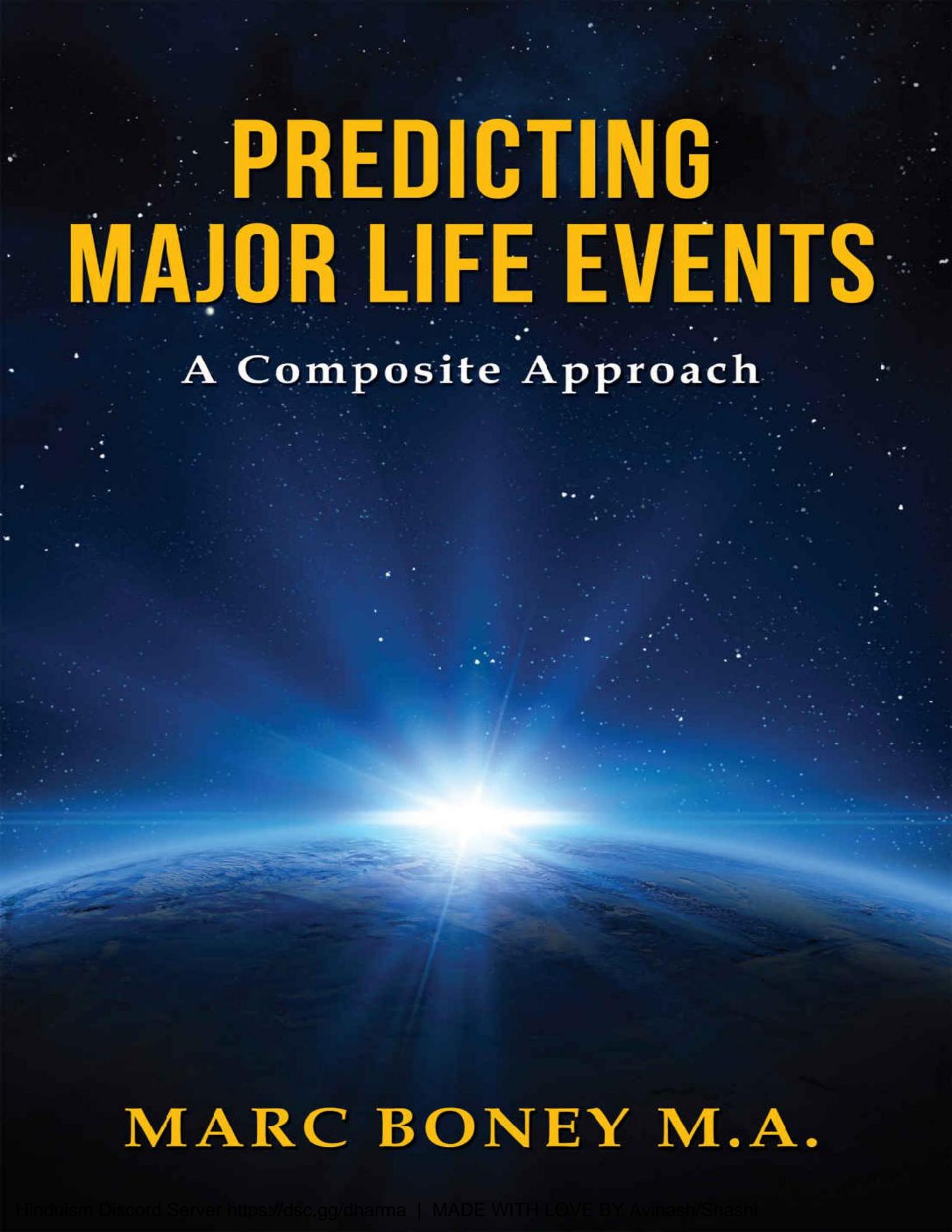


# PREDICTING MAJOR LIFE EVENTS

## A Composite Approach



MARC BONEY M.A.



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# PREDICTING MAJOR LIFE EVENTS

A Composite Approach



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MARC BONEY, M.A.

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*First Edition, 2020*

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## **DEDICATION**

To **Shri K.N. Rao**,  
who ignited in me the light of *Jyotiṣa*.

*“Jyotiṣa is the art of seeing light, of guiding, of counseling based on the truth called the horoscope. Jyotiṣa is the pathway to God through the mazes of intuitions and the brilliance of an organized science, like any other science. Jyotiṣa is the fusion of the divine with the mundane, the metaphysical with the scientific methodology, a divine chorus of the music of the heavens and the dance of the stars. It is that divine ballet, Jyotiṣa, which is at once both divinity and science that we are presenting.”*

## **ACKNOWLEDGMENTS**

First and foremost, I wish to acknowledge my parents, Jack and Helen Boney, who personally sacrificed so that their children could receive the best education possible. For this, I am eternally grateful.

My heartfelt thanks to my many wonderful students around the world who in their sincerity and eagerness to learn have inspired me to write articles and books.

My great appreciation to Susan Lalji for her painstaking efforts in preparing this manuscript for publication. Were it not for her assistance this book would never have happened.

Lastly, my eternal gratitude to Ravi for his astonishing generosity in support of all my astrological endeavors. May God's blessing be upon him!

# **TABLE OF CONTENTS**

[Dedication](#)

[Acknowledgments](#)

[Introduction](#)

[Predicting Educational Achievement](#)

[Predicting Career Rise](#)

[Predicting Financial Prosperity](#)

[Predicting Relationship and Marriage](#)

[Predicting Child Birth](#)

[Predicting Home Purchase](#)

[Predicting Settlement Abroad](#)

[Predicting Spiritual Initiation](#)

[Afterward](#)

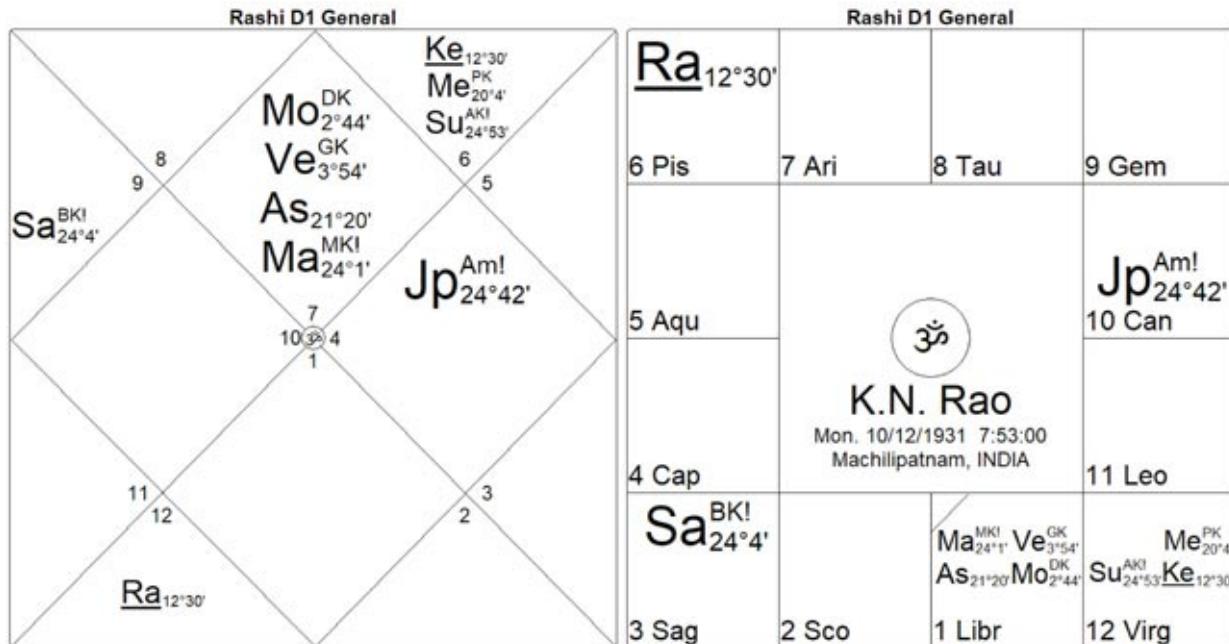
[About the Author](#)

# **INTRODUCTION**

## An Awe-Inspiring Demonstration

In December of 1995 I organized a seminar for my *jyotiṣa-guru*, K.N. Rao, in the San Diego area of California where I live. Subsequently, he spent a few days giving consultations which he allowed me to observe and it was truly an awe-inspiring experience. His method was to first trace some events in a person's past before giving predictions and his ability to do this with a great degree of specificity was astonishing. For example, with one woman he pin-pointed a period in her life when she was in a relationship with a drug dealer who was jailed for his illegal activities. She confirmed it, while marveling at the accuracy of this. With a male friend of mine he started off the consultation by saying "*You have come to ask me about a legal matter where you are being sued for professional malpractice.*" My friend was dumbfounded, as this was exactly the case. Another was surprised when she was told that she owned a large property on which there were fruit trees. She acknowledged that there was an orange grove next to her home.

Many people, including myself, have left a consultation with K.N. Rao thinking that he must be psychic, something that I know he finds amusing since there is always an astrological basis for his statements. Yet I suspect highly developed intuitive powers born of spiritual practice are also a part of what enables him to interpret astrological factors with this degree of clarity and specificity. See his exalted Mercury, the 9<sup>th</sup> and 12<sup>th</sup> lord, with Ketu in the 12<sup>th</sup> house.



It was in his Mercury major period, with him teaching and consulting in a foreign country, that I was witnessing this and getting a demonstration of what was possible with this divine science.

Fast forward to November of the following year. Shri Rao had announced that he would no longer be coming to the U.S, and so with his permission I arranged to come to Delhi and to be with him for a period of six weeks in the same housing complex in which he lived. Again, I sat with him while people dropped by seeking astrological input or sometimes to thank him for successful predictions.

Towards the end of my stay with him he took me to visit various sacred sites near Delhi, including Vrindavan, the birth place of Lord Krishna. This trip was one of the most memorable experiences of my life. One evening over dinner I expressed my desire to become a good predictive astrologer like him and sought his advice this way. First, he expressed the view that astrologers who could actually predict well were rather rare, one in 20,000

was his estimate, which surprised me. He went on to say that even if a person is well versed in all aspects of natal astrology, this did not mean they could predict. He cited the example of a student in his school who had been the gold medalist for his class and who was now teaching there and who had even authored books. This person had accompanied him on one of his tours in the U.S. but declined to consult because he was not confident in his abilities this way, at least at that time. His advice to me was to work on a thousand charts over a period of ten years, after having thoroughly studied the main Sanskrit classics, noting the correlation between the birth chart of a person and their life experience, along with the timing of major life events.

Well, I have done that now for a period of 23 years and I still cannot predict like he does! In fact, after immersing myself in *Jyotiṣa* for 10 years I got rather discouraged this way and gave it up for long period of time. I choose instead to study the scriptures of *Yoga*, such as the *Bhagavad-Gītā* and *Yoga Sūtras* and to teach these, as well as *Ayurveda*. But after retiring from corporate life in 2012 I came back to it. Today I can state with some modesty that I am able to consistently predict many major life events. Rarely does a month go by now without my getting good feedback this way, even though I am no longer consulting for the general public in order to focus on teaching and authoring.

This predictive success is not the result of any special abilities on my part, but can be attributed mostly to the methodology that I learned from K.N. Rao and also to my own experience. It is a rather complex and sophisticated methodology that includes:

- simultaneous use of both the Parshari and Jaimini systems

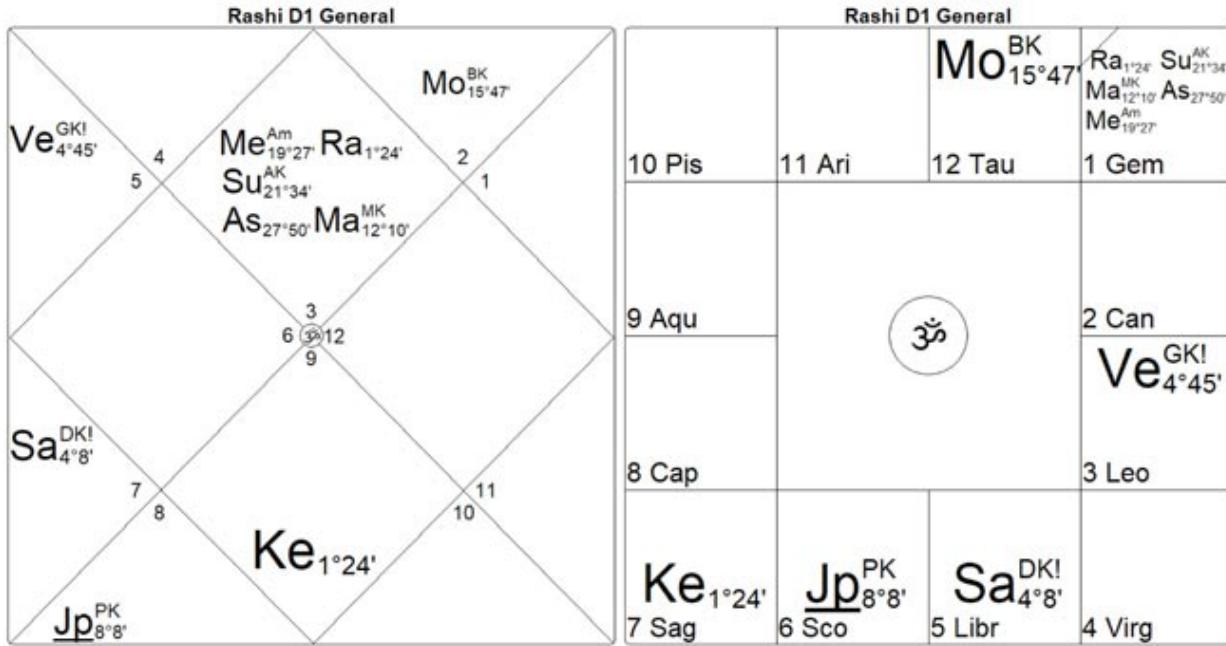
- use of alternative *lagnas* when considering both the static potentials of a birth chart and the dynamic potentials of a particular period/sub-period
- extensive use of divisional charts application of multiple *daśās* when timing an event
- application of transits and the qualification of these using *astakavarga*.

It is this methodology that I will be teaching and illustrating in this book, and I believe it is an approach that most can learn with effort and practice. That said, it is complicated and may take some time to master. Accurate prediction is no easy matter, and it is worth examining some of the reasons that make it so difficult.

One of the chief culprits is inaccurate birth times. These are the bane of an astrologer's existence. Successful prediction using many of the techniques given in this book require an accurate birth chart, and by this, I mean an accurate degree of the birth *lagna* that then gives a correct set of divisional charts. Even recorded birth times from a birth certificate can be off anywhere between five and twenty minutes in my experience. As I once heard Shri Rao say, every birth time must prove itself in the light of the timing of life events and most require some rectification this way.

Another thing that makes prediction difficult is the bewildering number of ways in which events can show up astrologically, though consistent with classical principles of interpretation. The following birth chart is of a student of mine who was approached by a publisher to write a book on his area of

expertise, which he accomplished in a matter of months. He could not see how his Jupiter-Mercury period would predict this.



Having researched and written a one hundred-page article on the astrology of authorship, it was immediately apparent to me. The first and most basic principles for interpreting *daśās* given in *Pārāśara Horā* can be found in the second verse in the chapter entitled *Effects of Daśās*.

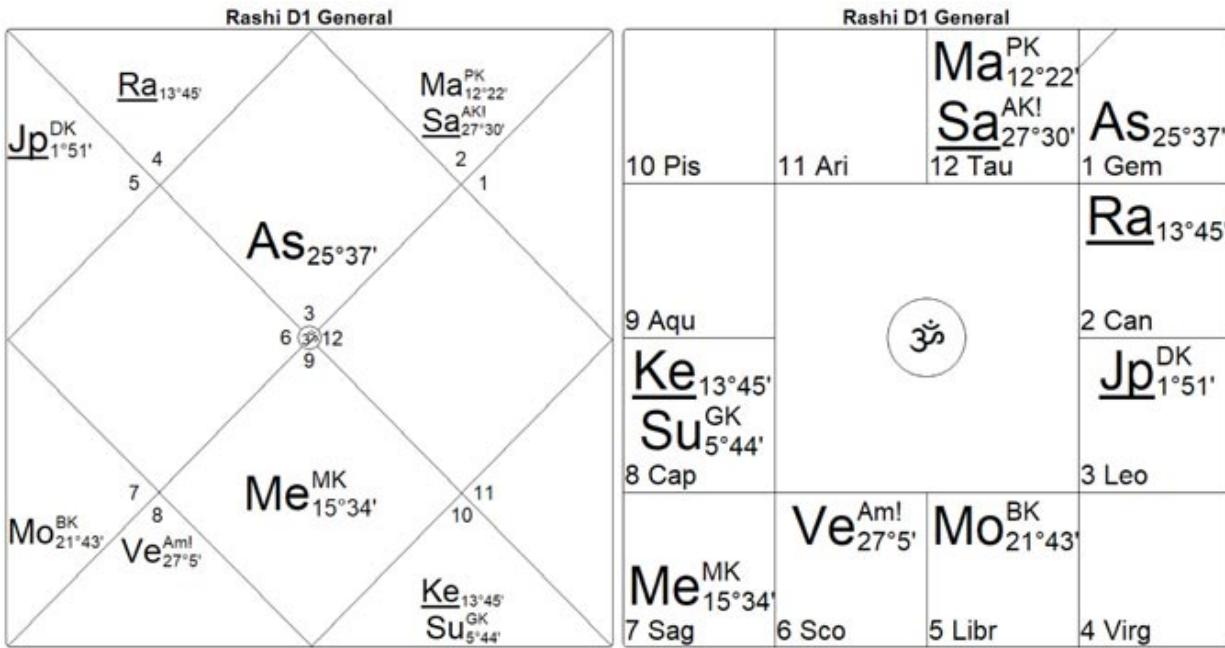
*“There are two kinds of the effects of daśās, general and distinctive. The natural characteristics of the planets cause the general effects and the distinctive effects are realized by their placements etc.”*

What this verse is telling us is that when interpreting *daśās* the first thing that must be considered is the natural indications of the planet(s) in question. Thus, a person like my student could author a book in Jupiter-Mercury simply because these are the two planetary indicators of authorship. In the abovementioned article, I show how many famous authors actually wrote

their masterpieces in such periods and sub-periods, such as Alexander Dumas, who authored his immortal classic, *The Three Musketeers*, in his Jupiter-Mercury period.

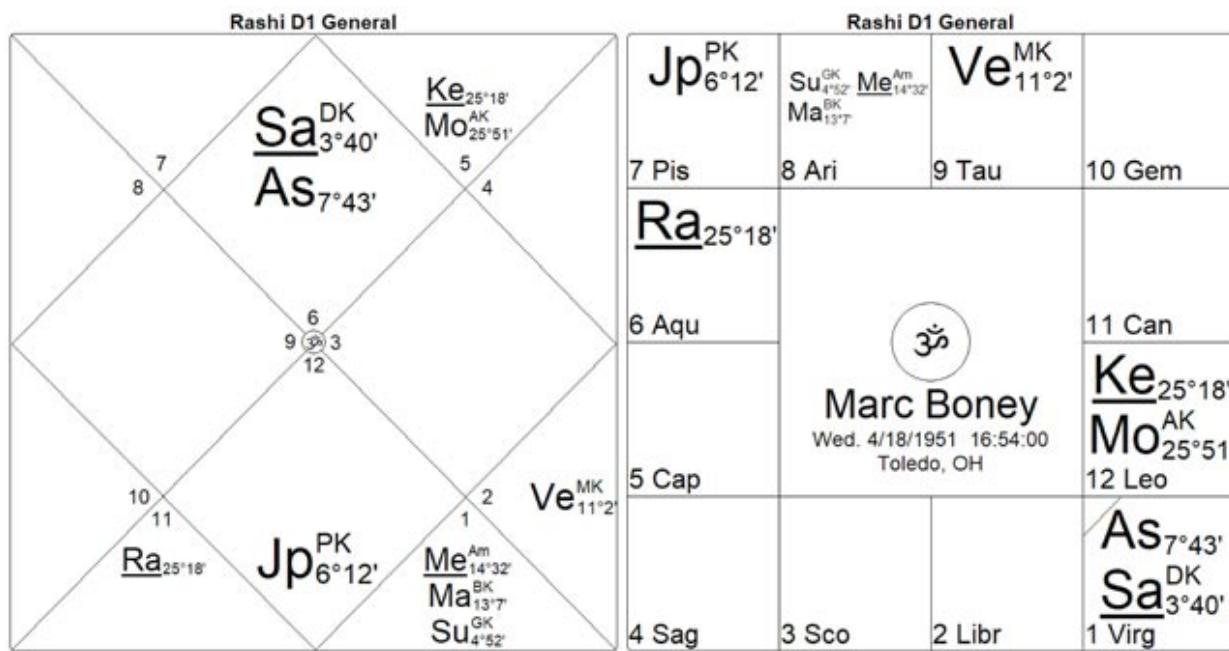
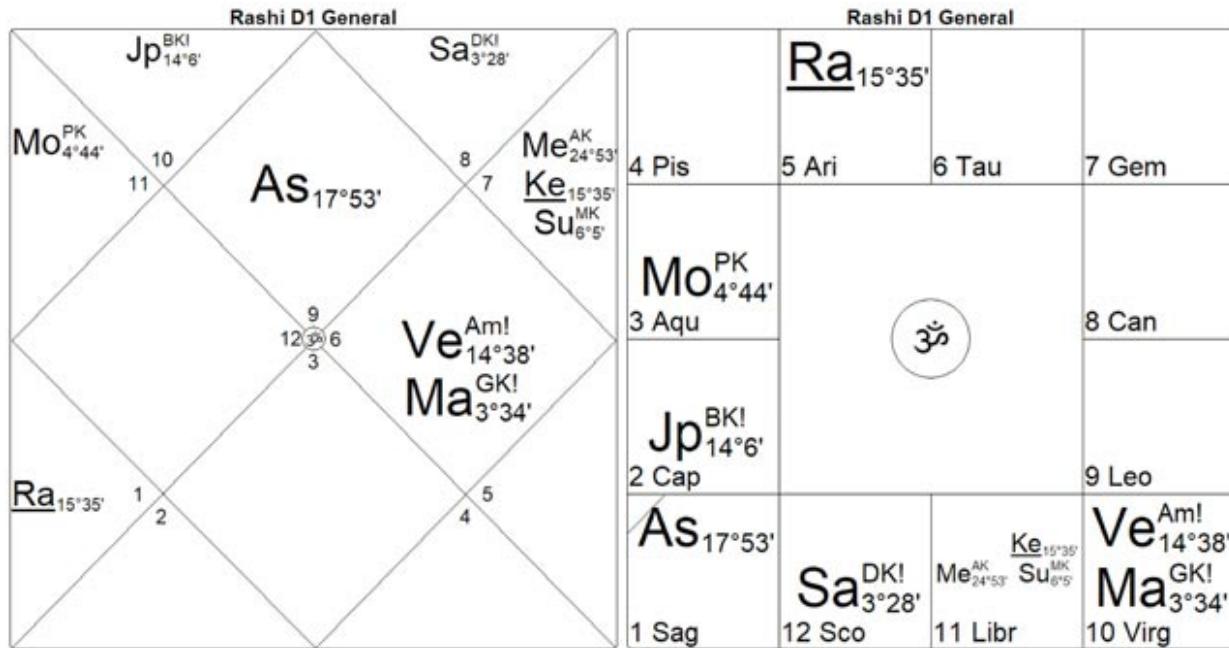
Parenthetically, Jupiter and Mercury are also the two indicators of *Jyotiṣa*, and it has been in this period and sub-period that he has been a very serious student of Vedic astrology. The subject matter of the book he wrote is shown by the second interpretive principle given in this verse, that planets will give their effect in their *daśās* based on their distinctive placement and over-all condition and disposition in a birth chart. Jupiter is the 10<sup>th</sup> lord in the 6<sup>th</sup> house, which shows his career in the healing arts. He is a practitioner of Traditional Chinese Medicine (TCM) and an expert in Chinese medicinal herbology. This is the subject matter of his book. Mercury, the sub-period lord when he wrote it, is conjunct the 6<sup>th</sup> lord Mars.

