedies. The minimum effective shadbal should be 1.0. The maximum can go up to 2.5 in a chart.

2 Vimsopak Bal: Vimsopak Bal is calculated based on the dignity of the planet in 16 divisional charts computed from the Natal chart. Each divisional chart signifies a specific aspect of life. For example Navamsa chart signifies spouse and marital life. The Dasamsa chart signifies profession and career. The maximum Vimsopak bal of a planet can be 20, which will signify the planet will be beneficial for most aspects in life. An average strength of 10 will signify the planet will have mixed effects for different aspects of life. Less than 10 will signify the planet will be mostly inauspicious in most aspects in our life.

3 Ashtakbarga Natal strength: This signifies the potential of the planet to deliver positive results during transit in relation with other planets positive and negative effects. The maximum strength can be 8, which signifies the planet can give outstanding results in transit. For Saturn and Mars, if the Ashtakbarga strength is more than 3 units, it will mean it will give generally positive results. For remaining 5 planets (excluding Rahu/Ketu) the natal strength must be 5 units or more to have the potential to deliver beneficial results in relation to all other planets.

Your astrologer will consider all these factors before he makes his final judgement His judgement will be as follows:

- 1 Outstanding
- 2 Excellent
- 3 Very good
- 4 Good
- 5 Mixed
- 6 Challenging
- 7 Most challenging

Significance and status of each house in the natal chart:

In the explanation of your horoscope chart, we have indicated the different houses in your chart. It is the houses which relate to different aspects in a person's life. A house is most influenced by the planets located in a particular house. Next the house is influenced by lord or the ruling planet of a particular house. A house is also influenced by the planets which aspect the house in the natal chart. There are 2 different methods to measure the strength of each house in the chart quantitatively. Given below are two tables. Table 1 indicates which aspects of life are signified by a specific house and also the natural planet(s) signifier (Karaka) of each house.

Table 2 gives each house and its strength as well as the planets which influence each house in your chart either by location, lordship or by aspects in your chart. It also gives the final judgement of the astrologer and its overall status in your life for each house in your natal chart.

Table 1

House Number	Sign No	Sign Name	Natural Signifier	Attributes of each of the 12 house
I	1	Aries	Sun	Physical Self, appearance, basic disposition, behavior, general well being.
II	2	Taurus	Jup	Finances, liquid assets, accumulation of wealth, general family happiness, food & drink, speech, spiritual status of knowledge, precious metals/gems, concentration, truthfulness etc.
III	3	Gemini	Mar	Determination, courage, physical strength, siblings, friends, neighbors, art, dance, drama, music, voice, singing, memory, communications, writing etc.
IV	4	Cancer	Mon	Feelings, mother, the home, emotions, and happiness in general, academic education, knowledge, fixed assets, hobbies, leisure time, comforts, houses, boats, vehicles.
V	5	Leo	Jup	Intelligence, progeny, pregnancy, inclination towards education/spiritual authorship.
VI	6	Virgo	Sat, Mar	Services & defence, health or short term diseases, competition, rivals, opposition, litigation, enemies, intimidation, calamities from the opposite sex etc.
VII	7	Libra	Jup	Marriage, love affairs including extramarital, cohabitation, marriage like relationships, length of mate's life, business partnerships, trade, foreign residence etc.
VIII	8	Scorpio	Sat	Unknown & the chronic, longevity, hidden things, scandalous behavior, embarrassment, shyness, accusations, desire for knowledge of the unknown or mystical matters, extravagance, unearned wealth such as lotteries, wills, legacies, money from

				insurances claims etc.
IX	9	Sagittarius	Jup, Sun	Luck & knowledge, god, guru, philosophy, religion, father, relationship with father, bosses, ethics, law, dharma (right action), long distance travel, good fortune, spiritual knowledge & practices.
X	10	Capricorn	Mer, Jup	Career, life purpose, profession, fame, father's reputation or position in the world, father's health and longevity, righteous action, compassion etc.
XI	11	Aquarius	Sun	Opportunities, cash flow, profits, fulfilment of dreams and desires, hopes, friends, wishes elder sibling, influential friends etc.
XII	12	Pisces	Jup, Sat	Liberation, enlightenment, sexual pleasures, detention, confinement (hospitals, prisons, long term medication etc.) pilgrimages or journeys to foreign land and expenditure: house of decrease.

