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We have been providing astrology consultation and advice on true vedic principles on the internet since 2000 and serviced over a million customers with our free and premium services. We have prepared Detailed D2 Financial report with 5 years Scan:

#### 1. Signification of Hora chart and its utility for generating wealth:

Hora chart is a divisional chart of the birth chart and specifically deals with wealth.

Here wealth does not mean only money or property etc.

It governs all kinds of wealth like health, intelligence, creativity, foresight, virtue, hardworking nature, education, success in career, growth in income, honesty and fairness, good attitude towards people, to events and to life as a whole along with money and property.

The way of analysis of this divisional chart is quite different from that of birth chart and of any other divisional chart.

Such analysis of Hora chart is quite important to determine which areas of life need special attention and hard work and which areas of your life give the best result easily and without much effort [this may indirectly mean luck for wealth as defined above].

All people are either born in the Hora of the Sun or Hora of the Moon. Hora of the Sun is about daytime and Hora of the Moon is about night time.

# 2. Strength of various planets and their effects on the horoscope as determined through Hora chart:

Sun, Venus and Jupiter, and also Ketu are planets that are strong in Hora of the Sun [otherwise they are weak and negative].

Moon, Mars, and Saturn and also Rahu are planets that are strong in hora of the Moon [otherwise they are weak and negative].

Mercury is strong depending upon the time of birth.

If the birth is during sunrise or sunset, then Mercury will be strong for both hora-s, otherwise it's usually neutral.

The above strength, weakness or neutrality of the planets, is also passed on to the signs owned by or occupied [applicable for the nodes only] by these planets [ie Sun-Venus-Jupiter-Ketu or Moon-Mars-Saturn-Rahu].

## 3. Assessment of the D-2 Hora chart & strength of the birth chart wealth factors in D-2 Hora chart:



#### Α.

The planets' strength in 2nd house of wealth of birth chart:

Your ascendant in birth chart D\_1 is Scorpio.

Mars, the lord of ascendant, is quite strong and active with high digbala [directional strength – high positive activity].

Location of Jupiter [planet of financial growth] in the 10th house from Moon [planet of financial stability causes Amala Yoga and fortifies the exalted Moon even further.

But the digbala of Moon is less than average and she cannot offer adequate positive activity. Jupiter, the lord of wealth house and the lord of 5th house of investment both from ascendant, is well placed in the 4th house of property from ascendant and in the 10th house of career from Moon [both very positive].

Mercury, the lord of wealth house and investment house from Moon sign, is strong and has high digbala [very positive and active].

However Sun the career house lord from ascendant is very ill placed in the debilitation and is placed in the 12th house of loss from ascendant and is very ill placed at the center of the nodal axis.

Similarly Saturn, the lord of career house from Moon, is in mutual aspect with Mars and is afflicted by conjunction with Ketu.

Mercury, the wealth house lord from Moon sign, is in exaltation sign And in the house of investment from Moon.

Thus the strength of D\_1 birth chart is basically positive but in a highly mixed manner as career is not much supported positively.

## B. The planets aspecting the 2nd house in Birth chart D\_1:

The 2nd house of wealth from ascendant does not get any positive aspect from any planet but the wealth house from Moon gets the positive aspect of Jupiter, the planet of wealth.

## C. The D\_2 Hora Chart and ruling periods for five years:

Five out of nine planets [Sun, Jupiter, Mars, Saturn and Rahu] out of five planets in favorable Hora - very positive for wealth.

Leo is your ascendant in D\_2 chart while its lord, Sun is placed in the Sun's Hora [positive]. Mercury, the lord of wealth house from Leo and from Sun and from Moon, is neutral in giving wealth.

Moon, the planet of financial stability, is in Sun's Hora and hence negative but Moon is conjunct with positive Jupiter, the planet of financial growth [mixed effects tending to be positive].

Jupiter, the lords of the wealth house from ascendant in D\_1 chart, is placed in Sun's Hora in D\_2 chart [very positive].

Mercury, the wealth house lord from ascendant in  $D_1$  chart is neutral in  $D_2$  chart.

All the above points related to D\_2 chart combined with D\_1 chart are generally encouraging for wealth generation and retention.



Main period lord is Saturn, ruling till 01 Nov 2019.

The sub period lords under Saturn's main period are Rahu and Jupiter.

Since all of these three planets Saturn, Rahu and Jupiter are in favorable hora-s, they are positive for finance.

But Saturn has low over shadbala [strength] and very low digbala [directional strength] and therefore the overall goodness of Saturn, Rahu and Jupiter will be somewhat reduced.