My point here is that one of the many ways that events can occur in a particular planetary period is because of the natural significations of that *graha*. I predicted the marriage of this woman in her Venus-Jupiter period even though she was nearing 70 years of age and despite the poor placement of Venus with its severe afflictions.



Venus in her chart has nothing to do with the 7<sup>th</sup> house/7<sup>th</sup> lord but becomes eligible for bringing this event just because it is the planetary indicator. The sub-period lord Jupiter was eligible based on its specific distinction in her chart of being the 7<sup>th</sup> lord aspecting its own 7<sup>th</sup> house.

I successfully predicted the birth of a child for this woman in her Jupiter major period simply because this planet is the natural signifier of children. I foresaw it happening in the sub-period of Rahu because Rahu is in the 5<sup>th</sup> house.



Another thing that makes predicting such a challenge is the way in which events oftentimes do not show up well from the birth *lagna*, but rather from alternative *lagnas* such as the position of the Moon, known as *Chandra lagna*. The classics of *Jyotiṣa*, are very clear that the patterning of the birth chart must be seen from this perspective as well, both in judging static

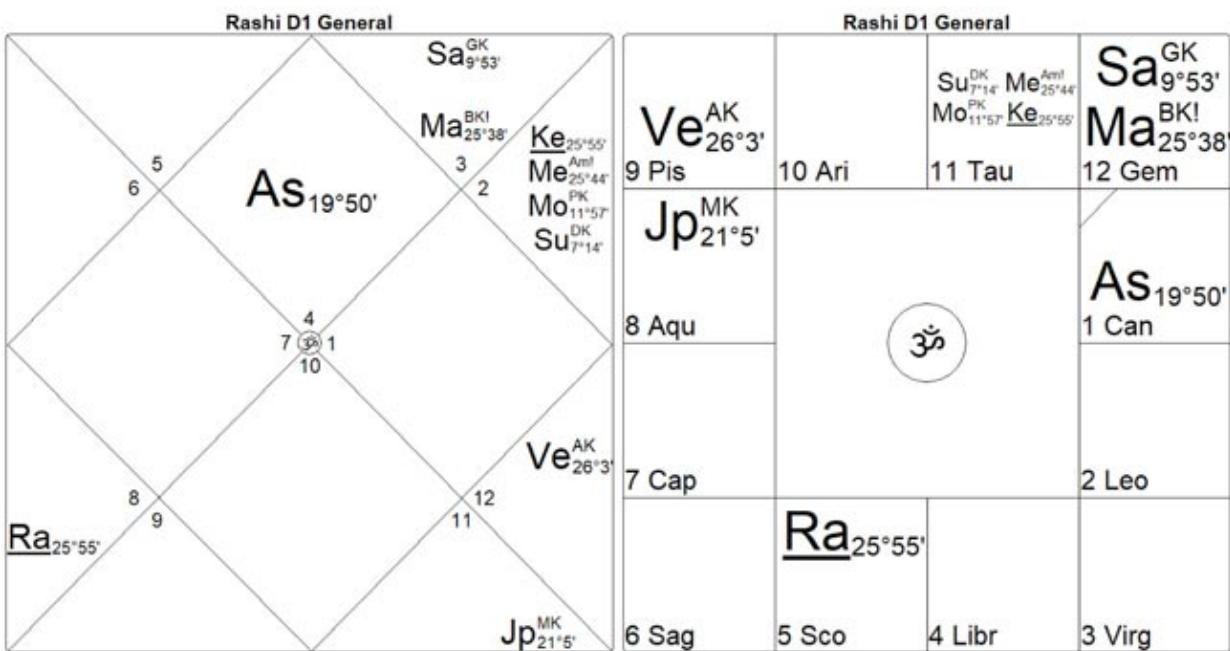
potentials and dynamically when interpreting *daśās*. This can oftentimes create a very contrasting view. Take, for example, the Mars period in my chart.

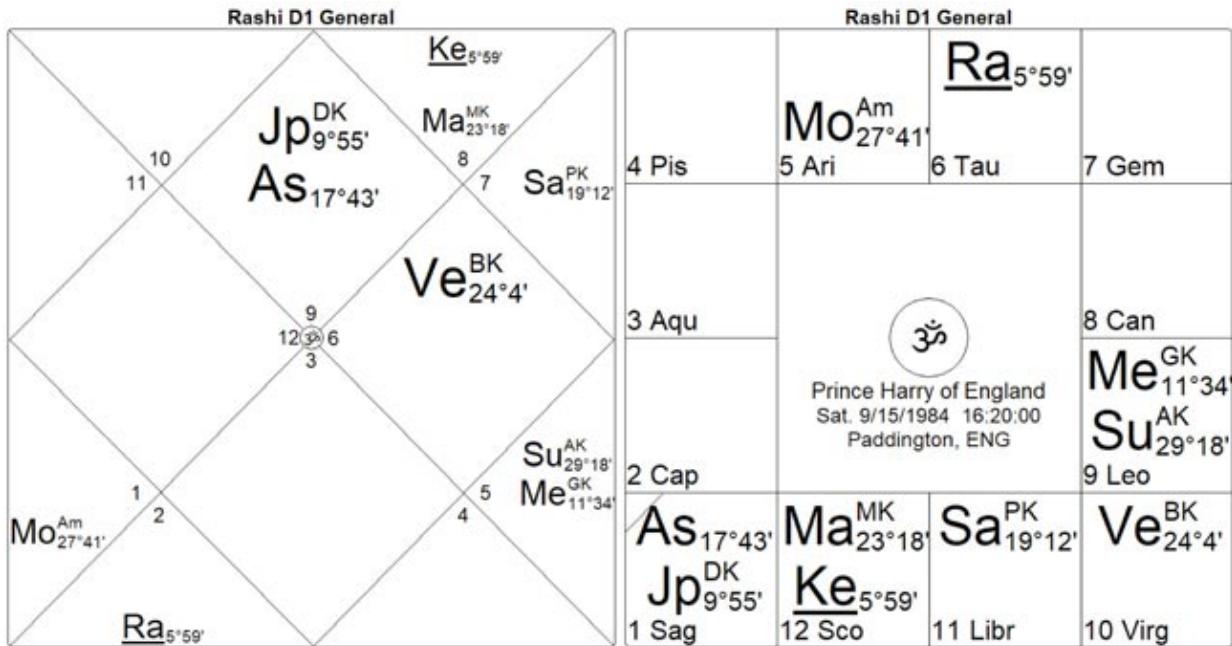
It is the 3<sup>rd</sup> and 8<sup>th</sup> lord from the birth *lagna*, and is placed in its own 8<sup>th</sup> house. I ran this period from age 17 to 24. As I look back on these seven years it is obvious to me the way in which the indications of the 3<sup>rd</sup> and 8<sup>th</sup> houses were activated. In the first part of the period I was immersed in playing sports (3<sup>rd</sup> house), particularly basketball. But Mars as the 8<sup>th</sup> lord in the 8<sup>th</sup> house conjunct the *lagna* lord, Mercury, is an *arista yoga*, an unfortunate combination, that manifested in Mars-Mercury when I tore ligaments and cartilage in my left knee and had to have surgery, an 8<sup>th</sup> house signification. Note that Mercury also rules the 10<sup>th</sup> house of the knees. While recovering I spent a lot of time reading, including the works of Carl Jung on depth psychology and those of Edgar Cayce on reincarnation, more 8<sup>th</sup> house significations. Towards the end of the period I started doing *yoga āsanas*, a 3<sup>rd</sup> house signification along with other aspect of *yoga sādhana* like *prāṇāyāma* and meditation that resulted in a profound *kundalinī* awakening experience in Mars-Moon, another 8<sup>th</sup> house signification.

Yet this period also encompassed the last two years of my high school education and all of my college years where I did well academically despite being a lazy student. I also met my first spiritual *guru*, Goswami Kriyananda, and spent two years participating in his Yoga seminary training to be a Swami, during which I studied the major religious traditions of the world. Higher education, *gurus*, *swamis* and religion are all 9<sup>th</sup> house significations. See my chart from *Chandra lagna*, the position of the Moon.

From this perspective, Mars is the 9<sup>th</sup> lord in the 9<sup>th</sup> house with the *lagna* lord, which clearly accounts for this aspect of my experience in the Mars *mahādaśā* and was predictable only by using this alternative *lagna*.

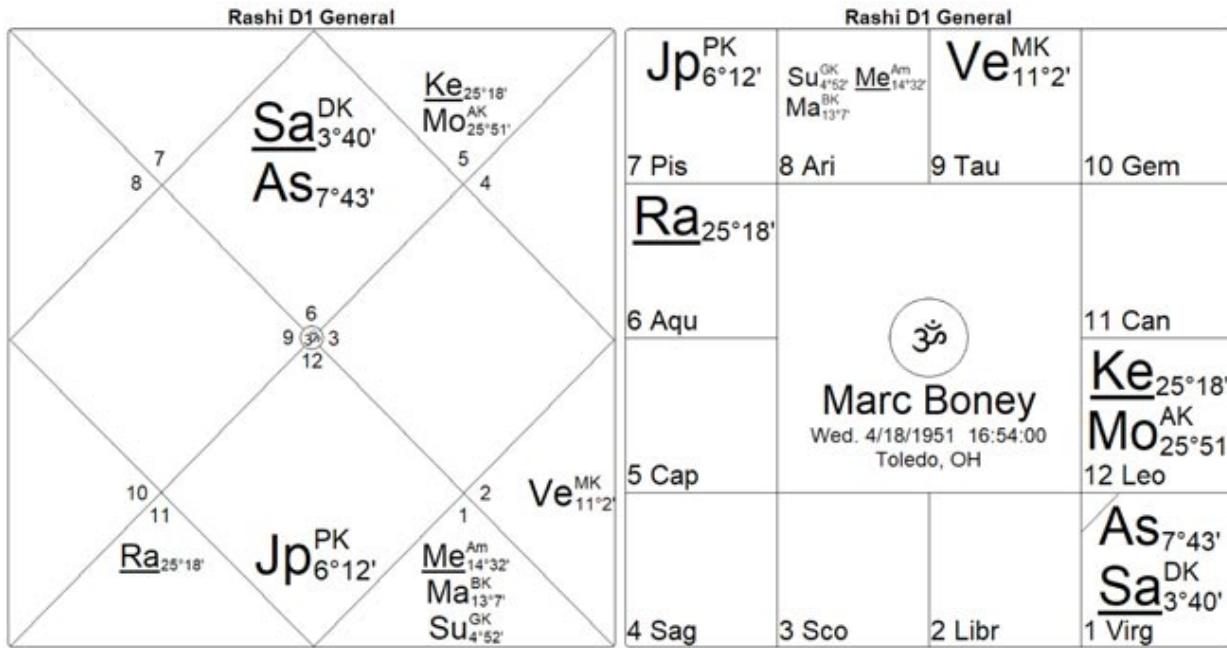
The chart below belongs to a woman who has had a good career progression leading to significant management positions in her Jupiter major period. This is not that obvious from the birth *lagna* but becomes clear from a strong *Chandra lagna* from where Jupiter goes to the 10<sup>th</sup> house giving *Kesari Yoga*. I predicted a major step up for her with much greater compensation in her Jupiter-Venus period, with the later giving both *rāja* and *dhana yoga*.





To further complicate matters, sometimes events can only be seen in the *rāśi* from *daśā lagna*, that is, using the position of the major period lord as a 1st house and seeing the patterning of the chart from there. Prince Henry of England recently celebrated the birth of his first child with his wife, Meghan. This event occurred in his Rahu-Venus period. Rahu receives the aspect of the 5<sup>th</sup> lord, Mars, and therefore becomes eligible for bringing the event as a major period lord, but why Venus as the sub-period lord? It is not related to the 5<sup>th</sup> house/5<sup>th</sup> lord from either the birth *lagna* (Sagittarius) or *Chandra lagna* (Aries) or *kāraka* Jupiter. However, using the position of Rahu in Taurus as a *lagna*, Venus falls in the 5<sup>th</sup> house from there.

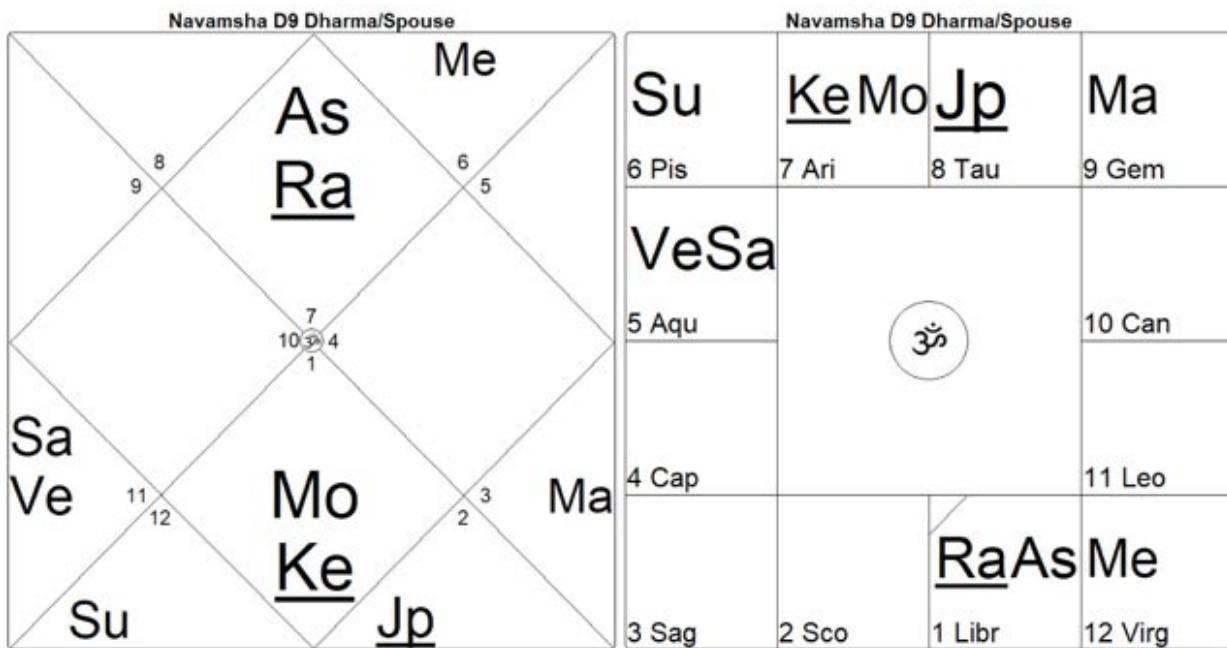
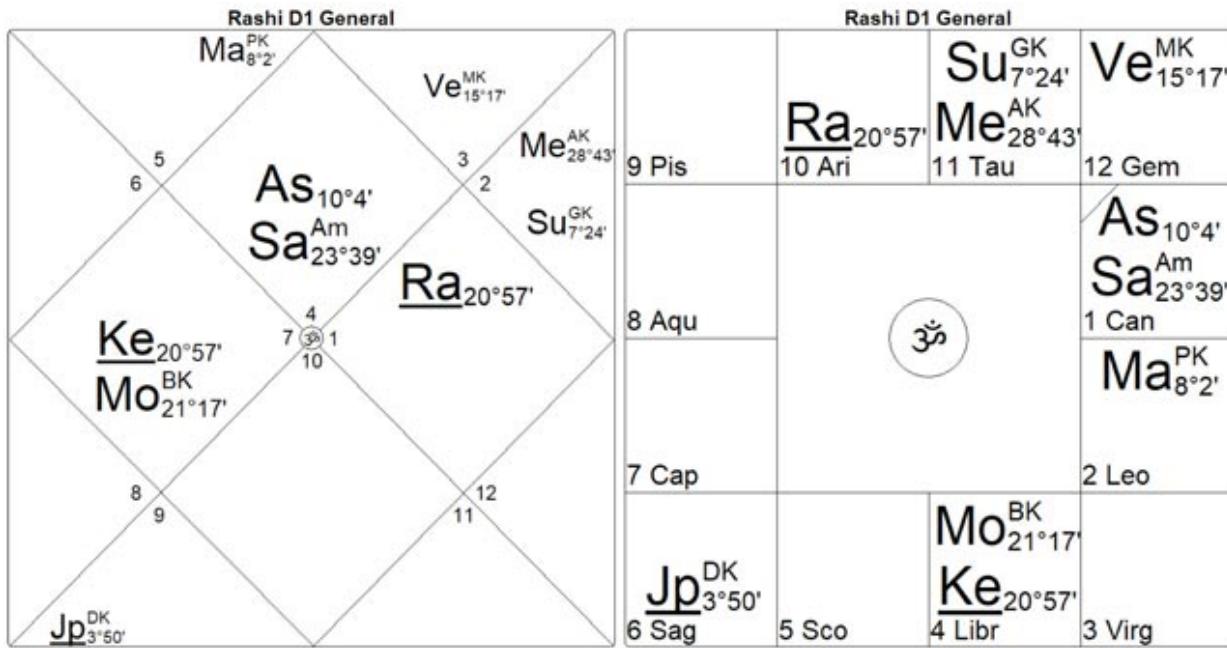
As a new student of *Jyotiṣa* I noted that a major relationship had occurred in my life in my Rahu-Moon period but could not understand how this period-sub-period could bring such an event since neither of these two *grahas* had anything remotely to do with the 7<sup>th</sup> house/7<sup>th</sup> lord.



This was before I realized the necessity of interpreting the potential of such periods from alternative *lagnas*. Rahu is in the 7<sup>th</sup> house from the Moon (*Chandra lagna*) and from Rahu the Moon goes to the 7<sup>th</sup> house (*daśā lagna*). Again, my point is that this significant event in my life could only be foreseen in the *rāśi* using these alternative *lagna*.

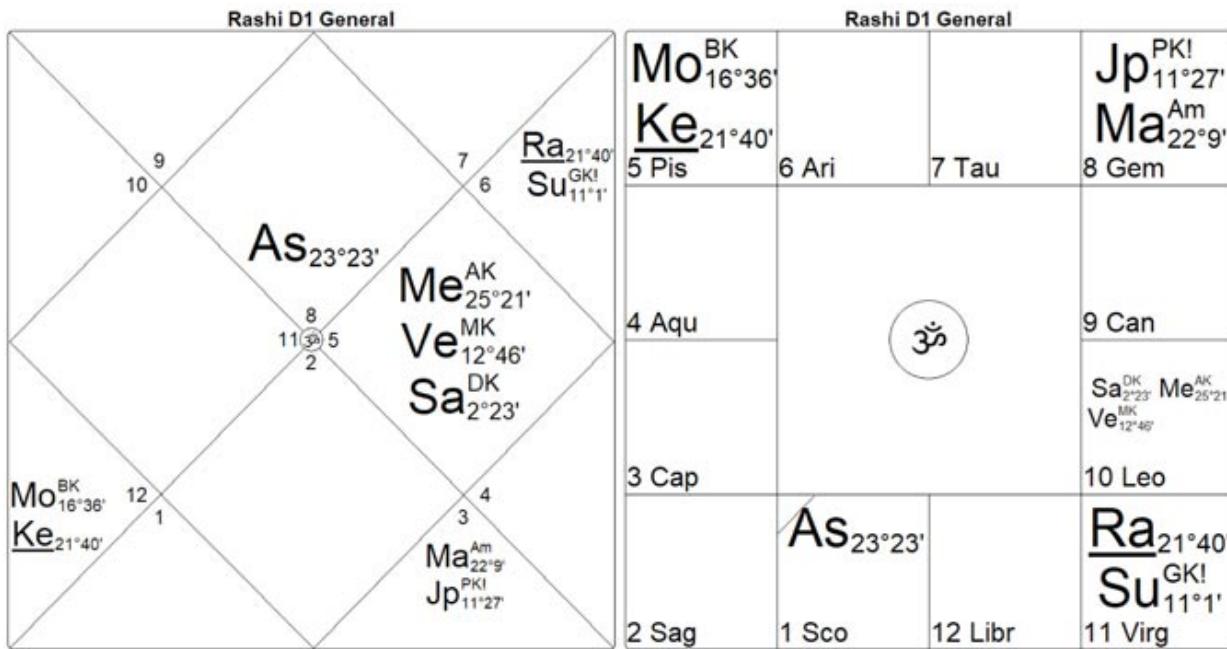
Another thing that I will highlight which makes prediction so challenging is that sometimes the *rāśi* does not show the event at all, even from alternative *lagnas*. It is only the relevant divisional chart that shows it. But to borrow a phrase from Shakespeare's Hamlet, "*Aye, that's the rub.*" With any birth chart there is always the haunting question of whether the birth time is giving an accurate set of divisional charts

I predicted a significant relationship coming into this woman's life leading to marriage in her Moon-Ketu period with the proviso that this would likely only be true if her *navāṁśa lagna* was correct.