Table 2

House Number	Planets Located	Lordship	Planets Aspecting	House Strength (AB) X	House Strength (BB) Y	Astrologer Remarks
I	As, Su, Me	Ma	---	26	8.21	Good
II	Ma, Ju	Ve	Ra	25	7.22	Mixed
III	----	Me	Sa	29	7.54	Good
IV	Ke	Mo	Ra	26	6.41	Challenging
V	----	Su	Ma	27	8.40	Very Good
VI	Sa	Me	Mo, Ve, Ju, Ra	27	6.91	Challenging
VII	----	Ve	Su, Me	20	6.25	Extremely Challenging
VIII	----	Ma	Ma, Ju, Sa, Ke	25	8.12	Mixed
IX	----	Ju	Ma	28	8.59	Excellent
X	Ra	Sa	Ju, Ke	39	7.13	Excellent
XI	----	Sa	----	38	7.31	Excellent
XII	Mo, Ve	Ju	Sa, Ke	27	7.70	Good

What is wealth?

Wealth can be money, wealth can be Knowledge, wealth can be material assets to enhance your comfort and luxury. Wealth can be inherited movable and immovable assets which if you wish can be converted into money. Wealth can be your family and it's prosperity and well being. For the purpose of this report, we will consider wealth as money, because with money you can also acquire all material comforts and luxury. But you should be aware of the limitation of this definition, because money can buy all material objects, but money cannot bring knowledge, or love or it may not lead to prosperity and well being and happiness either for you or for your family and loved ones.

How important is money for you as per your astrological chart:

2nd house in our chart signifies how much wealth a person will accumulate in his/her life.

Wealth by definition is $Wealth = Income - Expenditure$. One may earn a lot of money, but he may not accumulate enough wealth because his expenditure is also very high.

1st House or Ascendant signifies the way a person will express his body, mind and soul to the world at large. Apart from Ascendant (Janma Lagna), the other important parameter in our chart is Moon-sign (Rashi). Moon signifies our Mind, which is shaped by all our experiences of past life and this life and our past and present social and cultural roots.

In your chart, the lord or ruling planet of your Ascendant is Mars. Lord of your Moon-sign is Jupiter.

Both Mars and Jupiter are located in 2nd house from ascendant which is also the third house from your Moon-sign in your chart. 3rd house is the house of efforts.

This signifies that the most important motivation in your life will be to accumulate Money, and also you will direct all your efforts in life to accumulate Money.

The phrase “it is all about money, honey” is most apt to describe your personality.

The planets responsible in your chart to bestow wealth in your life and also the planets responsible to create challenges and obstacles in your desire to accumulate money or wealth in your life.

1. Lord of 2nd house from Ascendant: Your 2nd house lord is Venus which is located in 12th house, the house of expenditure and losses. Though Venus is exalted in your 12th house. This is certainly not a favorable signature for accumulation of significant wealth in your chart. This indicates that you are likely to spend a lot of money on material comfort and luxury and sensual pleasure which will be a deterrent for you to accumulate wealth.
2. Lord of 11th house in your chart is Saturn. Saturn is retrograde and is located in 6th house, the house of disease and obstacles. 11th house signifies income and gain, your capacity to earn money. Saturn retrograde in 6th house signifies, you will have to work very hard to overcome obstacles in your pursuit of wealth. However the good news is Saturn being retrograde signifies that you will be able to overcome all obstacles and will be eventually successful in earning a high level of income.
3. Lord of 10th house, the house of profession is also Saturn. This signifies that you will have to work in a job, and wealth will come through your own efforts as you make progress in your career. Rahu is located in 10th house of your chart. This is one of the best placement of Rahu in the chart. At some point in your life specially during main period of Rahu or during sub-periods of Rahu, it will give you major breakthrough in your career and will take you to the highest level in your career.
4. Lord of 9th house, the house of destiny is Jupiter. Jupiter is the natural signifier of wealth in our chart. As already mentioned, Jupiter is located in 2nd house of your chart is a favorable signature for accumulation of wealth in your chart.

5. Lord of 5th house, the house of creativity and intelligence is Sun. Sun is exalted in your chart and is located in your Ascendant. This signifies that you will pursue wealth through your creativity and intelligence and also you will pursue ethical means to accumulate wealth in your life.