Further Rahu is much obstructed by Ketu [in the same place in D\_2 chart [this is inevitable in any chart since the nodes will be together in any D\_2 chart] and this also restricts the good effects of Rahu since Ketu is negative in Moon's Hora.

The next main and sub period lord Mercury ruling from 02 Nov 2019 is neutral in D\_2 chart and covers the balance part of the five year period till 15 Sep 2021.

#### 4. Best investment path to follow as per D-2 chart:

Investment in debt instruments will be the best.

Investment in mixed plans [mainly debt with a little equity] too will be quite good.

Investment in speculative ventures may be good in a limited way but only during sub period of Mercury but this period is not available within the next five years.

#### 5. Predictions for next five years:

The years 2016-2021 [till 15 Sep 2021] will offer mixed results over the five year period but in oscillating manner.

To give this positive trend a higher tone, you should take full advantage of Amala yoga present in your birth chart.

The current main period lord Saturn till 01 Nov 2019 is very well placed in the 3rd house from ascendant in birth chart D\_1.

Due to this position of Saturn, you will be easily able to defeat your enemies, cross the hurdles and achieve success under most conditions.

You will also gain through the support of foreigners.

Such positive trends will be further enhanced by your sharp and disciplined mindset and the support of Amala yoga, especially when Jupiter sub period operates.

First during Rahu sub period till 20 Apr 2017, you will get moderate increase in income and accumulation, while during Jupiter sub period you will see larger growth in income and also in accumulation, especially till 27 Oct 2017.

But after 27 Oct 2017 till 24 Jan 2020, you will be forced to meet many unexpected yet unavoidable demands for money [due to transit Saturn in the 8th house from natal Moon at this stage – Astama Sani].

Such high expenses will continue till 24 Jan 2020 and there will be no way to avoid these, despite a strong hora chart.

Thus accumulation of money will be much affected adversely.



Thus you will need to utilize all available opportunities for accumulation with full fervor.

Transit Jupiter will help your wealth and finance throughout till the end of 2019 only.

Put together you are much expected to get good hikes in pay or change of role with more pay till Oct 2017 or a better change of job with better pay.

This improvement will be perceived by you from early or middle of 2017 when you can get much better pay with or without a change of role or job.

The main and sub period of Mercury-Mercury will maintain stability and safety of your accumulation.

During 2018, you may get a change in role or a expansion of role and this will facilitate higher income.

But this period may not support accumulation [due to reasons of negative transit of Saturn – Astama Sani].

At work in all stages of time, you will need to be very careful about your observation and judgment about all matters and people.

Minor mistakes at work may be possible but this will not affect your rise in income.

You will need to pay more attention to communication to avoid needless misunderstandings to help increase in pay and also pay attention to investments in advised areas.

### 6. Remedies - if any, considering the D 10 chart:

Pray to Sun God in the morning and offer water.

Avoid non vegetarian food on Mondays.

Donate to orphanages, whenever possible.

## 7. Suggestions for improvement in your career based on your D\_10 chart:

Your natural intelligence and proficiency in work in any area are good.

But you may not get the full benefit of these if you do not develop more self-control, improve your judgment and communication and avoid investments in risky areas.

Otherwise your lack of attention to important areas will continue to affect your expenses and investments and will also disturb your mental stability that is necessary for sustained good earning and better deployment of money.

You will need to strike a balance between what you prefer to do and what needs to be done for your benefit in career and other areas of life.

This is very important and even crucial since you may also have an inclination to be impatient and hasty to build up your wealth.

This tendency will create many very difficult situations for you and cause avoidable loss of money.

You will do well to accept others' views and opinions too, based on merit or not based on whim or convenience.

Cooperate willingly to get cooperation and absorb good advice in time.

Take regular small breaks in your work or expenses for your health can increase and will thus slow down your overall financial progress.



### 8) Things to avoid for success in career:

Avoid hasty judgment, speech and action.

Do not go for any arguments.

Do not expect your own views, opinions, way of working or your own priorities will be accepted by others as this will not happen normally but can affect your earning ability. Expecting less will give you more energy and positivity as your efforts will have more chances to be successful.

But while trying to achieve the above, you must avoid all varieties of emotional expenses or copycat investments at all times.

Maintain high financial ethics, stay organized, grounded and disciplined in your work and maintain high standards of obedience to seniors and professional integrity to ensure growth of income.

Focus only on your ambition for better wealth status and nothing else.

Sincere hard work should be your target and should also be your bench mark.

Maintain decent thinking and precise and honest communication.

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