Her Moon is the *lagna* lord in the 4<sup>th</sup> house getting directional strength and forming a nodal *rāja yoga* with Ketu with whom it is closely conjunct. On this basis you might predict the acquisition of property at this time, which did happen. But a relationship leading to marriage? I foresaw this only on the basis of her *navāṁśa* where the Moon and Ketu are in the 7<sup>th</sup>.

However, the degree of her *lagna* is 10-4, which means that if her true birth time was just a minute before it would change from the 4<sup>th</sup> *navāṁśa* to the 3<sup>rd</sup>, giving Virgo not Libra as her D-9 *lagna*. The prediction proving correct supports Libra as her *navāṁśa lagna*.

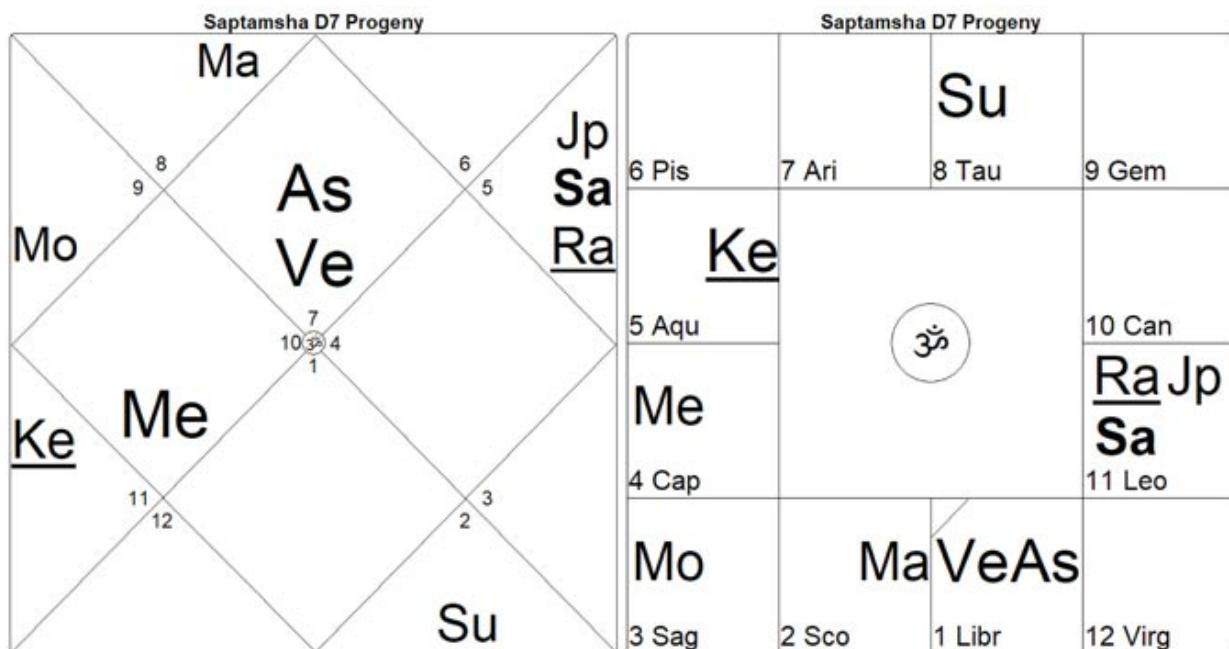


Below is the chart of man who married shortly after entering his Venus major period.

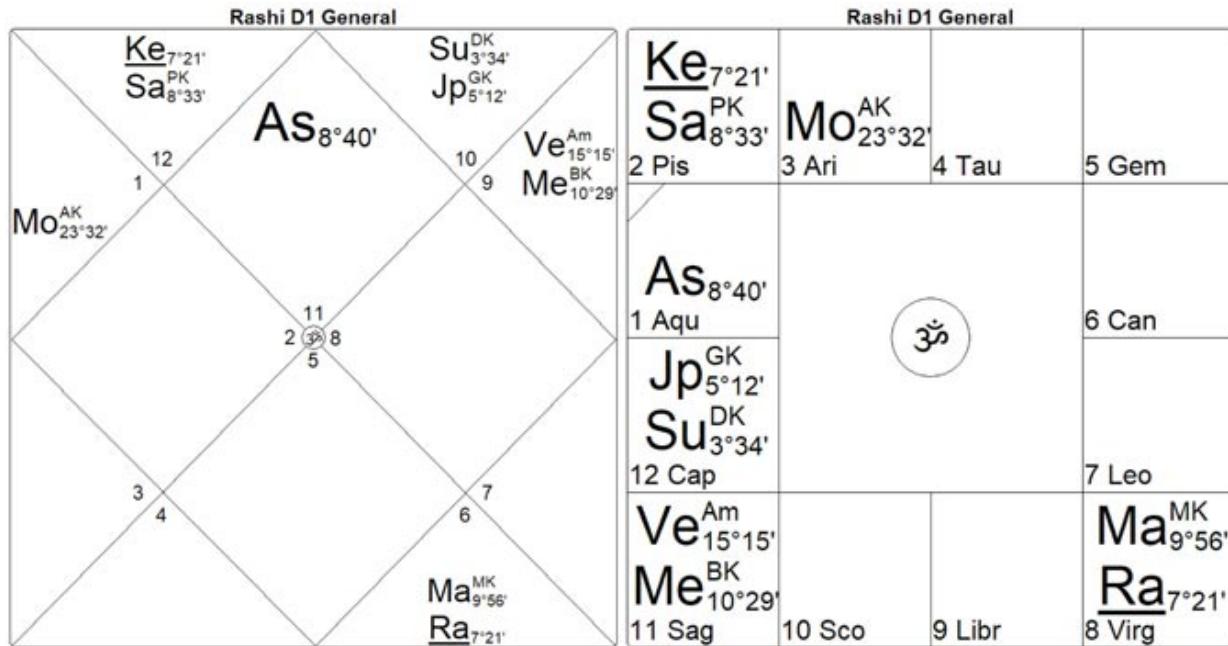
This event is clearly predictable from the birth *lagna* since Venus is the 7<sup>th</sup> lord. But he also had four children in this *mahādaśā* even though Venus has no connection whatsoever to the 5<sup>th</sup> house/5<sup>th</sup> lord from the birth *lagna*, the Moon, or *daśā lagna*.

An astute student might point to yet another alternative *lagna*, known as *kāraka lagna*, which in this case would mean using the position of Jupiter in Gemini as a *lagna*, from where Venus rules the 5<sup>th</sup> house. Another who has studied my article *Udu's Clue* might additionally highlight Venus' placement

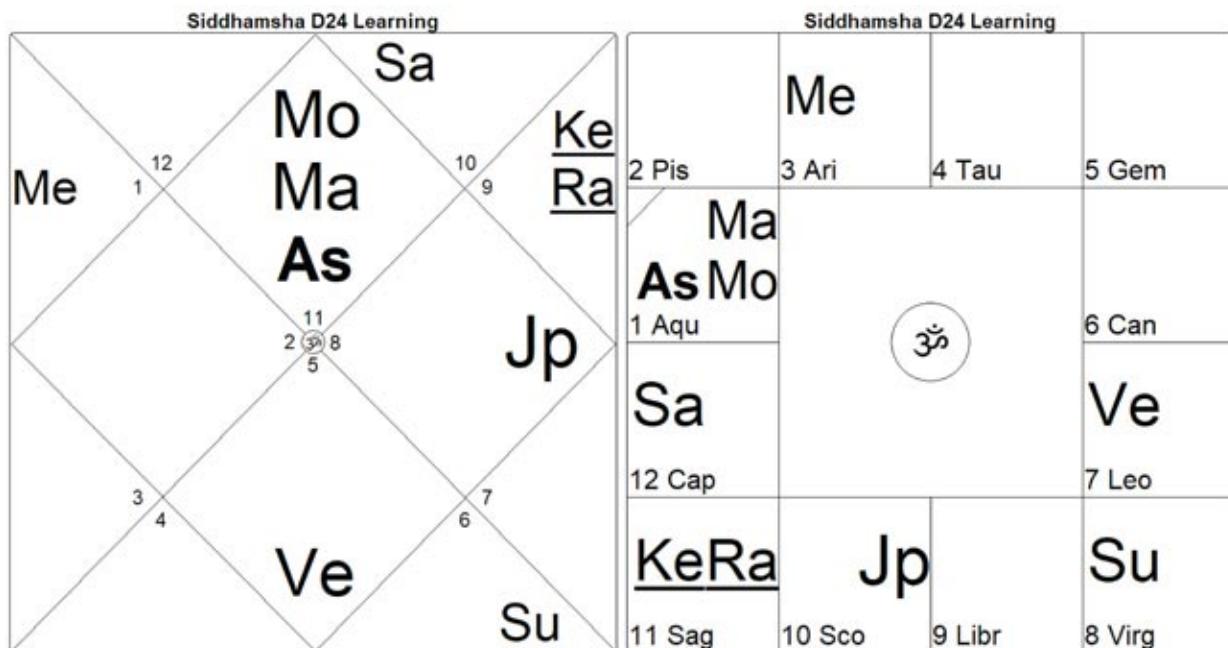
in *Maghā nakṣatra*, ruled by Ketu who is in the 5<sup>th</sup> house. This is hindsight though, and I seriously doubt that I would have predicted children on this basis alone. However, I most certainly would have after seeing the *saptāṁśa*, especially considering the time of life when he entered this period, which was age 24.



Venus is the *lagna lord* in the *lagna* of this division and such a placement in a divisional chart makes a planet pre-eminently eligible to bring events relative to the meaning of that *varga*.



This is the chart of young man who has achieved a high level of academic success in high school and college, and recently graduated with honors from a very prestigious university. This has coincided with his Moon and Mars major periods. Examine his birth chart for anyway that this was predictable based on the *rāśi*.



If you are struggling it is because the *rāśi* chart does not really indicate this at all, even using alternate *lagnas*.

*Pārāśara Horā* gives D-24, the *siddhāṁśa*, as the divisional chart pertaining to learning. The recorded birth time gives a Pisces D-24 *lagna*, but a very minor adjustment to this time gives Aquarius, in which case academic achievement in the Moon and Mars major periods would be very predictable. This would put the Moon and Mars in the *lagna* of this division with both receiving the additional influence of the natural benefic Venus, and the Moon configured in *Gaja Kesari* *Yoga*. Taking house lordships in the *vargas*, which K.N. Rao did, the Mars-Venus combinations becomes 9-10. He obtained his degree in Mars-Jupiter in *Vimśottarī* and in *Yoginī* it was Moon-Mars.

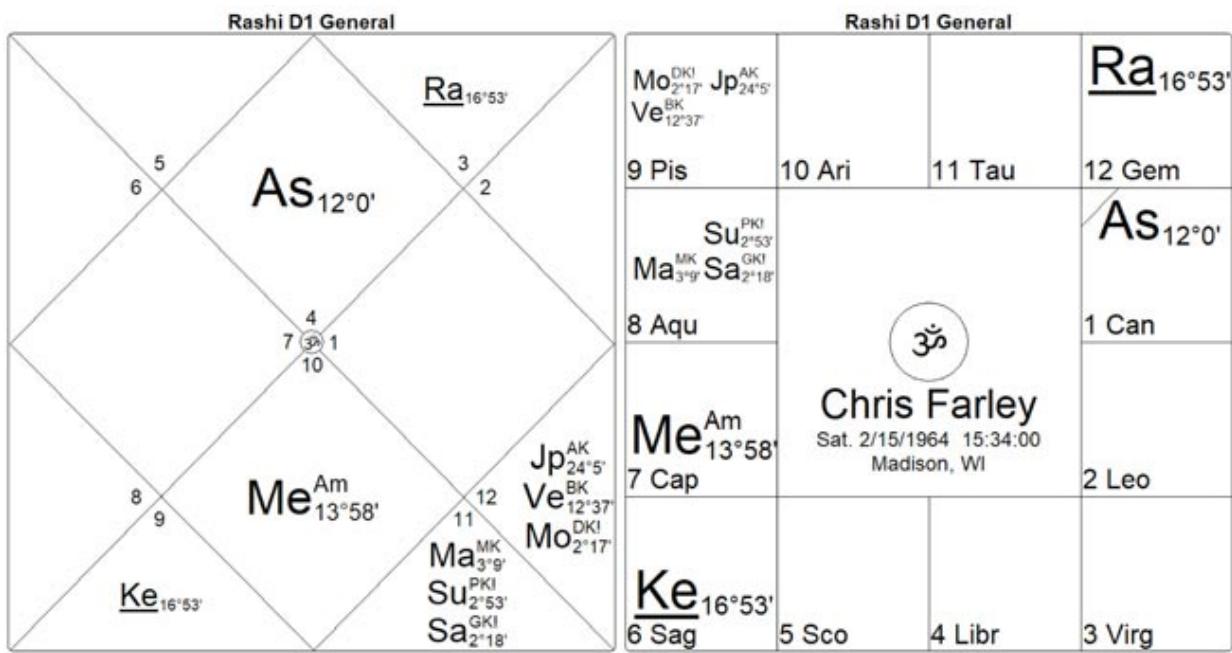
Earlier I mentioned that what makes prediction so challenging is the bewildering number of ways in which events can be indicated by a period/sub-period. Summarizing what has been discussed and illustrated thus far, events can occur:

- based on the natural significations of planets
- based on alternative *lagnas* such as *Chandra*, *daśā*, and *kāraka*
- based on divisional charts

Yet I have illustrated in other publications even more ways having to do with subtle factors like the *nakṣatra* lords. In my article, *Udu's Clue*, I illustrate with 20 examples the way in which the *nakṣatra* lord of a *mahādaśā* gives an important clue as to what that major period can bring that may not be at all indicated in any other way. Let two quick illustrations

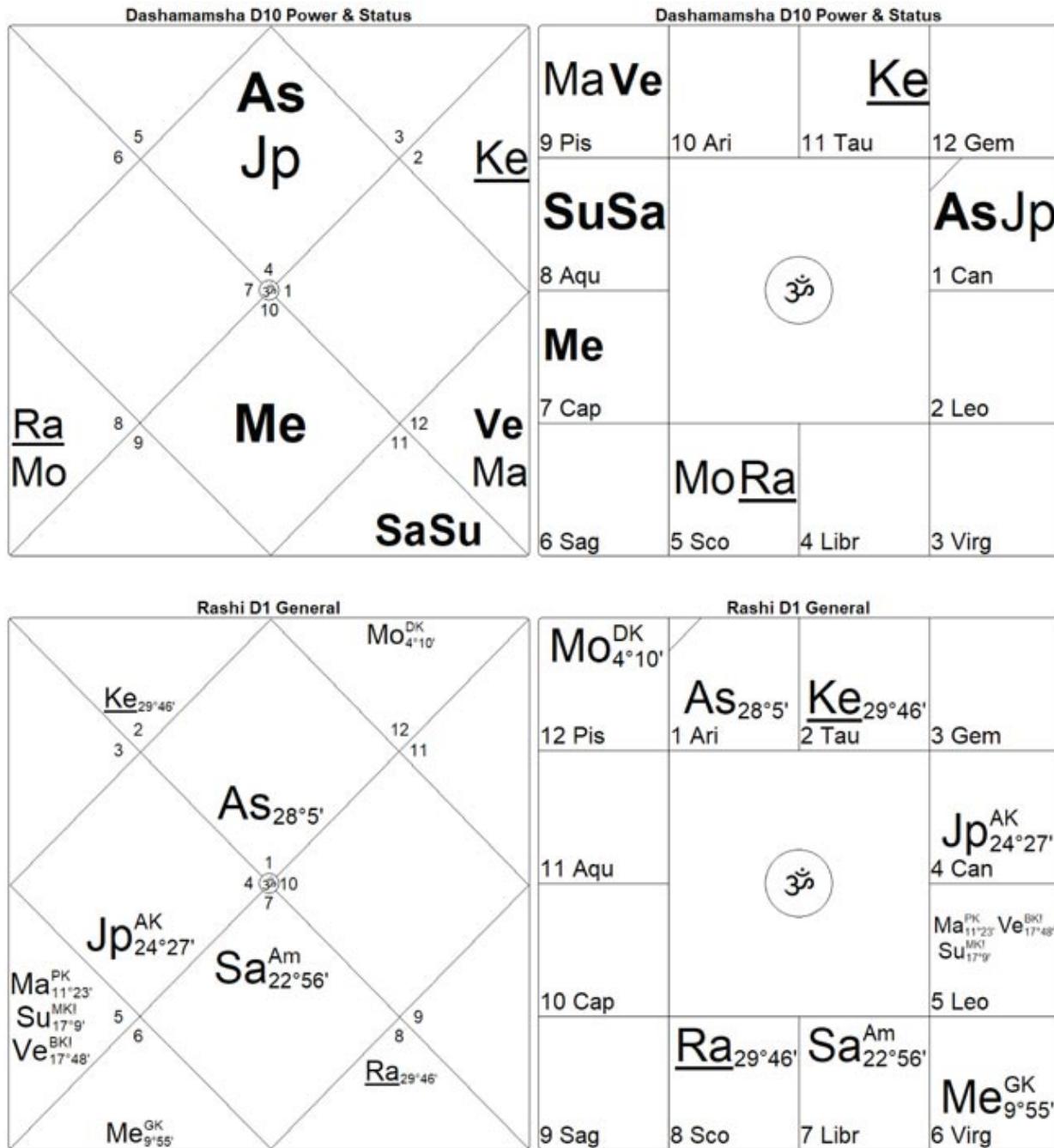
from that article, one celebrity and one non-celebrity, serve to make this point.

Comedic actor, Chris Farley, became a star in his Mercury major period when he joined the cast of *Saturday Night Live* and then went on to appear in feature films.



Mercury as his 3<sup>rd</sup> lord of the performing arts participating in a good *Sarasvatī Yoga* certainly explains his involvement in this type of activity, but *Sarasvatī Yoga* alone won't make you rich and famous from it. The *yogas* in his chart that indicate this potential are the combination of the Moon, Venus and Jupiter in his 9<sup>th</sup> house. They form good *rāja* and *dhana yogas* in addition to *Kesarī Yoga*. Why then did his fame and fortune as a comedic actor come in his Mercury *mahādaśā*? My answer is that it was predictable in the birth chart based on Mercury being in *Śravaṇa*, the Moon's *nakṣatra* and giving its results to a degree. It was the Mercury-Venus period when he joined the cast of *Saturday Night Live* and first gained fame.

It was also predictable based on his *daśāṁśa*, where Mercury is *vargottama* in an angle, again configured in *Sarasvatī Yoga* and participating in a *śubha śankhya yoga* with an exalted Jupiter.



This is the chart of a woman who gave birth to both her sons in her Mercury major period. It could possibly have been predicted based on *Chandra lagna* since from the Moon in Pisces the Moon becomes the 5<sup>rd</sup> lord and is in a mutual aspect with her exalted Mercury. But see that Mercury is also in *Uttarā-Phalgunī* the Sun's *nakṣatra* and the Sun is her 5<sup>th</sup> lord in the 5<sup>th</sup> house.

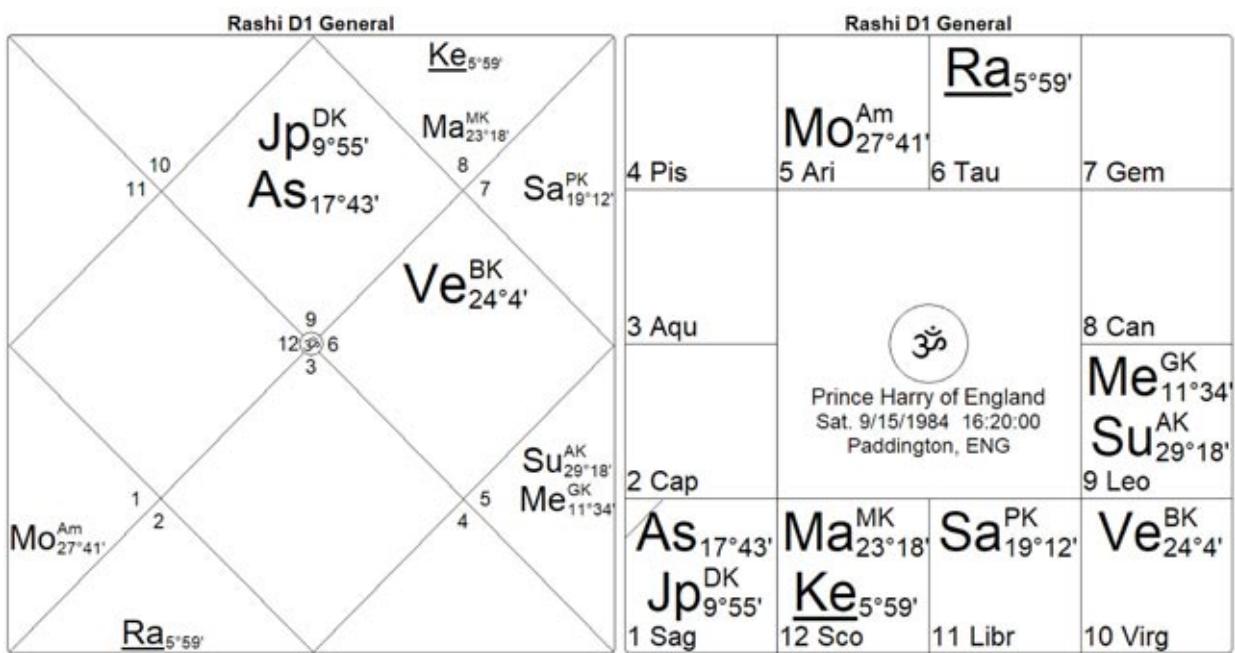
## The Composite Technique

Now that you have a greater appreciation of the many ways in which period and sub-period lords can bring an event, you may also appreciate how this very fact creates another difficulty. If, for example, the birth of a child can come in the period of planets in or ruling the 5<sup>th</sup> house:

- from the birth *lagna*
- from the Moon
- from the *daśā lagna*
- from *kāraka lagna*
- or falling in the *lagna* of D-7
- or falling in the *nakṣatra* of the 5<sup>th</sup> lord etc.,

then many, many periods become eligible for doing so. Too many! How then to determine which ones actually will? Unfortunately, I have no easy and definitive answer to that question, but there is a way to significantly narrow the possibilities. K.N. Rao called it the “*composite technique*” by which he meant the simultaneous use of the Parashari and Jaimini systems. Since they are two radically different ways of assessing both the static and dynamic potentials of a birth chart, and since the two systems employ two completely different types of *daśās*, this becomes a way of “*cross-checking*.<sup>1</sup>” If both systems show the potential for bringing an event one can feel much more assured about a prediction. *Then, in addition, transits must support.* This also significantly differentiates between periods that show a potential for bringing an event and ones that actually do.