Challenges in the path to accumulation of wealth:

Lord of 8th house, the house of Karmic rewards and Karmic Punishments gives a mix indication. On one hand, it indicates gain of wealth through inheritance and also gain of wealth through speculative activities as karmic rewards. But it also indicates loss of wealth in speculative activities as Karmic punishments. It also indicates loss or problems through litigation etc. on inherited wealth.

The level of wealth as per your chart:

Only very few people become Bill Gates or Ambani. Those are exceptional circumstances of birth and entrepreneurial talent as well as results of past Karma.

The Ashtakbarga strength of your 11th house is 38 and Bhavbal is 7.31 (ref House table). This signifies high level of income in relation to your own social status and back ground. However this is certainly not in the same status of highly successful business people or celebrities.

However the bad news is Ashtakbarga strength of 2nd house is 25 and Bhavbal is 7.22 (ref house table)

This signifies that you may not be able to accumulate wealth commensurate with the high level of your income. This could mean either your expenditure will be too high or you may loose wealth because of wrong investment decision or loose in speculative activities. You may not be able to inherit wealth because of litigation etc.

The Karmic Factor:

Effort to Reward ratio:

There are 3 kinds of people in this world. The first group are very lucky that whatever efforts they make they actually get greater rewards and recognition for their efforts compared to other people. This means they are lucky to reap more than what they sow. There are second group of people, they reap in exact proportion to what they sow. Finally the third group is somewhat unlucky, in spite of best efforts, the reward and recognition they get are not commensurate with their efforts. They reap less than what they sow. We call this reward to effort ratio in the chart and is computed by dividing the 11th house ashtakbarga strength with the ashtakbarga strength of 10th house.

Your 10th House Score is: 39

Your 11th House Score is: 37

Reward to Effort ratio in your chart is **0.949**

Therefore, the Karmic indication in your chart is you will have to work very hard and put an

extra effort if you want to keep going. Hence, you should always be consistent in your efforts and you must give more than 100% to be able to achieve your goal.

There will be always a slight gap between the rewards you will receive and the efforts that you will put to earn the rewards.

Type of Wealth:

Lord of 4th house, the house of land, property and any immovable assets is Moon. Moon is conjoined with Venus in your 12th house. 12th house signifies far off place including foreign land. This signifies that you will create immovable asset in a place which is far off from your birth place.

You will also create movable assets like stock, bonds etc. in your name besides cash deposits etc. in your name through your own efforts.

When will you create wealth?

Principles of Dasha System:

The Dasha Vichar or planetary periods of Vedic Astrology provide a unique and comprehensive system for judging the effects of planets throughout the development of our lives. They are the most accurate system for showing how the planets distribute their effects through time and the different stages of our lives.

The most common of these systems of planetary periods is the Vimshottari Dasha or the "120-year cycle". This follows a predetermined sequence, the starting point of which is determined by the longitude of Moon at the time of birth. In it, each of the seven major planets plus the two Lunar Nodes are given specific periods. This entire life span is divided into different main periods of planets and within this main period, there are sub-periods of all the planets and then each sub-period can be divided into sub-sub-periods of planets. The effects of the planets become most operative during the Main Dasha or the sub-Dasha. The transit effects and the relation between the Main planet and the sub-planet also determine whether the good effects will be more predominant or the bad ones.