Earlier we saw the chart of Prince Harry of England and how his Rahu-Venus period in the *Vimsottarī daśā* showed the potential of giving him a child since Venus falls in the 5<sup>th</sup> house from Rahu (*daśā lagna* technique). But I would never make a prediction based on this fact alone. I would examine what periods in *Chara daśā*, the main *daśā* of the Jaimini system, coincided with Rahu-Venus. In fact, this is what I *did* do after seeing that Prince Harry had married in May of 2018. What I discovered is that he would be running his Libra-Libra period from October 2018 to September of 2019. Libra contains an exalted Saturn who has the fifth highest degrees among his *grahas*, excluding Rahu and Ketu, making it the *pūtra kāraka* (PK) in the Jaimini system.



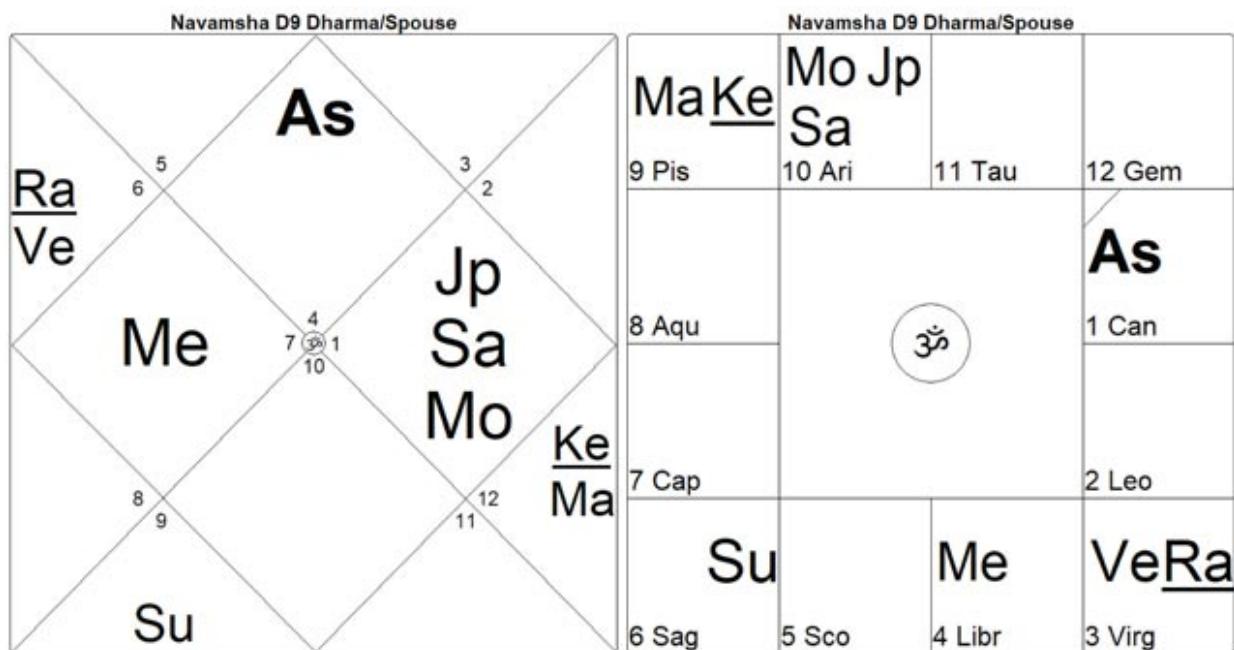
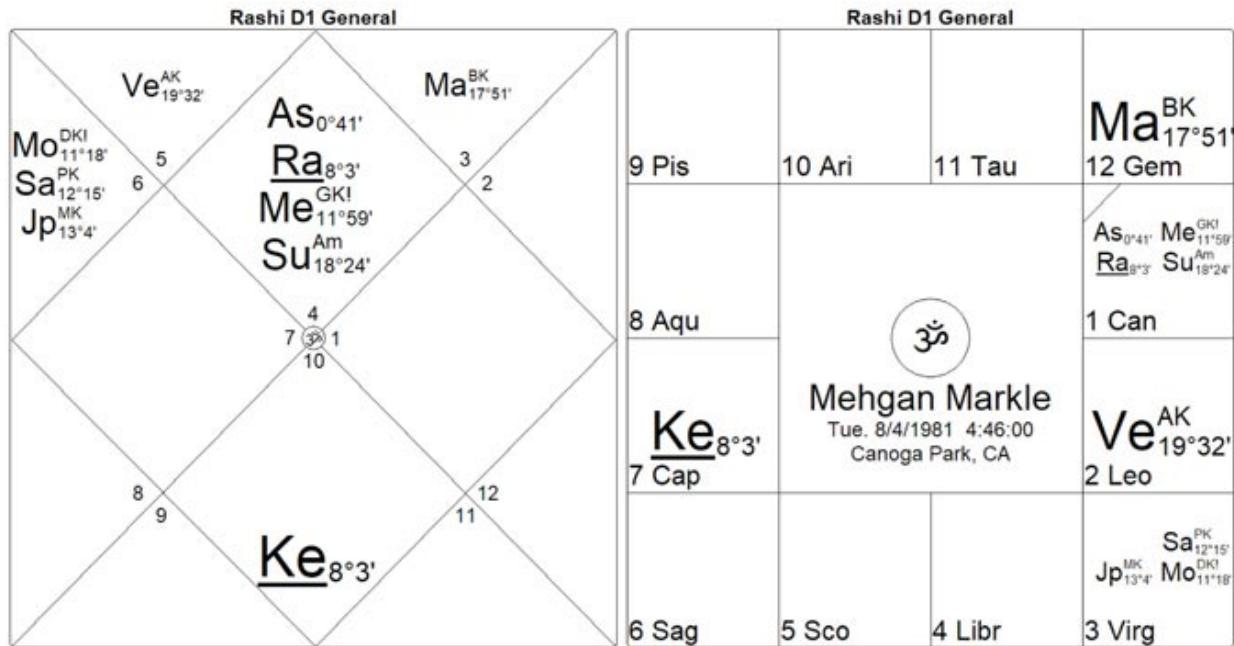
However, I did not arrive at this prediction of childbirth in these periods until reflecting on the transits of Saturn and Jupiter. Did these *grahas* in transit influence the 5<sup>th</sup> house or 5<sup>th</sup> lord of the birth chart within the period in question? Jupiter briefly moved in to Sagittarius from where it aspected

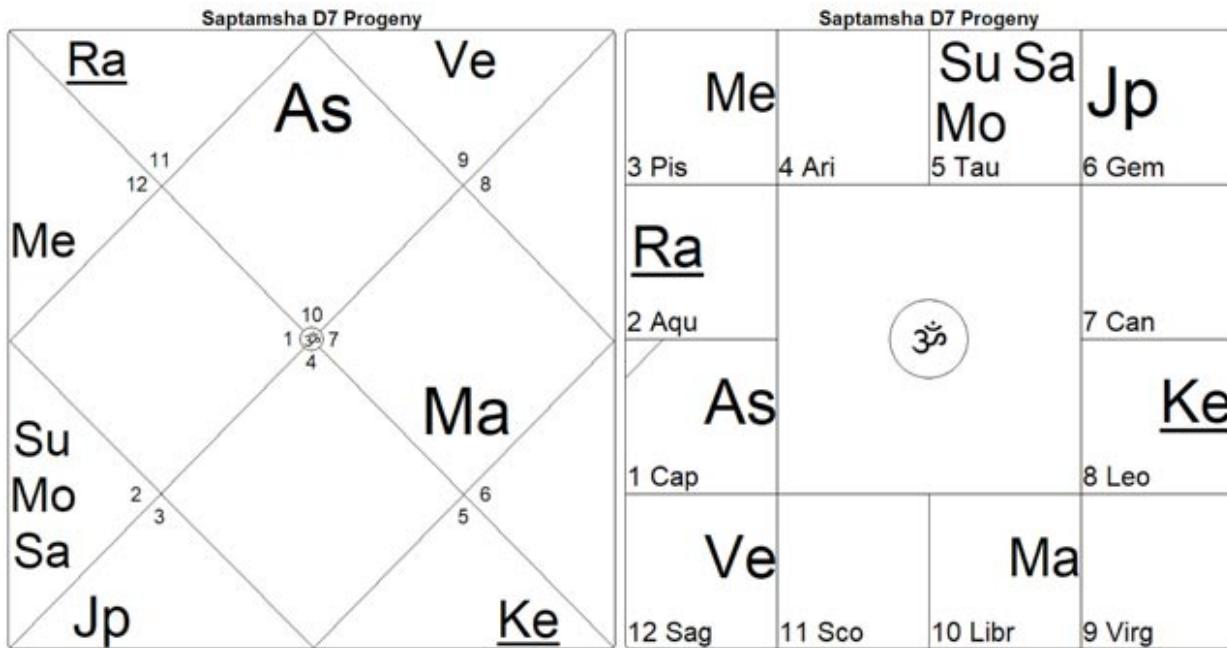
his 5<sup>th</sup> house, Aries, but then retrograding back into Scorpio is would be with his 5<sup>th</sup> lord, Mars. Saturn from its transit in Sagittarius when retrograde would also be aspecting as if from Scorpio and again influencing Mars

By using the finer levels of the *daśās* and the faster moving planets in transit the time frame can be narrowed further, though I did not take the trouble of doing that in this case, as I was just looking at his chart out of curiosity and it was but a matter of minutes to arrive at this conclusion. I did though look at his wife's chart to further confirm the birth of a child in 2019.

She had married the Prince in her Jupiter-Saturn-Mercury period, which was an obviously eligible period since Jupiter is the 7<sup>th</sup> lord from the Moon, it is conjunct the 7<sup>th</sup> lord Saturn of the birth *lagna*, and Mercury aspects the 7<sup>th</sup> house. In her *navāṁśa*, these *grahas* are all *sambandha*, with Saturn again as the 7<sup>th</sup> lord.

But I saw that this same Jupiter-Saturn period, which would stay in effect until April of 2020, showed the potential for giving a child as well. Can you see why?



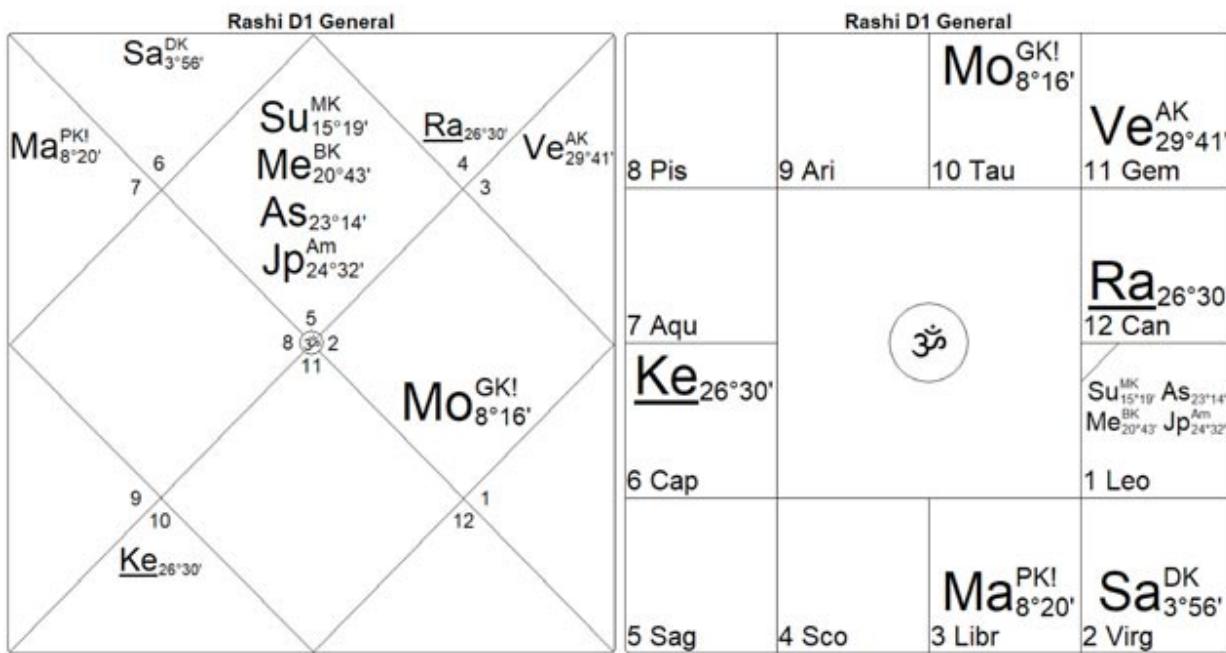


As stated earlier, Jupiter can give this result simply because it is the planetary indicator of children. In this chart it is also the 9<sup>th</sup> lord, the 9<sup>th</sup> house being the 5<sup>th</sup> from the 5<sup>th</sup>. Saturn as a sub-period lord becomes eligible because it is the 5<sup>th</sup> lord from *Chandra lagna*, and *kāraka lagna*. It is also the 1<sup>st</sup> lord of her *saptāṁśa* in the 5<sup>th</sup> house.

As a cross-check to this I noted that she was running her Sagittarius period which receives the *rāśi dr̥ṣṭi* of both the natural *pūtra kāraka*, Jupiter, and her PK Saturn. The sub-periods in 2019 would be Pisces and Aquarius, with Pisces receiving these same aspects, and the 5<sup>th</sup> from Aquarius also receiving these aspects. Saturn and Jupiter by transit would be influencing Scorpio, the 5<sup>th</sup> house of her birth chart. She gave birth to a son on May 6, 2019 in Sagittarius-Aquarius-Pisces. In *Vimśottarī* it was Jupiter-Saturn-Moon.

This was a casual, unpublished prediction born of just my curiosity, but the following case illustrates the use of the composite technique for a successful prediction given to a student of mine in 2018 for mid-year 2019.

He had recently entered his Jupiter major period starting in 2016, and wanted to discuss the potentials of this period in general, but specifically wanted to know when he might acquire a home/ property. Examine Jupiter in his chart and consider how you might respond to both questions before reading further.

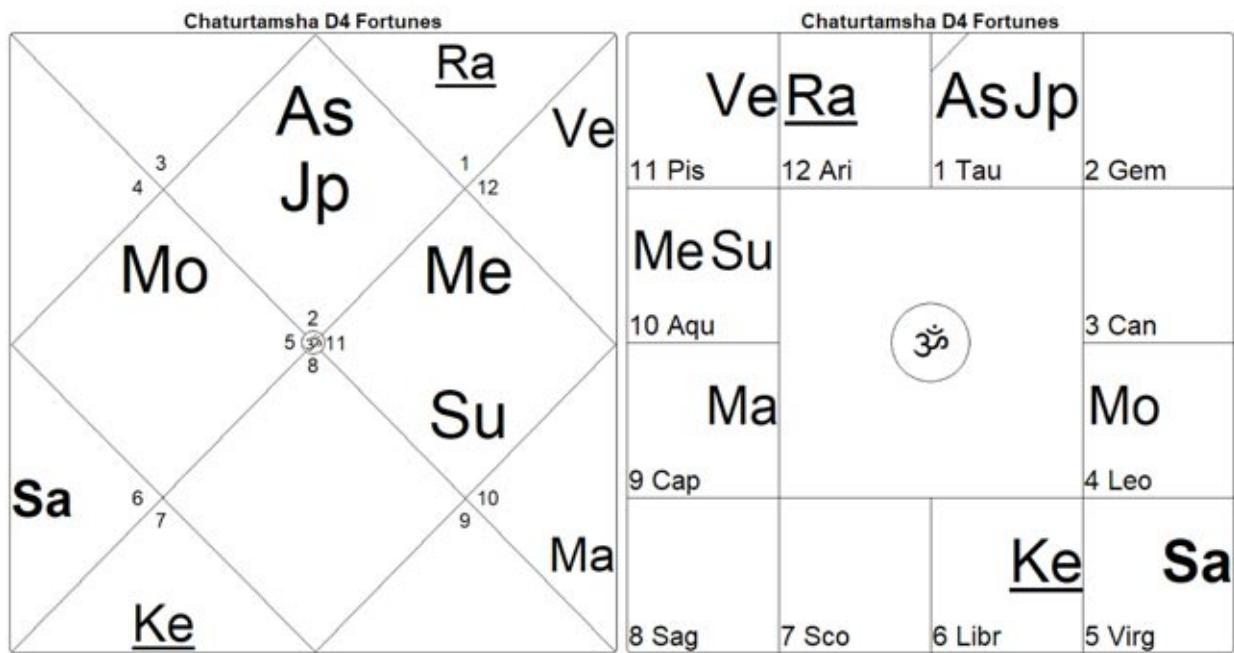


The period indicates some rather favorable potentials as Jupiter forms both *rāja* and *dhana yoga* in the 1st house with the *lagna* lord, Sun, and 2<sup>nd</sup> and 11<sup>th</sup> lord, Mercury. All these *grahas* have sources of strength since the Sun is both *svakṣetra* and *vargottama*, while Jupiter and Mercury get directional strength. Jupiter is also in an angle from the Moon in its exaltation sign, giving *Gaja Kesari Yoga*. Unfortunately, what significantly spoils this otherwise lovely astrological picture is the severe malefic

hemming of these planets in the 1<sup>st</sup>. Still, Jupiter has to give some fruit of these *yogas*, however blemished, and when I first spoke to him, he indicated that it soon would, based on Jupiter's lordship of the 8<sup>th</sup> house.

His father had passed away and he was in line for a six-figure inheritance, but did not know when exactly he would receive this. He indicated that it might take some time for the estate to be settled. He wanted to know when he might acquire property which he intended to buy as soon as he received the inheritance. The simple question before me then was whether Jupiter showed the potential of giving a home/property in the near future and if so, exactly when?

In considering this question, I noticed that Jupiter along with the other *grahas* in Leo fall in the 4<sup>th</sup> house from *Chandra lagna*. But what made the acquisition of property in the Jupiter major period so obvious was his *caturthāṁśa*, the *varga* pertaining to such matters.



Jupiter is in the *lagna* of his D-4 and with two sources of strength, directional and as a result of the exchange with an exalted *lagna* lord, Venus. It is also again configured in *Gaja Kesari Yoga*.

It became merely a question then of which sub-period. Jupiter-Jupiter would be ending in July of 2018 which seemed too soon, to be followed by Jupiter-Saturn. I noted that Saturn aspected the 4<sup>th</sup> house in the birth chart and was *vargottama* in D-4. It receives the aspect of Jupiter from the *lagna* as well as the aspect from Venus, the *lagna* lord of this division. It seemed clear to me that he would get his inheritance and acquire property in this sub-period, but how soon in this sub-period became the question, since it went up to February of 2021.

One advantage with working with periods and sub-periods in *Chara dasā* is that they are typically much shorter time frames than in *Vimśottarī*. So, my next step was to see which upcoming period and sub-period in *Chara* showed this potential. The major period of Aquarius which had begun in September of 2015 clearly showed the potential for giving property both in the birth chart and D-4. Can you see why?

Using Aquarius as the *dasā lagna*, the 4<sup>th</sup> house from there, Taurus, has an exalted benefic, the Moon, who is also the natural *kāraka* of home. Taurus additionally receives the *rāśi drṣṭi* of Mars, the planetary indicator of land. In D-4 I saw that Aquarius has the Sun, the planet with 4<sup>th</sup> highest degrees in his chart, making it the *mātri kāraka* or MK of his birth chart, carrying all the significations of the 4<sup>th</sup> house. This was very strong confluence for the major period. The upcoming sub-periods to consider were:

- Aquarius-Leo
- Aquarius-Virgo
- Aquarius-Libra

All of them showed an eligibility, Leo because it contains the MK Sun in the birth chart, Virgo because it is the *pada* of the 4<sup>th</sup> house (P4) and Libra because it receives the *rāśi drṣṭi* of the MK. I liked Virgo because of its time frame which was from March to October of 2019, the first part of which would coincide with Jupiter-Saturn-Mercury. His 4<sup>th</sup> house Scorpio would be getting the double influence of Saturn and Jupiter in this same time frame, so I predicted the acquisition of property in the second quarter/mid-year 2019. He received his inheritance in late February of 2019 and acquired a spacious property with multiple buildings on it in May of 2019. It was his Aquarius-Virgo-Aquarius period in *Chara daśā*. He subsequently wrote me a nice note congratulating and thanking me for the prediction.

With these examples I have shown how periods that actually bring an event versus many that become eligible can be differentiated using the two different systems with their two different types of *daśās*, along with the transits of the slower moving planets, Jupiter and Saturn. This approach is like a mathematician solving a problem with two different set of equations but arriving at the same conclusion. Later in this book you will learn how this methodology can be further refined by using up to four, even five *daśās* along with the transits of other, faster-moving planets. The more these all line up like symbols on a Las Vegas slot machine, the more assured one can be of “*hitting the jackpot*” as it were of a successful prediction.

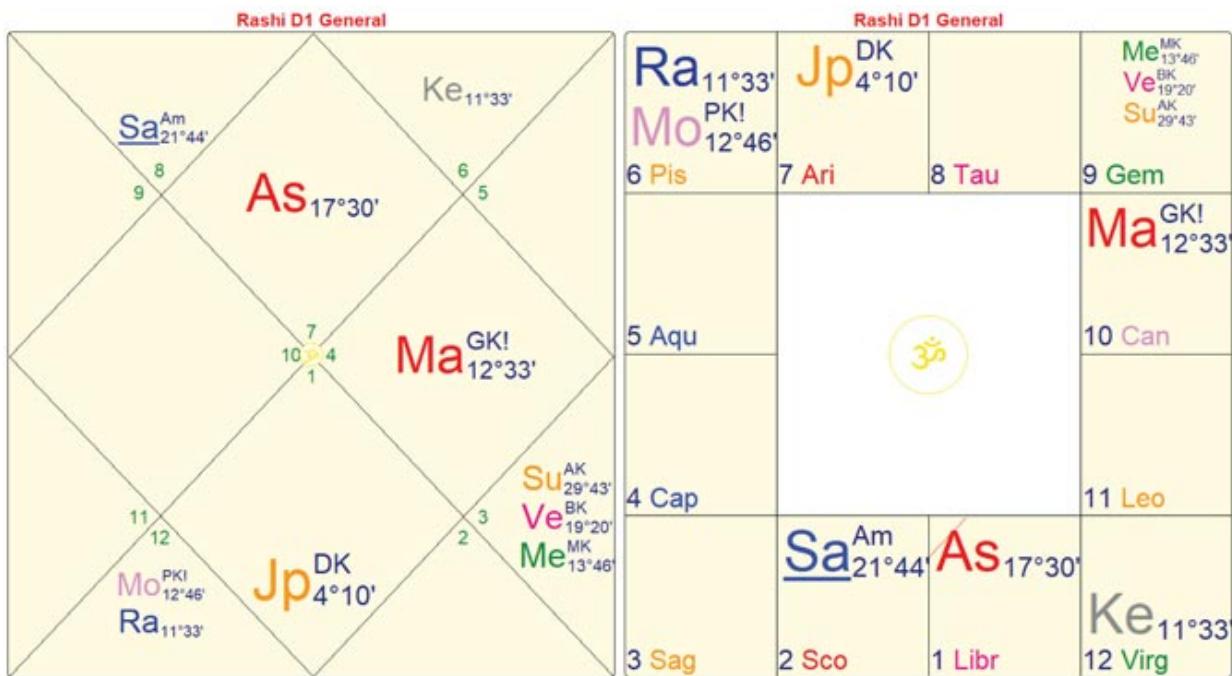
## **Major Life Events**

In this book I have chosen to focus on eight major life events. These events are also ones about which consulting astrologers are very frequently asked. They include:

- Educational Success
- Obtainment of Position and Career Rise
- Periods of Financial Prosperity
- Marriage
- Childbirth
- Acquisition of Home/Property
- Relocation Abroad
- Meeting a Guru/Spiritual Initiation

There are, of course, all kinds of other major life events about which astrologers are asked, but these are the ones upon which I have chosen to focus because they are all positive, desirable events. I made a conscious decision at one point in my astrological career not to predict negative things, even when asked, as I did not want to be responsible for creating anxiety, fear or depression in people. I once heard Shri Rao say that “*no one can play the devil with a person’s mind like an astrologer,*” and I have come realize how true this is. My goal is always to encourage and uplift whenever possible.

The following chart is that of a young man nearing the completion of a PhD in mathematics and aspiring to an academic career. He is scheduled to graduate soon and wanted to know if his chart supported such a career. He also wanted to know his prospects for securing a position in academia in the later part of 2019. He had begun his Venus major period in January of 2017 and would be running Venus-Venus-Mercury starting in September of 2019. It was one of those fortuitous situations when an astrologer can encourage a person and help build their confidence. Obtainment of a position in this *daśā* sequence was readily apparent just based on the birth chart.



Venus is the *lagna* lord in the 9<sup>th</sup> house of academia with the 9<sup>th</sup> lord, Mercury, *svakṣetra*, forming a superior *rāja yoga*. These two *grahas* are joined by a *vargottama* Sun, the planetary indicator of mathematics. There is no issue of combustion here, and as the 11<sup>th</sup> lord with the 1<sup>st</sup> and 9<sup>th</sup> lords, the Sun contributes to the formation of *dhana yogas*, indicating gains from universities. It was very encouraging for him to hear this.

## **Method of Instruction**

K.N. Rao had a particular method for instructing students on how to predict an event that I found very effective and have therefore emulated. He would begin by laying out a set of predictive parameters and then apply these to the charts of well-known public figures whose life events with timing are a matter of record and could be verified. He would show, for example, how the given predictive parameters for the birth of a child applied to the chart of Queen Elizabeth of England who gave birth to all four of her children in the *daśā* of her 5<sup>th</sup> lord Venus.

After several illustrations on the charts of such famous people, he would then show a number of examples from his own case files of successful predictions made using these parameters. Lastly, he would ask for students in the class who had accurate charts and who had experienced the event in question to let the group see the timing and whether the parameters applied in their case or not. He called this “*blind testing*.” Almost invariably they did, and I noticed that it made a lasting impression on students to see these predictive parameters apply to their own charts.

This instructional approach is what I have adopted here, with the exception of the “*blind testing*” phase since this can only be done in a classroom or webinar setting.

I will conclude this introduction to predicting major life events with the request that this knowledge only be used in the spirit of service and to help others.



# PREDICTING EDUCATIONAL ACHIEVEMENT

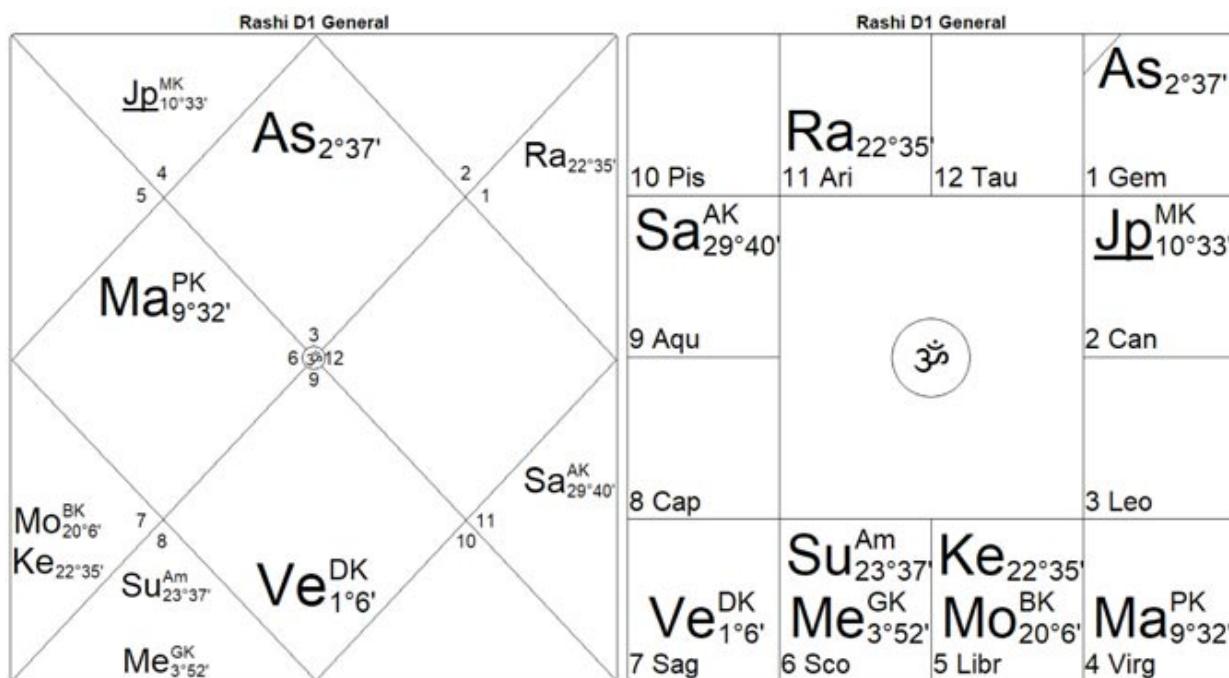




## A Parent's Concern

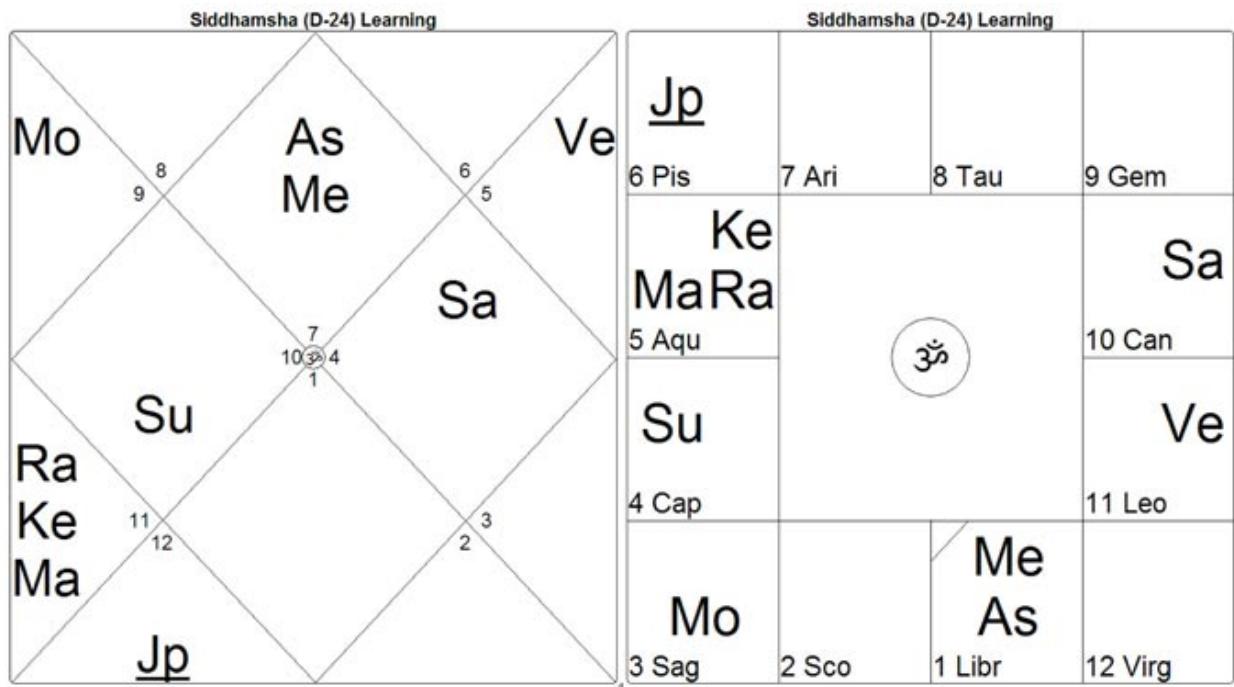
As is likely true for most practicing *jyotiṣi*, a good number of my clientele have been from India, both those still living there, as well as the many who have immigrated to other countries, particularly the U.S. After seeking a consultation for themselves, if they felt I was competent, very often they would also want to consult about the charts of their young children, in which case they would invariably ask questions about their child's education. Although these could vary, the underlying concern in all such questions was that their children would do well academically as a basis for a good start in life.

Such was the case for this Indian gentleman living in the U.S. who was highly educated himself, having earned a PhD in Polymer Science in May of 1997.



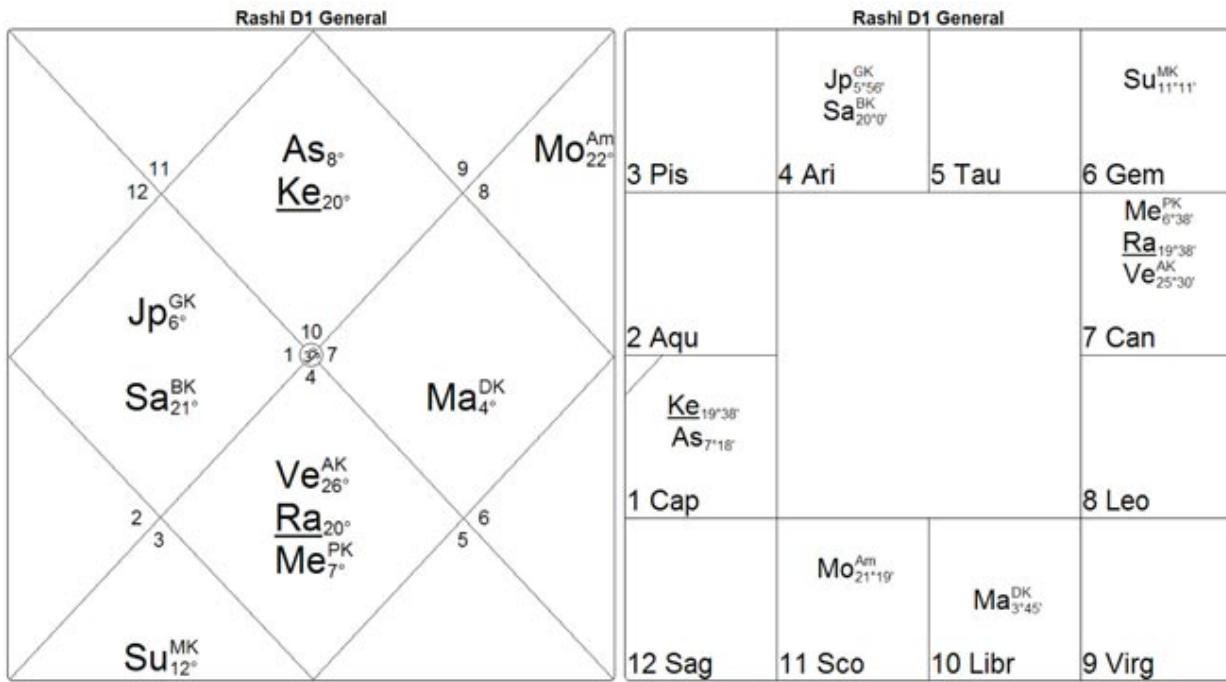
From the Parashari point of view using the *Vimśottarī dasā*, it was his Saturn-Rahu period, with the major period lord, Saturn, as the 9th lord in the 9th house from the birth *lagna*, and the 5th lord in the 5th house from *Chandra lagna*.

In his D-24, both the period and sub-period lords are very well placed in angle and trine houses, with Rahu in its own sign, Aquarius, with Saturn as its dispositor.

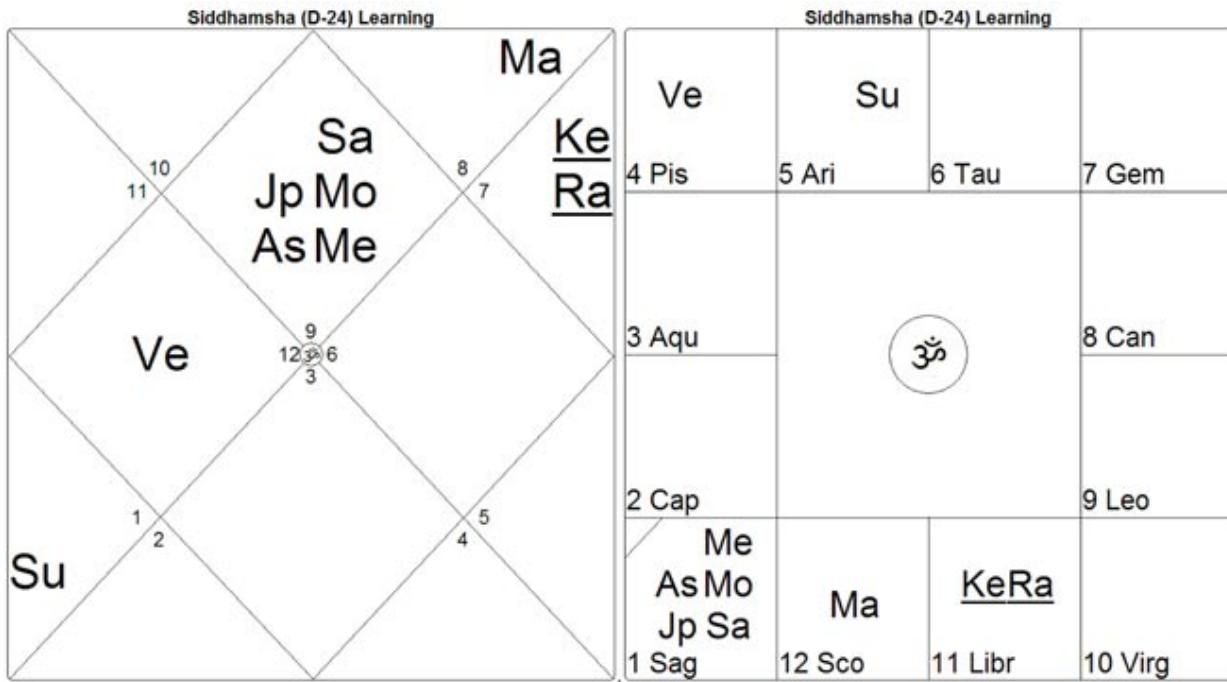


From the Jaimini perspective, it was his Aquarius major period, the 9th house from both the birth *lagna* and *kārakāṁśa lagna*, since they are the same. The sub-period was of Virgo, a sign containing his PK Mars.

Now see the chart of his daughter who was in high school when the father consulted with me about her future educational achievement.



It features a *Sarasvatī Yoga* of an ordinary variety, but connected to her *lagna* lord, since Saturn is conjunct Jupiter. She was running her Ketu *mahādaśā*, which is aspected by both the 5th lord and *yogakāraka* planet, Venus, and the 9th lord Mercury, the two other constituents of the *Sarasvatī Yoga*. Then see Ketu's disposition in her *siddhāmśa*.



Place Ketu in Aries here in the 5th house opposite, Rahu, and there it is conjunct an exalted Sun.

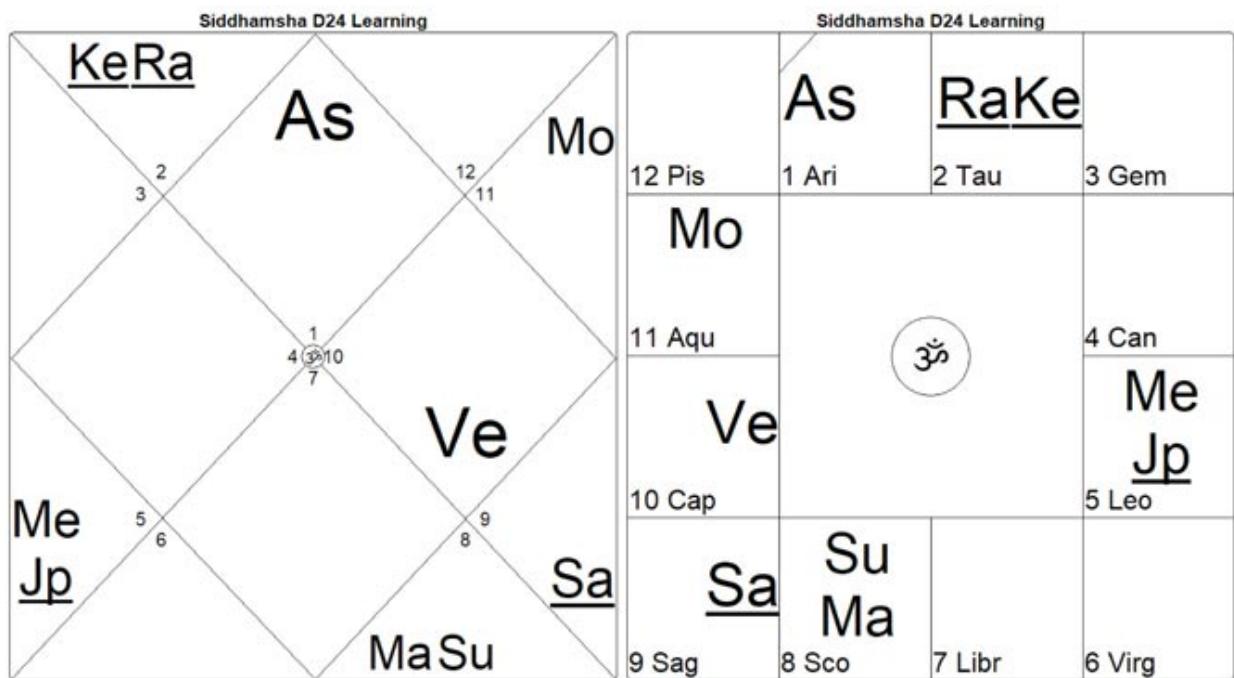
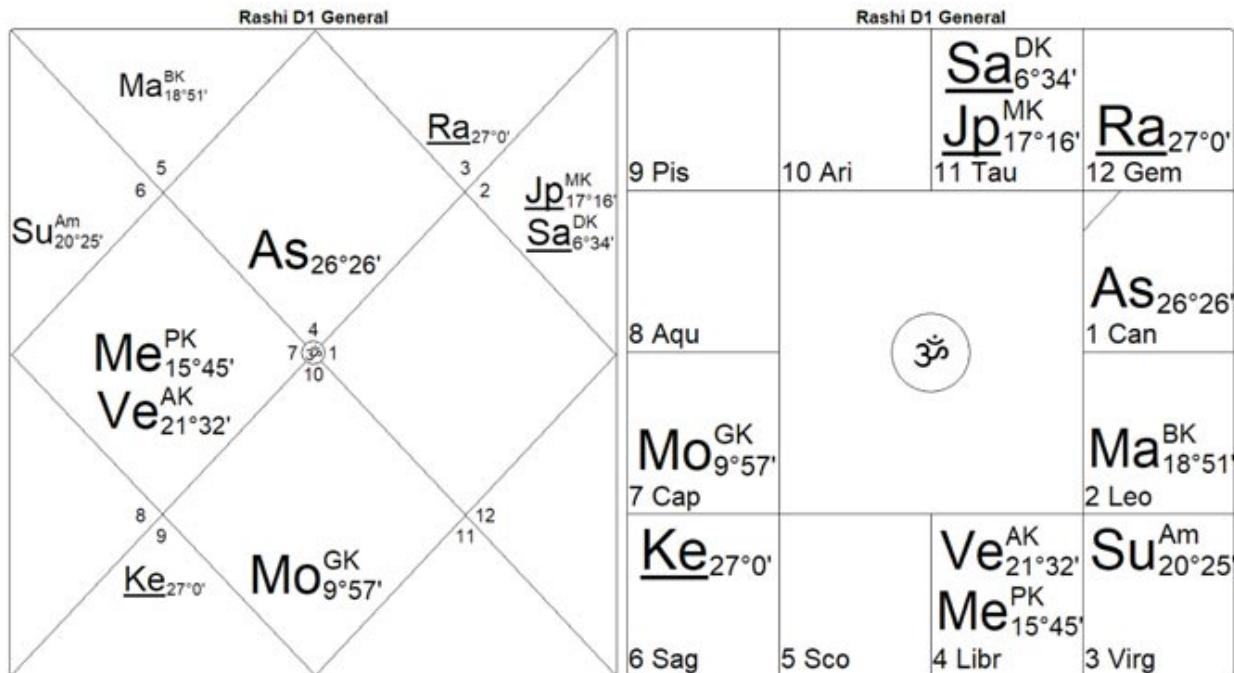
I noted that the Ketu *mahādaśā* would be followed by the 20-year Venus period starting at age 18, a time when a person in the U.S. typically graduates from high school and may go on to pursue higher education. This major period looked outstanding for educational achievement, given the status of Venus in the birth chart and its placement in D-24, where it is exalted in an angle, again participating in *Sarasvati Yoga*. It was one of those instances when an astrologer can tell a father what he would like to hear.