Dasha calculation method: by degree

Dasha System Vimsottari

Saturn 19 years	Venus 20 years	Mars 7 years
Saturn	Venus 30 Apr 1983	Mars 30 Apr 2019
Mercury	Sun 30 Aug 1986	Rahu 26 Sep 2019
Ketu	Moon 30 Aug 1987	Jupiter 14 Oct 2020
Venus	Mars 30 Apr 1989	Saturn 20 Sep 2021
Sun	Rahu 30 Jun 1990	Mercury 29 Oct 2022
Moon	Jupiter 30 Jun 1993	Ketu 27 Oct 2023
Mars	Saturn 29 Feb 1996	Venus 24 Mar 2024
Rahu 11 Dec 1953	Mercury 30 Apr 1999	Sun 24 May 2025
Jupiter 17 Oct 1956	Ketu 28 Feb 2002	Moon 29 Sep 2025
ends at 30 Apr 1959	ends at 30 Apr 2003	ends at 30 Apr 2026
Mercury 17 years	Sun 6 years	Rahu 18 years
Mercury 30 Apr 1959	Sun 30 Apr 2003	Rahu 30 Apr 2026
Ketu 26 Sep 1961	Moon 18 Aug 2003	Jupiter 10 Jun 2029
Venus 23 Sep 1962	Mars 16 Feb 2004	Saturn 5 Jun 2031
Sun 24 Jul 1965	Rahu 23 Jun 2004	Mercury 11 Apr 2034
Moon 31 May 1966	Jupiter 18 May 2005	Ketu 29 Oct 2036
Mars 30 Oct 1967	Saturn 6 Mar 2006	Venus 16 Nov 2037
Rahu 26 Oct 1968	Mercury 16 Feb 2007	Sun 16 Nov 2040
Jupiter 16 May 1971	Ketu 24 Dec 2007	Moon 11 Oct 2041
Saturn 21 Aug 1973	Venus 29 Apr 2008	Mars 12 Apr 2043
ends at 30 Apr 1976	ends at 30 Apr 2009	ends at 29 Apr 2044
Ketu 7 years	Moon 10 years	Jupiter 16 years
Ketu 30 Apr 1976	Moon 30 Apr 2009	Jupiter 29 Apr 2044
Venus 26 Sep 1976	Mars 28 Feb 2010	Saturn 17 Jun 2046
Sun 26 Nov 1977	Rahu 29 Sep 2010	Mercury 29 Dec 2048
Moon 3 Apr 1978	Jupiter 30 Mar 2012	Ketu 5 Apr 2051
Mars 2 Nov 1978	Saturn 30 Jul 2013	Venus 11 Mar 2052
Rahu 31 Mar 1979	Mercury 28 Feb 2015	Sun 10 Nov 2054
Jupiter 17 Apr 1980	Ketu 30 Jul 2016	Moon 29 Aug 2055
Saturn 24 Mar 1981	Venus 28 Feb 2017	Mars 28 Dec 2056
Mercury 3 May 1982	Sun 29 Oct 2018	Rahu 4 Dec 2057
ends at 30 Apr 1983	ends at 30 Apr 2019	ends at 29 Apr 2060

Dasha calculation method: by degree Dasha System Vimsottari Antar Dasha

Moon - Mars <hr/> Mars 28 Feb 2010 Rahu 12 Mar 2010 Jupiter 13 Apr 2010 Saturn 12 May 2010 Mercury 15 Jun 2010 Ketu 15 Jul 2010 Venus 27 Jul 2010 Sun 1 Sep 2010 Moon 11 Sep 2010 ends at 29 Sep 2010	Moon - Saturn <hr/> Saturn 30 Jul 2013 Mercury 29 Oct 2013 Ketu 19 Jan 2014 Venus 22 Feb 2014 Sun 29 May 2014 Moon 27 Jun 2014 Mars 15 Aug 2014 Rahu 17 Sep 2014 Jupiter 13 Dec 2014 ends at 28 Feb 2015	Moon - Venus <hr/> Venus 28 Feb 2017 Sun 9 Jun 2017 Moon 10 Jul 2017 Mars 29 Aug 2017 Rahu 4 Oct 2017 Jupiter 3 Jan 2018 Saturn 25 Mar 2018 Mercury 30 Jun 2018 Ketu 24 Sep 2018 ends at 29 Oct 2018
Moon - Rahu <hr/> Rahu 29 Sep 2010 Jupiter 20 Dec 2010 Saturn 3 Mar 2011 Mercury 29 May 2011 Ketu 15 Aug 2011 Venus 16 Sep 2011 Sun 16 Dec 2011 Moon 12 Jan 2012 Mars 27 Feb 2012 ends at 30 Mar 2012	Moon - Mercury <hr/> Mercury 28 Feb 2015 Ketu 12 May 2015 Venus 12 Jun 2015 Sun 6 Sep 2015 Moon 2 Oct 2015 Mars 14 Nov 2015 Rahu 14 Dec 2015 Jupiter 1 Mar 2016 Saturn 9 May 2016 ends at 30 Jul 2016	Moon - Sun <hr/> Sun 29 Oct 2018 Moon 8 Nov 2018 Mars 23 Nov 2018 Rahu 3 Dec 2018 Jupiter 31 Dec 2018 Saturn 24 Jan 2019 Mercury 22 Feb 2019 Ketu 20 Mar 2019 Venus 31 Mar 2019 ends at 30 Apr 2019
Moon - Jupiter <hr/> Jupiter 30 Mar 2012 Saturn 3 Jun 2012 Mercury 19 Aug 2012 Ketu 27 Oct 2012 Venus 24 Nov 2012 Sun 13 Feb 2013 Moon 10 Mar 2013 Mars 19 Apr 2013 Rahu 18 May 2013 ends at 30 Jul 2013	Moon - Ketu <hr/> Ketu 30 Jul 2016 Venus 11 Aug 2016 Sun 16 Sep 2016 Moon 26 Sep 2016 Mars 14 Oct 2016 Rahu 26 Oct 2016 Jupiter 27 Nov 2016 Saturn 26 Dec 2016 Mercury 28 Jan 2017 ends at 28 Feb 2017	Mars - Mars <hr/> Mars 30 Apr 2019 Rahu 9 May 2019 Jupiter 31 May 2019 Saturn 20 Jun 2019 Mercury 14 Jul 2019 Ketu 4 Aug 2019 Venus 12 Aug 2019 Sun 6 Sep 2019 Moon 14 Sep 2019 ends at 26 Sep 2019

Your income level is directly linked with progress in your career:

As per Dasha system, the earliest real breakthrough in your career should be achieved during Venus/Sun period between 30th August 1986 to 30th August, 1987. This should be followed by major boost in your career during Venus/Rahu period between 30th June 1990 to 30th June 1993. The most stable and steady secular rise in both your career and income is likely to take place between Venus /Jupiter, Venus/Saturn and Venus/Mercury period from 30th June 1993 till 28th February 2002. The role of Venus/Rahu period was to give you a sudden boost to a different and higher level of income than what it was before.

This steady and stable rise would continue during the main period of Sun also which had started on 30th April 2003 and ended on 30th April 2009. You will reach the highest level which most of executives hope to achieve in their job or career. Your income and life style will also improve simultaneously. But as mentioned earlier, your savings and accumulation of wealth would not keep pace with the growth in life style, as your expenses and life style would have also gone up.

You have entered the 10 years main period of Moon on 30th April 2009. This will continue till 30th April 2019. The macro direction of main period of Moon in your life will be expenditure, because Moon is located in 12th house from Sun in your natal chart. These expenses could be necessary and beneficial expenses like expenses you may incur for your daughter's marriage or expenses that you may incur towards higher education for your son. The first sub-period of Moon in the main period of Moon is already over by 28th

February 2010. You are presently experiencing Moon/Mars period that is sub-period of Mars till 29th September 2010. Mars is located in 3rd house from Moon in your natal chart.

During this period, you may take some initiative to acquire some immovable assets in collaboration with your younger siblings. But I would advise you caution and you must not get involved in any deal which has an uncertain factor or if it is not a straight forward deal even if it has been recommended by close friends or siblings. The same caution applies even if it is a proposal of some business in partnership.

Between 29th September 2010 till 30th March 2012, you will experience Moon/Rahu period. During this sub-period of Rahu, you are likely to get a significant reward in your profession as Rahu is in 11th house from Moon in your natal chart. Your desire to get your next promotion to director level may be fulfilled during this period.

However in conclusion I will say the year 2010 will not be very favorable for you financially, and cash flow wise, you may actually turn up in red and you may have to draw on your reserves to meet your expenses.

Month-wise financial ups and downs for the next 12 months through the lens of Karma index:

From Date	To Date	Soul	Wealth	Efforts	Happiness	Creativity	Disease	Spouse	Windfall	Destiny	Vocation	Desire	Detachment	Karma
15-May-2010	14-Jun-2010	4	33	86	44	-18	207	68	23	5	49	63	162	125
15-Jun-2010	14-Jul-2010	111	95	155	-8	99	142	31	300	114	76	71	116	170
15-Jul-2010	14-Aug-2010	6	-4	78	-31	14	108	-19	89	44	57	69	87	54
15-Aug-2010	14-Sep-2010	71	-5	56	-20	30	96	47	12	32	67	47	53	78
15-Sep-2010	14-Oct-2010	41	-82	-36	-8	-35	-39	41	-182	-72	-18	-42	-80	-33
15-Oct-2010	14-Nov-2010	-131	6	-31	23	-63	52	-24	-93	17	-30	23	40	-33
15-Nov-2010	14-Dec-2010	-49	74	94	-9	-2	228	48	58	99	82	122	175	104
15-Dec-2010	14-Jan-2011	95	-66	32	8	-8	48	58	-77	-68	24	-13	6	53
15-Jan-2011	14-Feb-2011	284	178	135	47	184	66	174	301	147	46	-12	1	261
15-Feb-2011	14-Mar-2011	220	110	183	64	117	140	103	333	58	37	4	97	254
15-Mar-2011	14-Apr-2011	133	19	131	62	44	159	53	185	-32	55	21	148	182
15-Apr-2011	14-May-2011	19	9	35	72	-29	84	56	-19	-43	-30	-22	50	77