However, before making any pronouncements this way, I evaluated the question from the Jaimini angle, looking for confluence. From the age of 15 to 24 she would be running her Libra major period in *Chara daśā*, the 10th house of the birth chart, but the 9th house from *kārakāṁśa lagna*. From

Libra, using it as a *daśā lagna*, the 5th house, Aquarius, receives the aspect of no less than 6 *grahas*, including all the benefics, and the PK Mercury.

This picture from the Jaimini point of view confirmed what I had seen from the Parashari angle, which is to say that it indicated his daughter was likely to excel academically. It proved correct, at least so far. She graduated from high school with a very good grade point average, and consequently gained admittance to a prestigious university on a full tuition scholarship where she is currently doing well. I also told the father that she would likely pursue graduate studies subsequently, which remains to be seen.

When I initially began consulting full time in 2013 an Indian gentleman from Boston was among the first to contact me. After a consultation on his own chart with a focus on career, he wanted to discuss his son's horoscope generally, but particularly about the portents for his educational success. Fortunately, his chart was such that I could be every encouraging this way. His son was 12 at the time and running his Mars major period up to age 17 followed by Rahu. Can you see why?



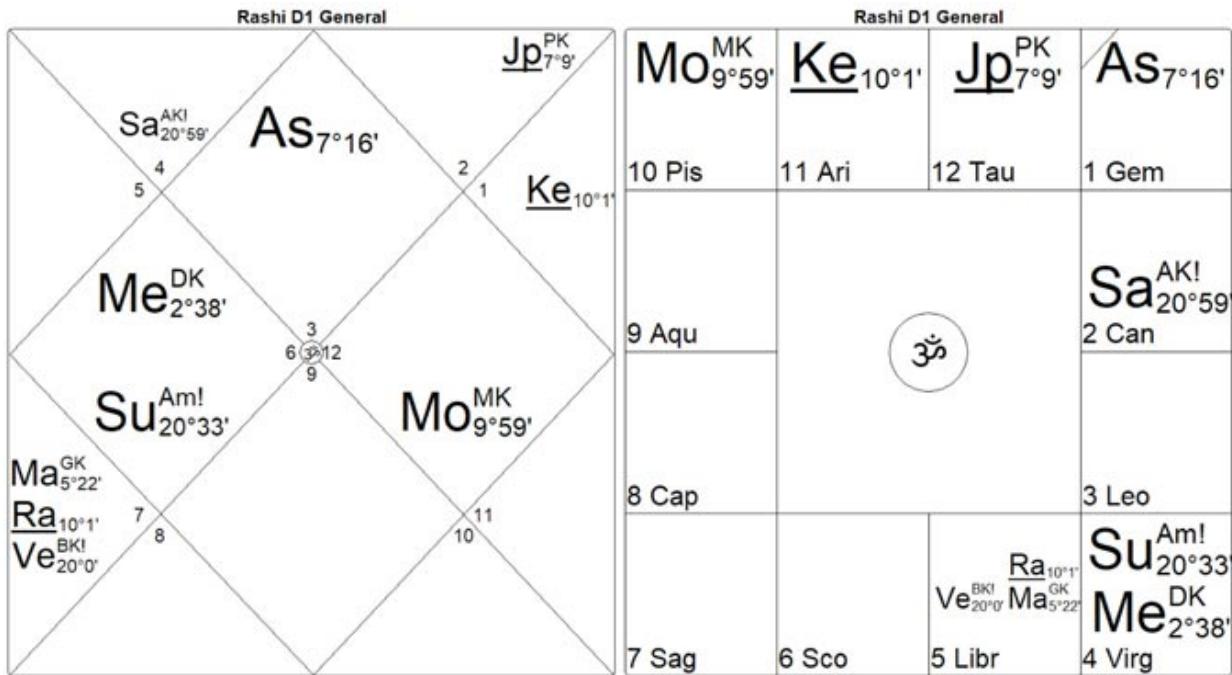
From a static potential point of view there is *Sarasvatī Yoga* in his chart that repeats from the Moon. Mars, the major period lord up to age 17, is a *yogakāraka* 5<sup>th</sup> lord, very closely *kendra sambandha* with the 9<sup>th</sup> lord, Jupiter. In D-24 Mars is strong in its own sign. The following major period

would be Rahu, in its *mūlatrikona* sign and in the birth chart and *vargottama*, giving the results of Mercury, its sign lord and Jupiter its *nakṣatra* lord, components of the *Sarasvatī Yoga*. In D-24 Rahu is in its exaltation sign, Taurus.

In *Chara daśā* he would be running his Taurus period up to age 15 followed by Aries. Taurus has the influence of all the benefics, including the PK Mercury, and some of these form Jaimini *rāja yogas*. From Aries in D-24 Mercury and Jupiter are together in the 5<sup>th</sup> house aspected by Venus. Both systems appeared to indicate a good level of educational success.

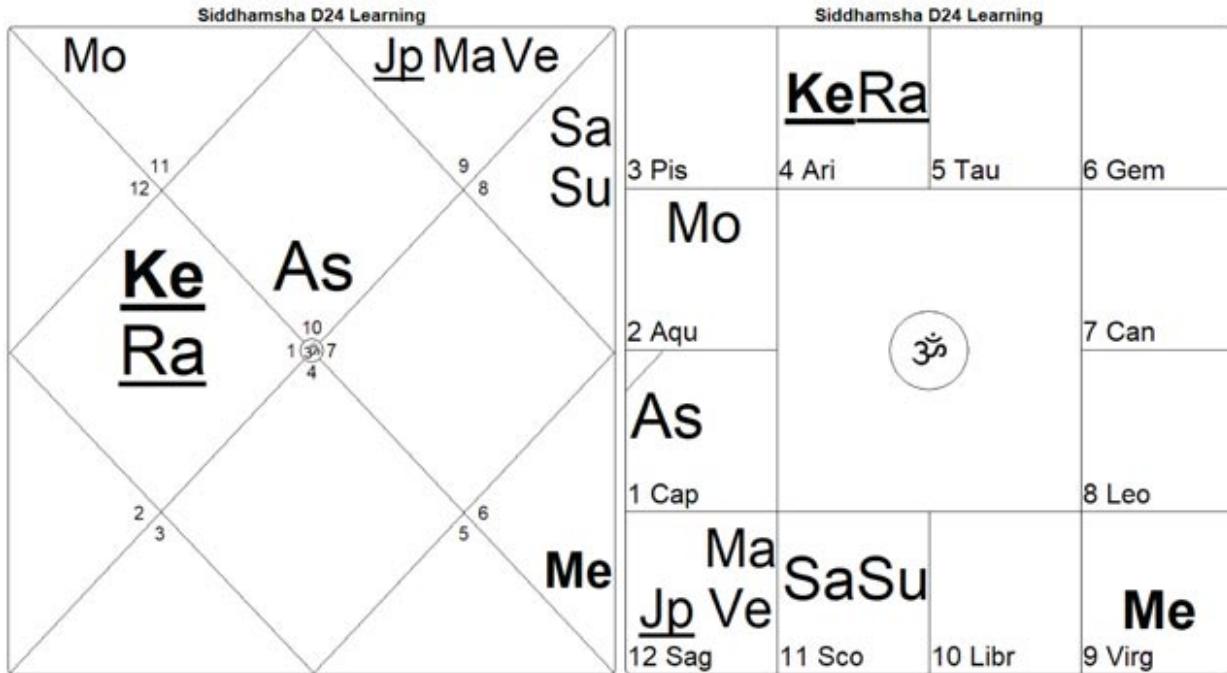
The father continued to contact me from time to time, mostly with questions regards his own chart but would always mention how well this son was doing academically. Fast forward to the spring of 2019. I received an anxious e-mail for him because it had come time to hear from colleges to which his son had applied. They were all top universities like Harvard and other Ivy League schools. He received notices from a number of them that he was wait listed and had not yet heard that he was accepted by any. It was his Rahu-Rahu-Jupiter period in *Vimśottarī*. Transiting Jupiter from Scorpio was aspecting his 9<sup>th</sup> house Pisces, as well as its natal position in Taurus. Saturn was retrograde in Sagittarius aspecting as if from Scorpio doing the same.

I told the father to relax, give the situation more time, and that his son would surely gain admittance to one of these top schools. Shortly thereafter his son was accepted at Brown University, an Ivy League college, and was still hopeful for hearing from others.



Above is the chart of a woman who also contacted me in 2013 when she was well past her educational years and established in a good career. Having just entered her Venus period at the time, her questions were about marriage and child birth. In preparing for the consultation I noted that she ran her Mercury major period from age 9 to 26. Her Mercury is an exalted *lagna* lord in an angle from both the ascendant and the Moon giving a good *Bhadra Yoga*. Mercury is with the Sun without combustion resulting in an excellent *Budhāditya Yoga* and is aspected by Jupiter.

Examining her D-24, I saw the Mercury is exalted there as well and as the 9<sup>th</sup> lord in the 9<sup>th</sup> house.



The conclusion was obvious. She must have had an outstanding educational career, especially during Mercury-Jupiter from ages 21-23. I stated this early on in the consultation and she acknowledged it. During this period, she graduated from Stanford and went on to get her Masters at the London School of Economics, two very premier educational institutions.

## Educational Achievement

Back in the 1990s I witnessed K.N. Rao's astonishing astrological ability to correctly identify educational patterns, along with timing, with individuals who consulted with him, including myself. None of us could see how he was doing it at the time, but later I came to know that his methods relied heavily, though not exclusively, on the Jaimini system, and for timing on his version of *Chara daśā*.

Taking a clue from certain *sutras* of Jaimini, he favored the 5th house for education, and specifically the 5th house from the *kārakāṁśa/svāṁśa lagna* in the birth chart and *navāṁśa*, though this was not the only thing he evaluated. I have had some success using this approach myself, but I have never been able to come anywhere near his ability to say specifically what the person studied, something that appeared to me to be almost like a *siddhi* of his.

He would do it partially by seeing which *grahas* influenced the 5th house/5th lord from *kārakāṁśa lagna* and the correlation of these to different subjects, dividing all academic disciplines into the three broad categories of technical, semi-technical, and non-technical. For example, his researches this way revealed that the predominant influences of natural malefics would incline a person toward a highly technical education such as the engineering disciplines, whereas the predominant influence of natural benefics would incline a person more towards the liberal arts and the humanities like literature, history and the like. A subject such as

Psychology with its experimental side and use of statistics might come under the category of semi-technical.

Individuals get engrossed in studying different subjects at different times, and I observed that one of the ways he predicted this was by seeing the influences on the 5th house/5th lord from a particular *daśā lagna*, using the sign of the major period this way.

Over and above the question of what subjects a person pursues is that of their level of success academically. I have known individuals who studied technical, scientific subjects like organic chemistry with the goal of getting into medical school, but who did not do well enough academically to achieve this educational goal. Predicting academic achievement, not what subjects a person would be inclined to study, is what I have focused on in my researches, using both the Parashari and Jaimini systems in consort, as illustrated in the case studies shown earlier. This is the topic of this chapter.

Like all events, periods of educational achievement can show up in a bewildering variety of ways, and what I am giving here in terms of guidelines is not meant to be definitive.

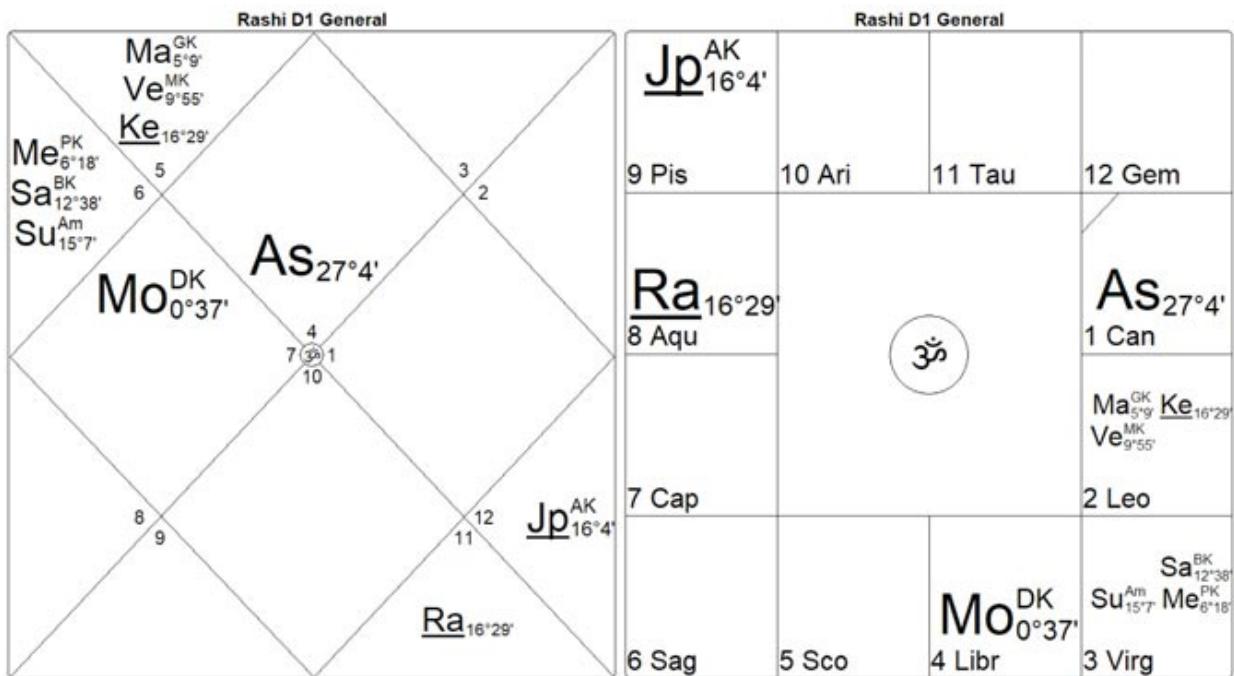
In developing such guidelines K.N. Rao always started by consulting the Sanskrit classics of *Jyotiṣa*.

## Parashari Guidelines for Predicting Educational Achievement

### Natural Kārakas

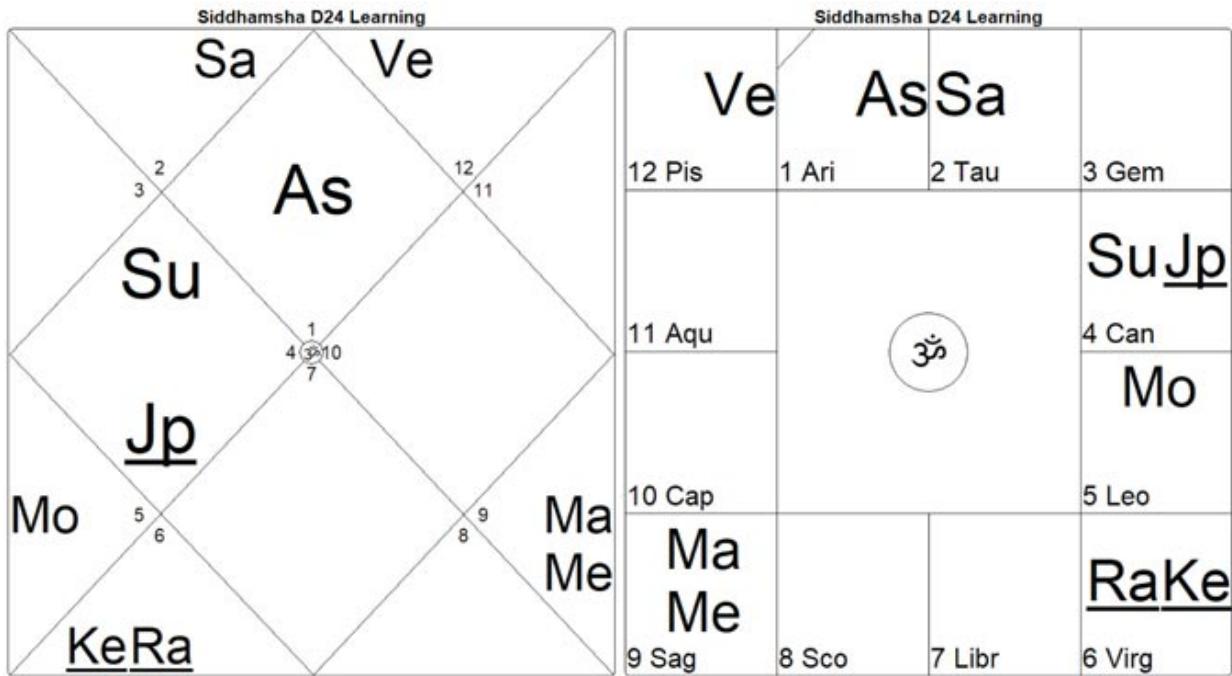
Jupiter and Mercury are the primary planetary indicators for education. If they are strong and well-placed, they favor good educational achievement, especially if connected to the 5<sup>th</sup> house/5<sup>th</sup> lord. If a person then runs these periods in their educational years, or even later in life, Jupiter and Mercury in their major periods hold a very good promise for educational achievement and for gaining knowledge.

This was already seen in the one case discussed earlier of the women with a good *Bhadra Yoga* in her chart. See another example in the chart of my best friend from university days.



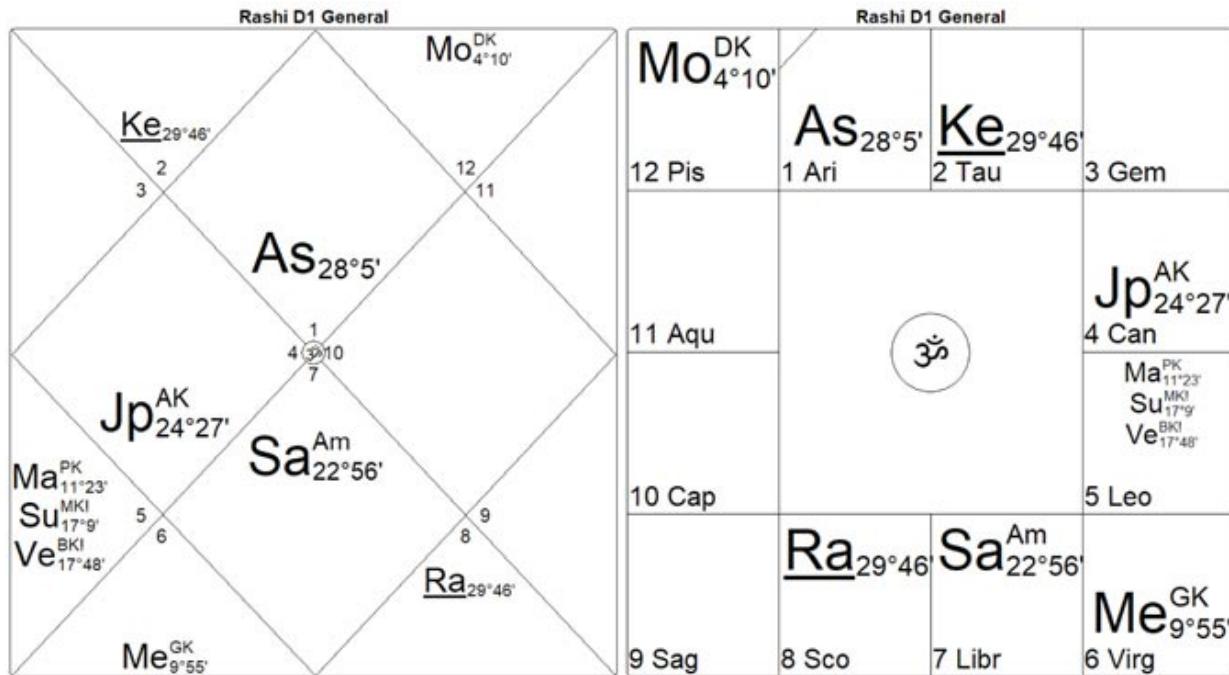
Jupiter is *svakṣetra* as the 9<sup>th</sup> lord in the 9<sup>th</sup> house, and in a mutual aspect with an exalted Mercury. He obtained his PhD in Clinical Psychology in his

Jupiter-Mercury period. See these two *grahas* in D-24 also.

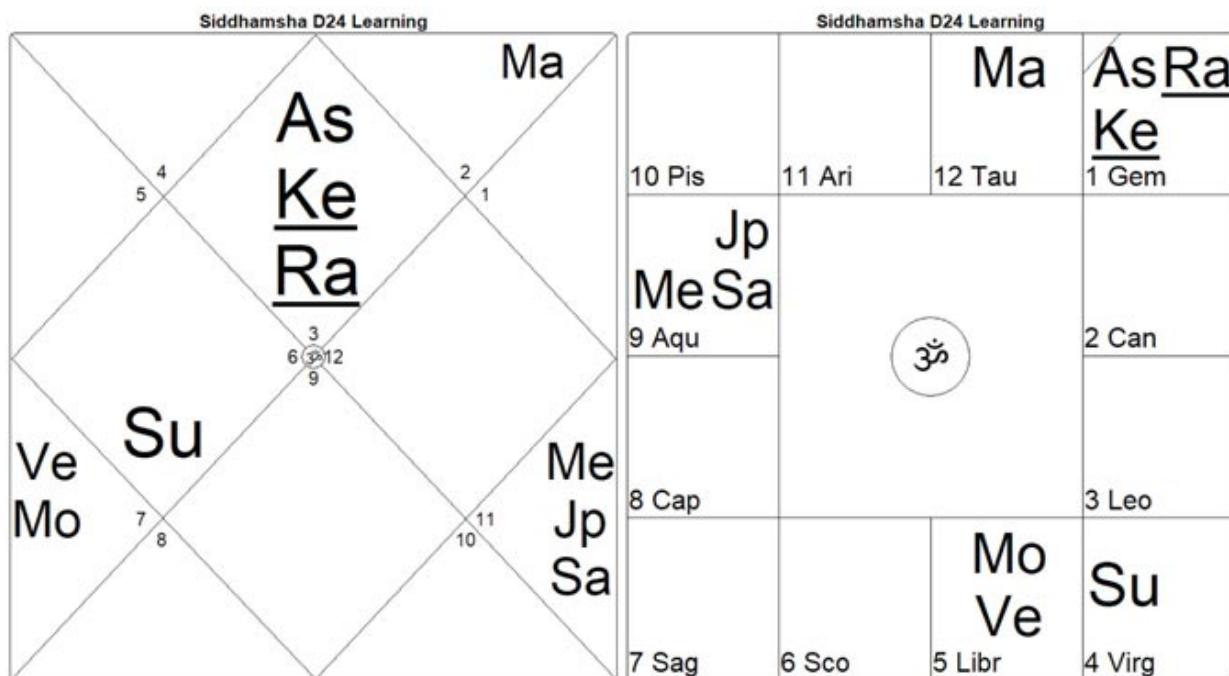


Jupiter is exalted in an angle and Mercury is in a trine in Jupiter's sign.

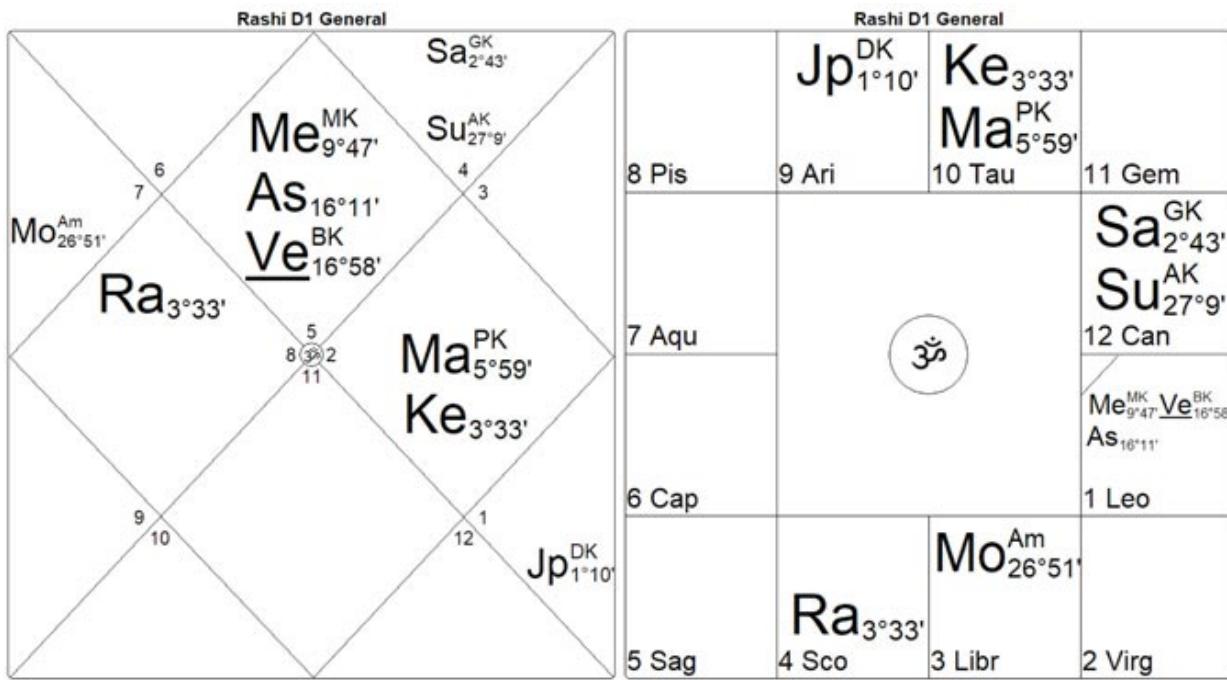
The chart below is of a woman who was an outstanding student growing up and obtained her undergraduate and then her medical degree in her Mercury major period. Now in her sixties, she has had a life-long love of learning and is always studying something, including *Jyotiṣa* and Sanskrit in recent history.



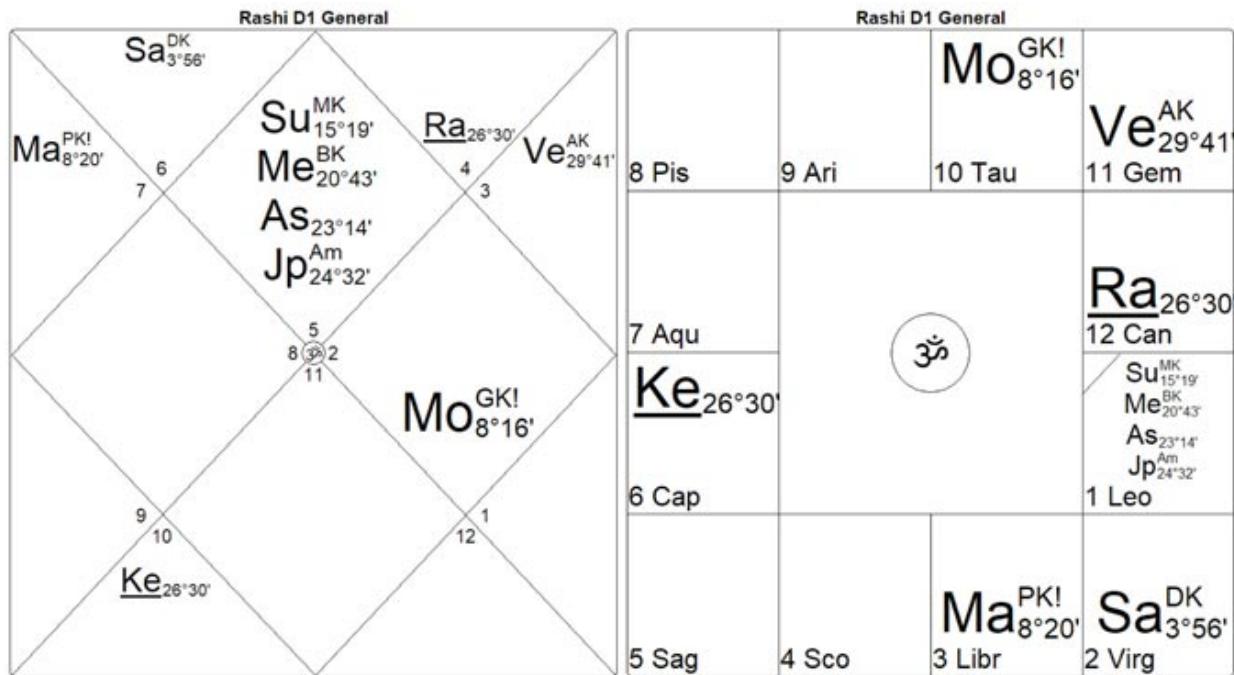
Mercury and Jupiter are both in their exaltation signs in the birth chart and are together in the 9<sup>th</sup> house with the 9<sup>th</sup> lord in her *siddhāṁśa*.



Jupiter and Mercury need not be in their own or exaltation signs to give this kind of good educational success in their major periods. Good house placements and other sources of strength give the same result. Examine Jupiter and Mercury in the following chart.

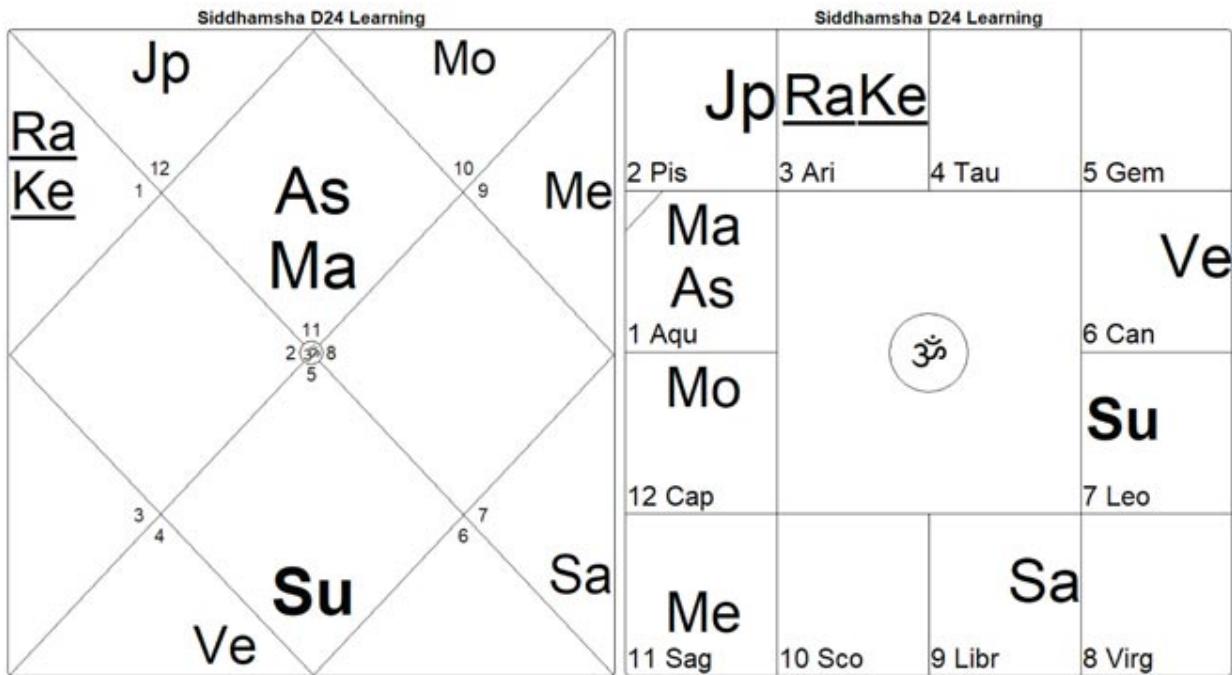


It belongs to a mid-life woman who holds a very demanding professional position while also being a wife and a mother to two children. Somehow in her Mercury-Jupiter period and since then she has found the time to become a very good and serious student of *Jyotiṣa* and is very knowledgeable. Mercury is in the *lagna* getting directional strength and Jupiter is a *vargottama* 5<sup>th</sup> lord in the 9<sup>th</sup> house. Both participate in *Sarasvatī Yoga*.

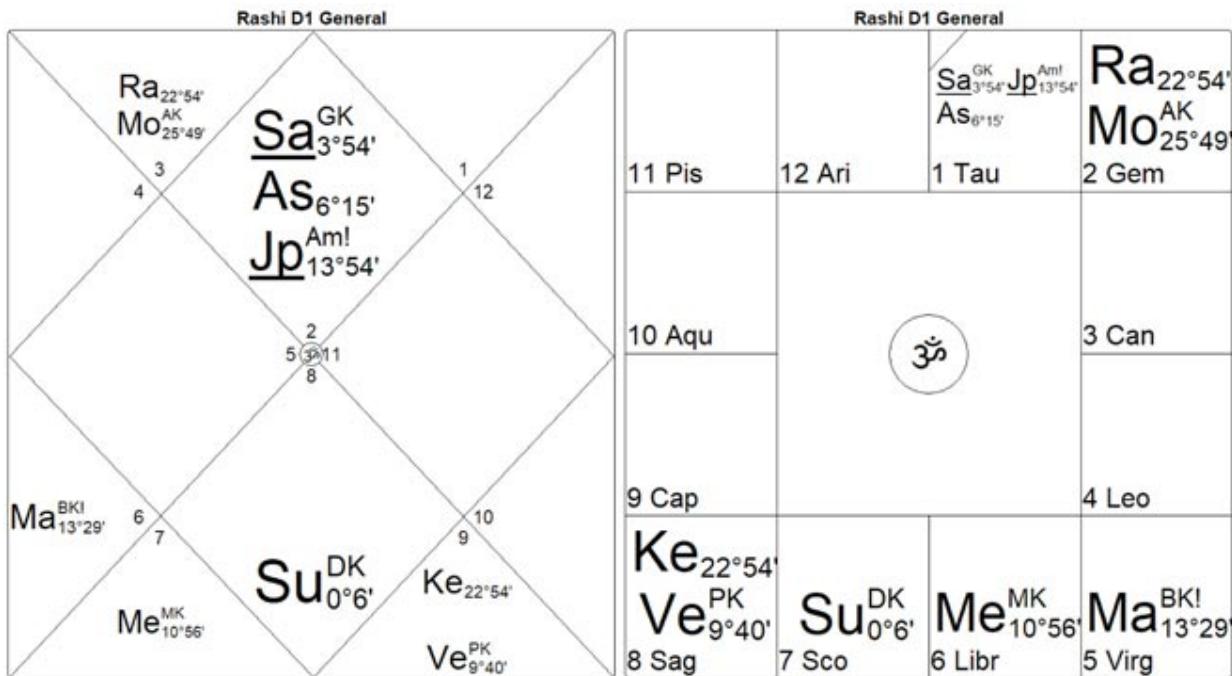


Here is the chart of another adult, a man who has become a good and serious student of *Jyotiṣa* and Vedic tradition of knowledge in general in his Jupiter major period. Jupiter is also his 5<sup>th</sup> lord, this time in the 1<sup>st</sup> house with Mercury, where both get directional strength. Again, they participate in *Sarasvatī Yoga*.

In his D-24 Jupiter is *svakṣetra*.



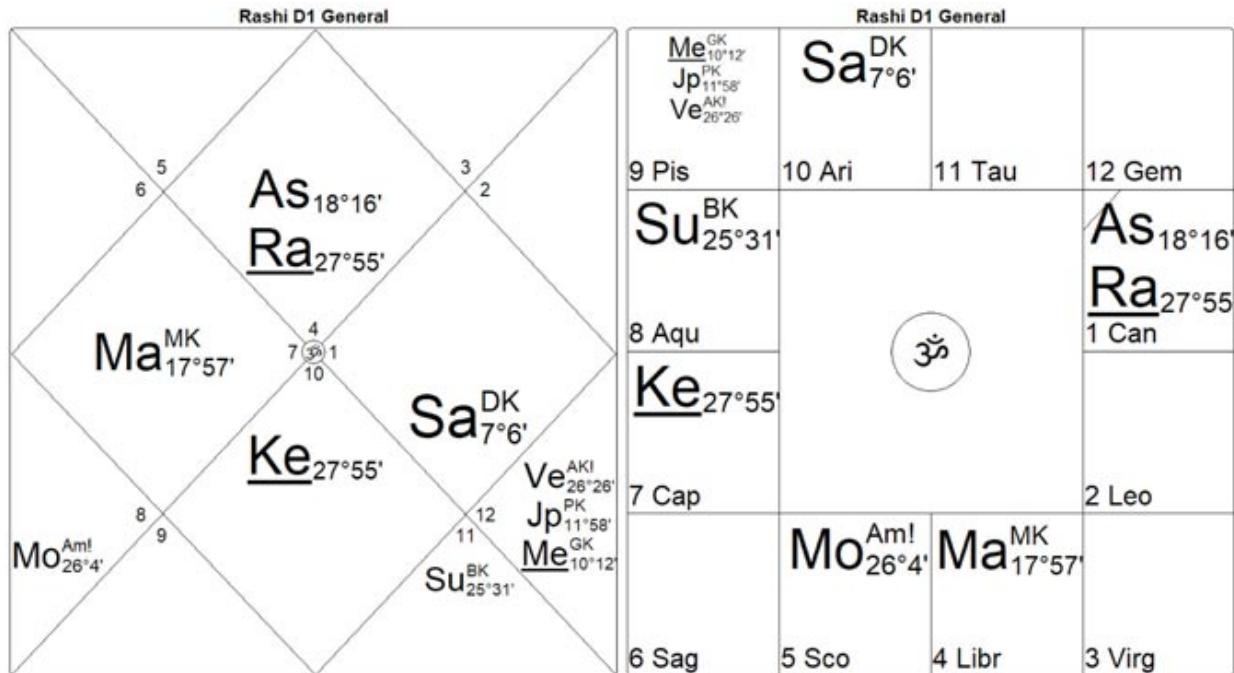
Shri Rao also highlighted the importance of assessing the *lagna/ lagna* lord when considering achievement in any area, including education, stating that bad health will never allow anyone to proceed smoothly in the path of education.



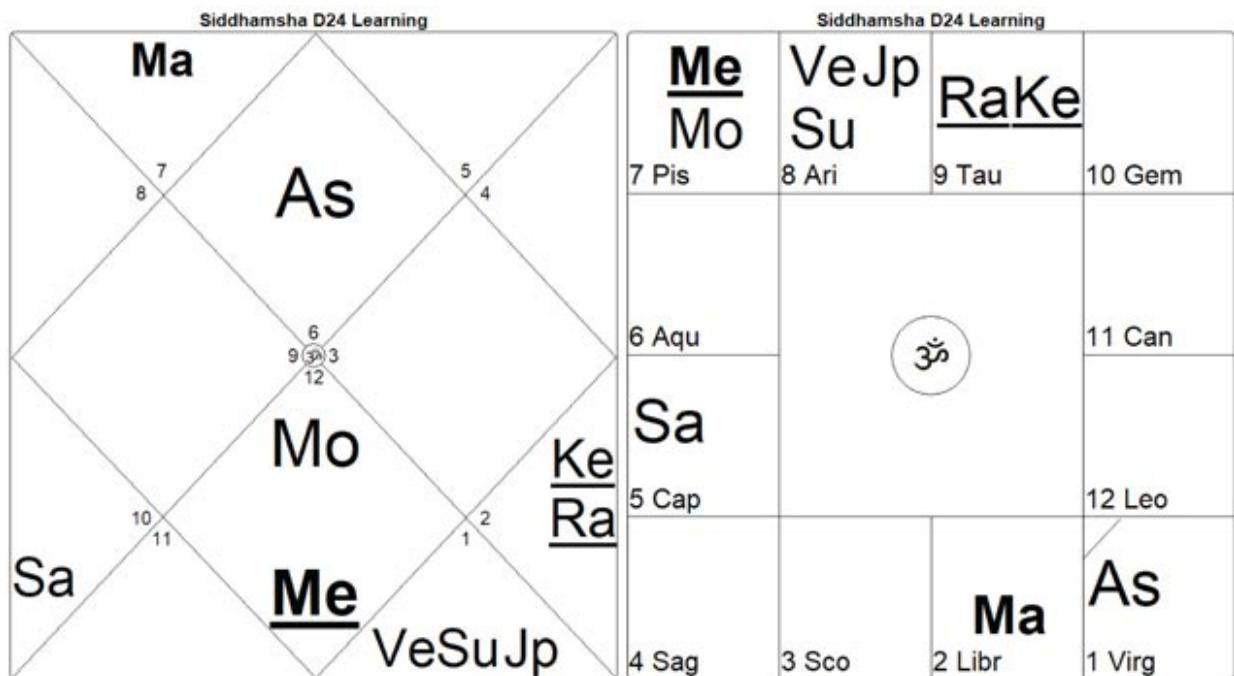
I was recently consulted by a father concerned about his teenage son whose chart is given above. He and his wife had me do his horoscope right after his birth and it was a challenging situation for me given what I saw there. Can you see why?

There is a rather virulent *arista yoga* in his chart resulting from the exchange between the 1<sup>st</sup> and 8<sup>th</sup> lords with the additional influence of natural malefics on both the *lagna* and the *lagna* lord. It became active right at birth since he was born in the Jupiter major period. This was followed by Saturn and in Saturn-Venus health issues have forced him to drop out of school and his education has been interrupted and significantly impacted.

In March of 2019 I was contacted by a young woman who had recently completed his secondary education in India where he finished very high in his class ranking. It is not difficult to see why he has excelled educationally in his Venus major period. Venus is less than a minute from and applying to its most extreme degree of exaltation in the 9<sup>th</sup> house. It is with a *svakṣetra* 9<sup>th</sup> lord Jupiter, and Mercury forming a rather beautiful *Sarasvatī Yoga*. But can you see the blemish on this *yoga* and a big problem with the chart in general?



The 9<sup>th</sup> house and all the *Sarasvati Yoga* forming planets in it are hemmed by natural malefics, but the bigger problem is all natural malefics in the angles forming *Sarpa Yoga*, while the *lagna* lord is in its debilitation sign. Then see the position of Venus in D-24.



She has a physical disability that necessitates her functioning in a wheelchair. She had applied for and had been accepted into a prestigious university program leading to a law degree, but cannot attend because the facilities do not accommodate handicapped individuals. Like in the previous case her education aspirations have hit a road block due to serious health issues.