Best >= 100

Mixed < 100 And >= 30

Average < 30 And >= 5

Worst < 5

Soul Index:

This gives the progress of astrological signature for the Soul. As such, this Index signifies the health of our inner and outer self and how we are building up our physical and mental potential. It represents the inner self (the Soul), and the outer self (the Body). It indicates the way we project ourselves--our behavior and attitude to the external world, as well as our physical attributes.

Wealth Index

This indicates the progress of astrological signature for our capacity to accumulate material wealth. It projects our earning capacity through our own efforts and represents how we are managing the surplus between our income and expenditure of material possessions to create a continuous flow of wealth. Since such wealth can be used for the prosperity of our entire family and society, this index will also signify the material prosperity of our entire family and our extended family.

Efforts Index

This represents our basic energy in life and gives the progress of astrological signature on how effectively we are utilizing our inherent courage and efforts. This signifies the impulse and intention that drive us, and monitors whether we are being able to bring forth our full potential into our Karma or not. Since our siblings and friends are meant to help us in our efforts, this index also signifies the astrological signature for the prosperity, and our relations with our siblings and friends. A logical extension of this is that this index reflects our capacity to project our will on the external world, our overall communication effectiveness.

Happiness Index

This gives the astrological signature of our capacity to feel good, and our basic emotional nature determining our capacity for joy in this life. Thus, this index signifies our physical and emotional security level, and monitors our capacity for rest and relaxation as well as peace of mind. The logical extension is that the index should capture our accumulations of creature comforts like good house, conveyance and other luxury items of comfort. On an emotional level, this index will measure our comfort level with our mother, family, motherland, in general everything that constitutes domestic bliss for our life.

Creativity Index

This gives the astrological signature of our potential to create new things and new ideas. It monitors how creatively we are utilizing our knowledge, our karma, our desire and our efforts. It signifies our level of intelligence. Thus when we are young, this index will give the signature for our educational and academic achievements. This index is also one of love, specifically for children. The finest example of our desire and sensual pleasure is the birth of our progeny from our union of love. Thus, this index gives the astrological signature for the well being and prosperity of our children. This index also captures our feelings of love and romance for another person. It tracks infatuations and love affairs but not relationships of long-term commitment, which are represented by the Spouse Index.

Disease Index

This gives the astrological signature for disturbance of ease in our life. Disease actually means Disturbance of Ease ' for any aspect of life. If it is disturbance of ease for the physical body, a negative value of index will represent ' illness '. If it is disturbance of ease in vocation, the negative value of index will represent enmity, obstacles, litigation, and debts. It normally signifies oppositions, difficulties and obstacles in life. A positive value of index will represent that we are being able to carry out all our ' Karma ' without any obstacles, and even if there are obstacles we will be able to overcome them successfully.

Spouse Index

This gives the astrological signature of our relationships with our partners in life, and also signifies their well being. The most important partner in our life is our life partner and that is why we call this index the ' Spouse Index '. This will also indicate our successes and failures in our business negotiations, and in trading activities. It will also indicate relations with our business associates and partners. This index also captures astrological signatures for short journeys that we may undertake. A positive value of the index will mean successful short journeys and a negative value of the index will mean problems and difficulties in such journeys

Windfall Index

This gives the astrological signature for sudden unexpected fortunes and misfortunes. Though windfall is usually associated with gain, we are using this term to signify both unexpected gains and losses. These events are not expected, strike suddenly and seem to be unavoidable. The positive index value signifies unexpected monetary gains like unexpected inheritance, or gains in gambling, speculation and lotteries. It also signifies unexpected new opportunities and contacts, which will be profitable. The negative index value signifies the reverse--calamities, accidents, and losses in speculation, gambling and even death. As mentioned already, these are the results of past Karmas and Destiny and, according to us, this is that one index which probably cannot be altered by our own efforts. The difference between the Disease index and this index is that the Disease index is not unexpected and sudden, but this one is. However, one can make contingency plans through one's efforts to minimize the impact.

Destiny Index

This gives the astrological signature for our "Destiny". It represents our prime values, principles, and ideals as well as spiritual and ethical disposition. It signifies the honor, prestige, recognition and acceptance we will receive in this life. If this index is positive and going up during a particular period, it signifies that Destiny is favorable to us and whatever efforts we put in will produce favorable results. If this index is negative and going down, it means destiny is unfavorable and we will have to put additional and more creative energy to achieve success in our efforts.

Vocation Index

This gives the astrological signature of how we will progress in our Vocation, how we will perform our ordained duties and the effect of our actions upon the world. Thus, this index will depict our professional success and failure, and our social status, power and influence. This index will also depict the well being of our father like the Happiness Index represents the well being of our mother. In general this index will signify our relations with Government, our superiors and people in authority.

Desire Index

This gives the astrological signature of how our desires are being fulfilled. Thus, this index depicts actual material gain or income that we achieve through our efforts, creativity, and our vocations. A positive value and upward trend may indicate that our gain may be even higher than the efforts that we are actually putting. Similarly, a negative value and downward trend may indicate that our gain will not be commensurate to our efforts.

Detachment Index

This gives the astrological signature of how our material and physical assets are getting detached from us. This index will depict our material outflow, expenditure or losses. Thus, a positive index will denote expenditures for profitable investments, or expenses for a noble cause like charity. In today 's global economy, a positive index can also mean successful and profitable foreign relations and ventures. A negative index will indicate investments turning sour and expenditures purely for gratification of our senses and physical desires.

For financial ups and downs, we should analyze Desire index and Wealth Index for positive opportunities. We should analyze Windfall index as well as Detachment index for financial setback, losses and expenditures.

From overall Karma index value in the above table, you will observe the period between 15th September 2010 till 14th November 2010, most of the index values are negative. The Windfall index is highly negative indicating possibilities of unexpected expenditure and losses. The destiny index as well as vocation index and desire index are all negative. This indicates a sudden setback, however it is of temporary nature only. You need to be cautious and should keep a strong control over your expenditure during this period. This could also represent a setback in stock market where you might have invested. But you must not panic and should hold on to your investment because there will be recovery very soon.

You will again enter a bullish phase in every aspect of your career and finance from 15th November 2010 onwards for the next 6 months as per karma index table.

The second half of next 12 months will be much better and bullish for you financially.

Answer to your Concerns:

1) The earlier indication for promotion to director level in case it is the next promotion due in your career will be any time after 15th November 2010 during Moon/Rahu/Jupiter period as per your chart.

2) This is strictly not within the scope of this report. However as per Karma index table the earliest this could take place between 15th January 2011 till 14th March 2011 when creativity index will have high positive value. The accurate answer can only be given from her chart and not from your chart.

3) If he is supposed to complete his studies this year, then the answer is same as per answer 2. Again this will depend on his chart and not on your chart.

4) There is not a strong possibility of your buying an apartment for yourself during next 12 months as per your chart. The earliest possibility of your buying an apartment will be during Moon/Jupiter/Venus period between 24th November 2012 to 13th February 2013.

5) I will not advise you to start your own business at this stage of your life. You will eventually reach the highest level in your career before you take your final retirement.

Astrological Remedy:

For greater financial prosperity and wealth, you should strengthen lord of your 9th house, Jupiter with Gem therapy.

You should strengthen the planet Jupiter by wearing a **Yellow Sapphire** weighing 3 to 5 carats in potency. It must be mounted on a gold ring and worn on the index finger of your right hand. The gem must be put on first on a Thursday morning.

May God grant you all peace, prosperity and happiness in every aspect of your life.

On behalf of CyberAstro.Com
Satrajit Majumdar
CEO

NOTE: Getting best quality astrological gemstone is a very tough task nowadays. However, here is given the link for guidelines to select the right and best quality gemstone. Please follow this link before you choose a gemstone suggested by our astrologer:
http://www.cyberastro.com/remedies/gems_guideline2.asp

Please read <http://www.cyberastro.com/asp/disclaimer.asp>