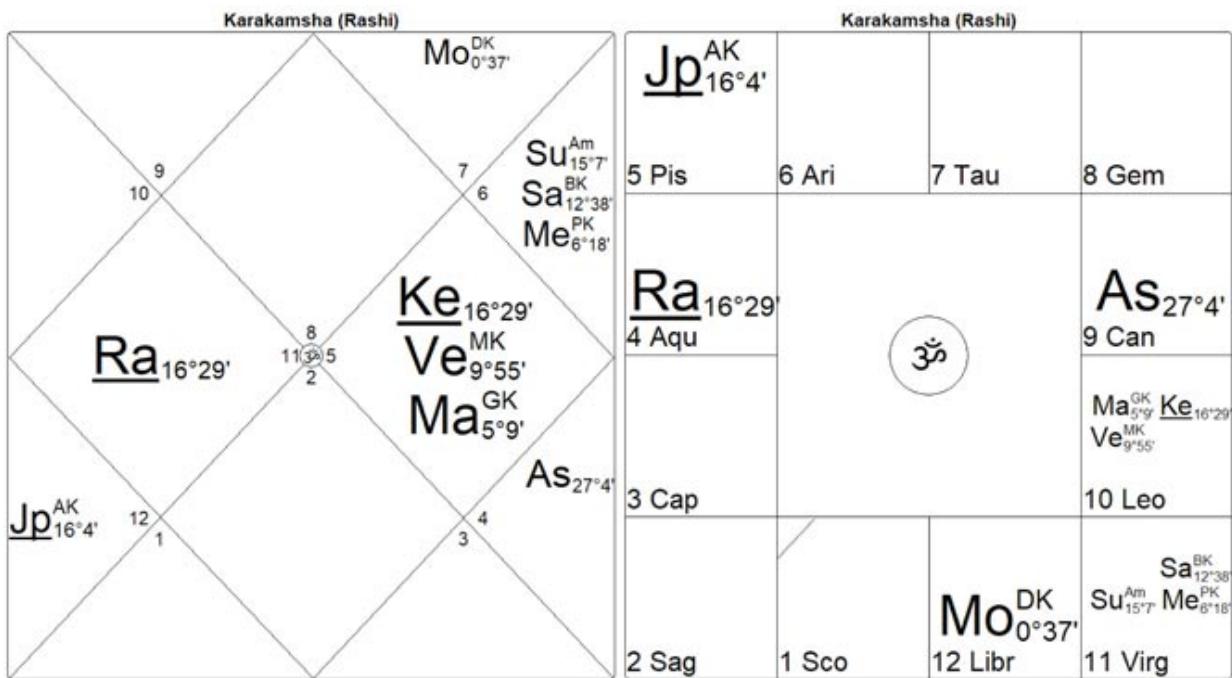
## The 5th house/5th lord

After the natural *kārakas*, Jupiter and Mercury, one of the main things to consider for educational achievement is the over-all condition and disposition of the 5<sup>th</sup> house/5<sup>th</sup> lord. In the chapter on the indications of the 12 houses in *Parashara Hora*, the *śloka* pertaining to the 5<sup>th</sup> house begins with the three words *yantra*, *mantra* and *vidyā*. The later term, *vidyā*, means knowledge and this is one of the reasons K.N. Rao emphasizes this house as being the most related to education and educational success. He points out that nowhere in the BPHS is there the suggestion that education should be seen from the 4<sup>th</sup> house, while acknowledging that South Indian astrologers go by this.

The approach that he taught for examining static potentials, which I have employed and found working well, is as follows:

1. Examine the 5<sup>th</sup> house and the 5<sup>th</sup> lord and the planetary influences on them.
2. Then concentrate on the *nakṣatra* in which the 5<sup>th</sup> lord is placed.
3. If some hints are available from the 4<sup>th</sup> house as taken by South Indian astrologers, do that also.
4. Repeat this exercise by looking at the *navāṁśa*, particularly the planetary influences on the 5<sup>th</sup> house/5<sup>th</sup> lord.
5. Now confirm the results by examining the 1<sup>st</sup>, 2<sup>nd</sup> and 5<sup>th</sup> houses from *kārakāṁśa lagna* in the birth chart.

With regards to point #5 see the horoscope again of my college friend who went on to do a PhD in Clinical Psychology, only this time from the *kārakāṁśa lagna*, Scorpio



The 5<sup>th</sup> house from KL has Jupiter *svakṣetra* aspected by the planets in Virgo, including the exalted Mercury. A *sūtra* of Jaimini indicates that such a person would be a scholar.

The point being that both the Parashari and Jaimini angle show the static potential for good educational achievement. These potentials got activated in his Jupiter period in *Vimśottarī* and his Pisces period in *Chara*.

## ***Yogas***

There are many *yogas* given in the ancient Sanskrit texts that can contribute to the static potential for educational success. It is beyond the scope of this work to enumerate them all here, but there are two that I will highlight in particular. They are *Sarasvatī Yoga* as defined by when the natural benefics, Jupiter, Venus and Mercury, all fall in angles, trines or the 2<sup>nd</sup> and 11<sup>th</sup> houses. The quality of this *yoga*, like all *yogas*, depends on the strength of the planets involved, especially Jupiter. The other is *Budhāditya Yoga*, defined by when Mercury and the Sun are together without combustion and when one of them rule either the 1<sup>st</sup> or 5<sup>th</sup> houses or when they appear in the 1<sup>st</sup> or 5<sup>th</sup> houses.

Since the periods of planets forming angle-trine *rāja yoga* combinations can indicate success, when they are operative during educational years that success can manifest as academic achievement.

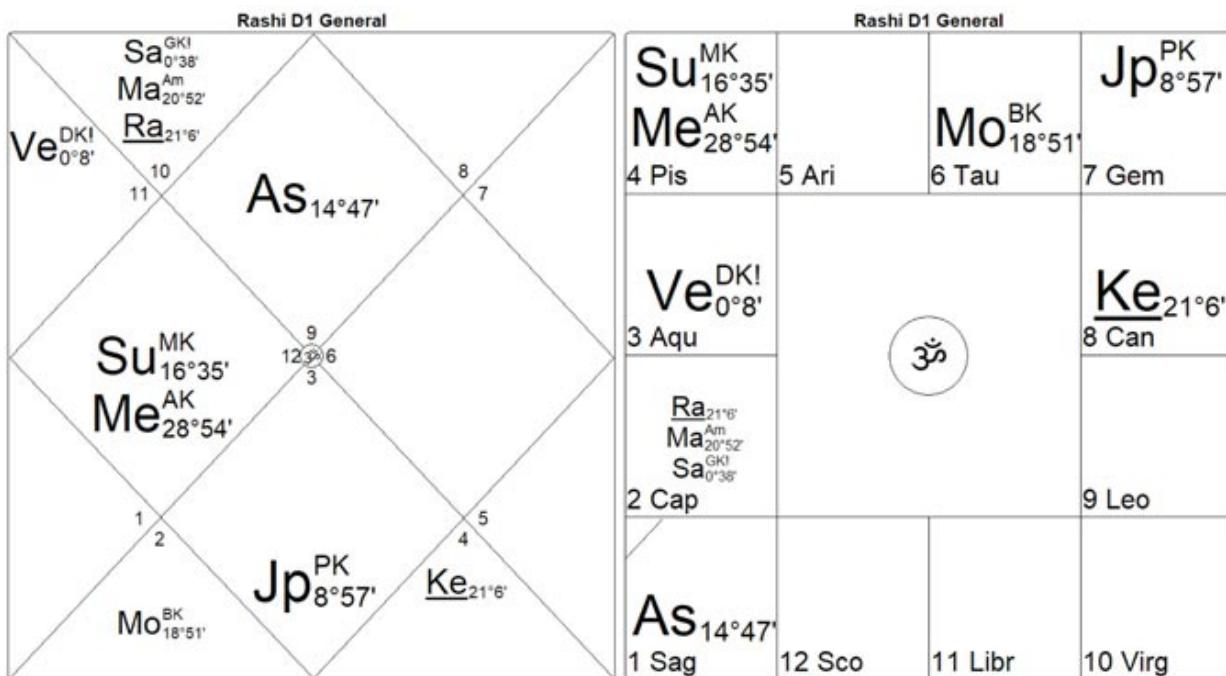
## ***Caturvimsāṁśa (D-24)***

Also referred to as the *siddhāṁśa*, this *varga* becomes important for timing educational success but can only be used if the birth time is accurate. Each of the 24 divisions are equivalent to 1 degree 15 minutes, which is only 5 minutes of clock time approximately. The correct *lagna* of this division is therefore always a question, but placements of planets there can be seen for good conditions regardless. In the cases discussed previously, educational success occurred in the periods of planet in their own or exalted signs in D-24.

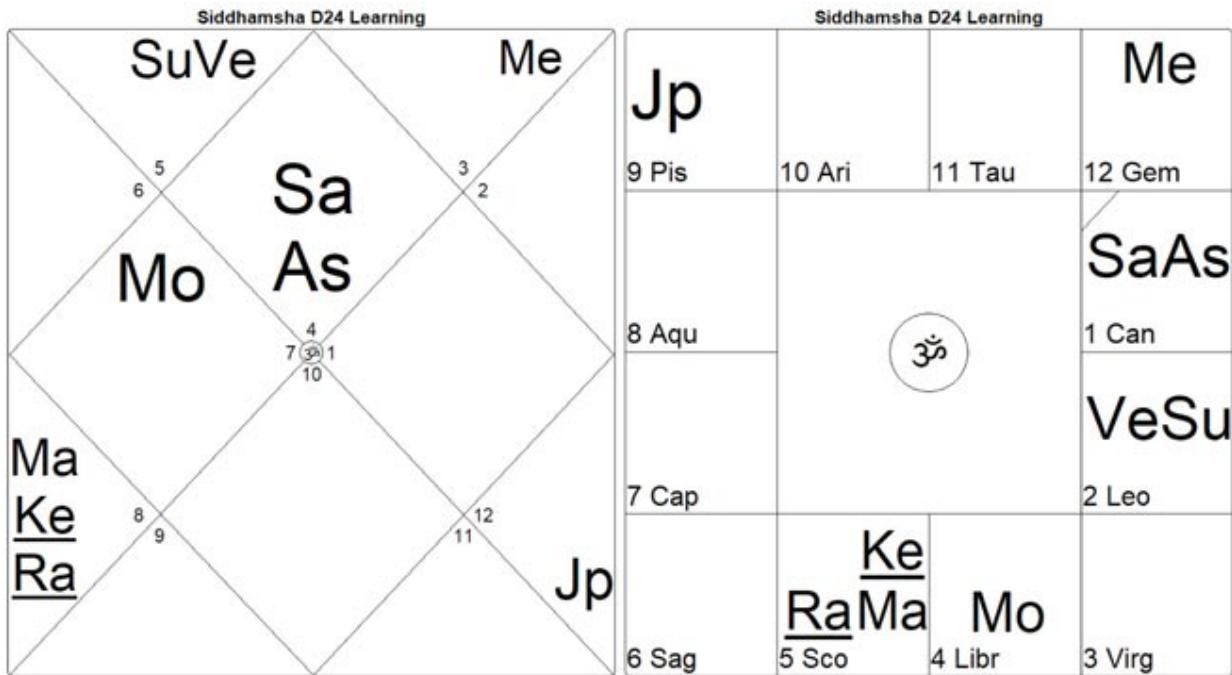
## Role of the Major Period

For good educational achievement in formal schooling one must be running *daśās* that shows the potential for this between the ages of 6 to 22 which is when normally this takes place. However, major period lords can indicate this in a wide variety of different ways, sometimes not from the birth *lagna*, but from *Chandra* or *daśā lagna*. They may even do so more apparently in D-24 than in the birth chart, though the best situation is where both indicate it.

The chart below is of a niece of mine who excelled throughout her entire educational career which was encompassed by her Mars and Rahu periods.



Mars is an exalted 5<sup>th</sup> lord very closely conjunct Rahu who gives its results powerfully. They are together in the 5<sup>th</sup> house of her *siddhāṁśa*, with Mars as the 5<sup>th</sup> lord in its own 5<sup>th</sup> house.



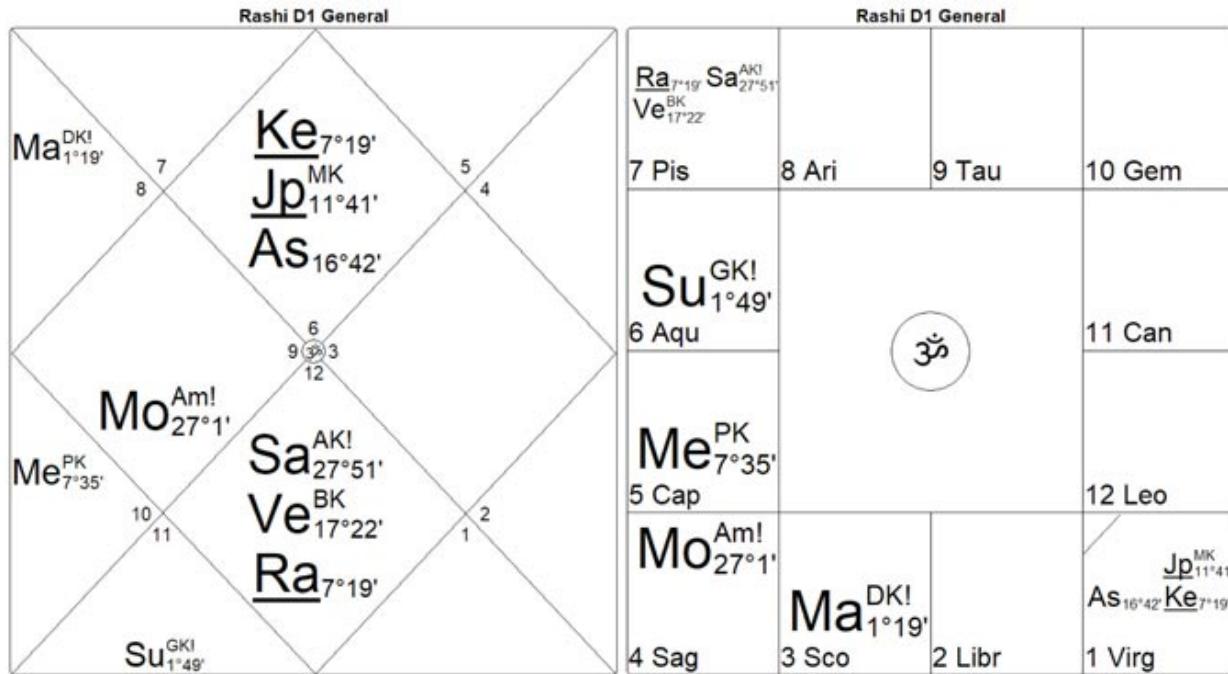
In *Chara dasā* her college years and graduation were encompassed by the Leo major period. Examine the influences on her 5<sup>th</sup> house from there, Sagittarius, and you will see the *rāśi drṣṭi* of Jupiter, which is the lord aspecting onto its own sign, as well as the aspect of Mercury and the Sun. The two benefics are in strength due to their exchange of signs. Seeing this kind of confluence is what has enabled me to predict educational success during key educational years.

The woman whose chart is given below had a truly outstanding educational career which included:

- finishing at the top of her high school class
- winning a full scholarship to college which she completed in three years
- thereafter completely a master's degree in one year

- winning a Fulbright Scholarship to study in Germany

This all occurred in her Mars major period from which educational success is not readily apparent based just on her birth *lagna*, Virgo.

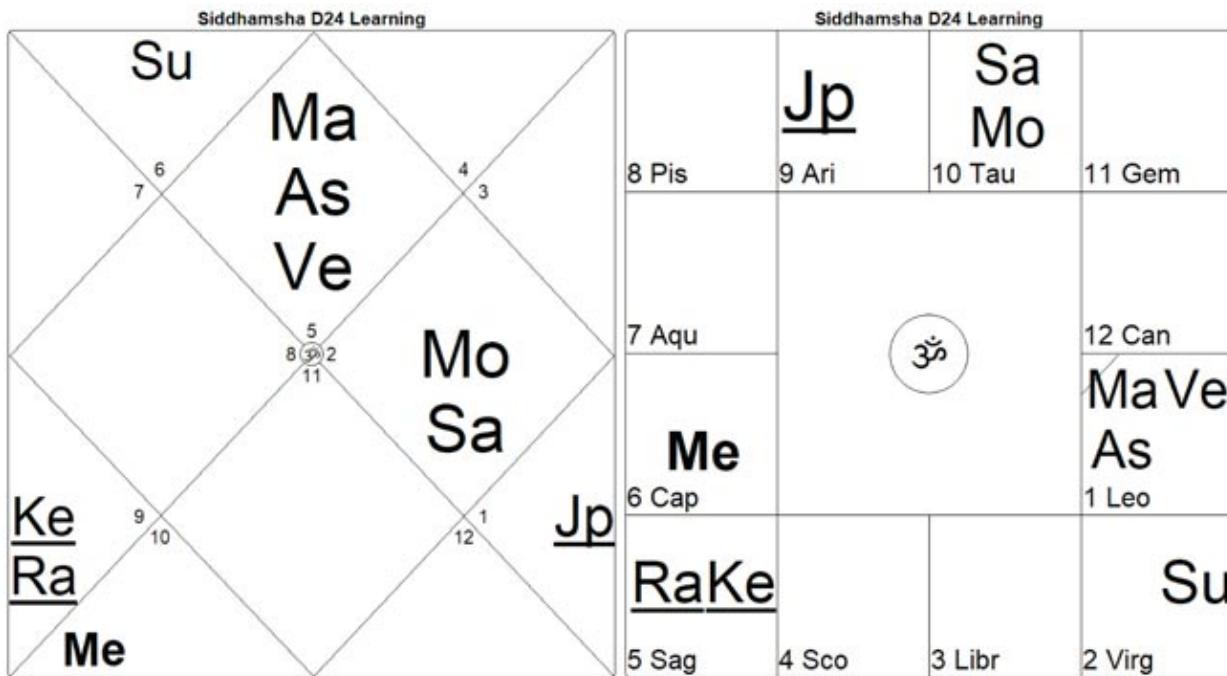


From there Mars is the 3<sup>rd</sup> and 8<sup>th</sup> lord *svakṣetra* in the 3<sup>rd</sup> house and she was giving violin performances continuously during this period. Note the placement of Mars in Jupiter's *nakṣatra*, *Viśākhā*, thus activating the good *Sarasvatī Yoga* in her chart.

From a *vargottama* Moon, Mars is the 5<sup>th</sup> lord *svakṣetra* in the 12<sup>th</sup> house, and she did study abroad during this time. Then use the position of Mars in Scorpio as a *daśā lagna* and see the 5<sup>th</sup> house from there getting the influence of five *grahas*, many in strength.

Thus, her outstanding educational achievement in the Mars period *can* be seen in the *rāśi* in more indirect and subtle ways, at least in hindsight. The

static potential for this is certainly apparent with the *lagna* lord in the 5<sup>th</sup>, the *Sarasvatī Yoga*, and a *vargottama* 5<sup>th</sup> lord with an exalted 9<sup>th</sup> lord. However, it is more obvious and can be seen just at a glance from her *siddhāṁśa*.



Here Mars is in the *lagna* as the *yogakāraka* planet with the influence additionally of the two best benefics since it is conjunct Venus and aspected by Jupiter. Predictably, the Mars-Venus period from age 20 to 21 proved especially good for educational achievement as this was the time that she graduated from college early.

These last two examples were instances where the recorded birth times were precise enough to give an accurate D-24 *lagna*. However, bear in mind that frequently this may not be the case. However, even without using D-24 her great educational success at this time of life could have been easily seen by noting that her Mars period in *Vimśottarī* overlapped exactly with her Scorpio period in *Chara daśā*. See again the 5<sup>th</sup> house from Scorpio.

## Jaimini Guidelines for Predicting Educational Achievement

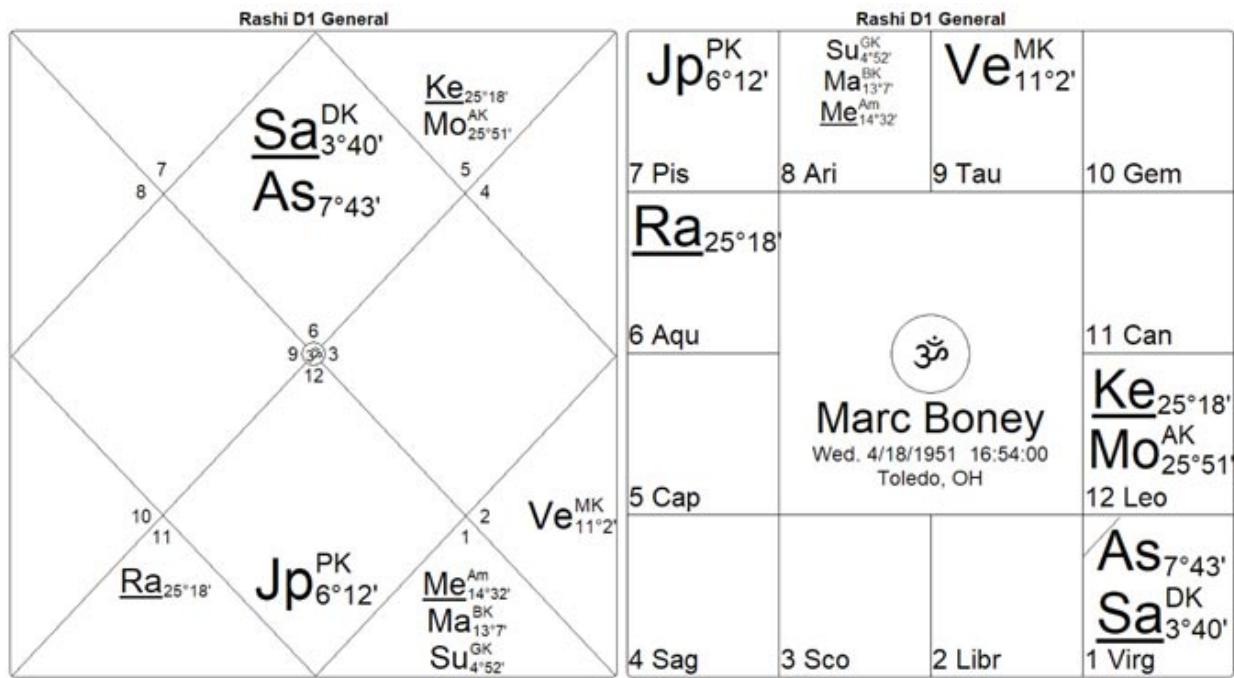
From the Jaimini angle educational success can occur in:

- The period and sub-periods of signs occupied or aspected by the two educational planets, Mercury and Jupiter, especially if they have sources of strength and if participating in Jaimini *rāja yogas*.
- The period and sub-period of signs that are the 5th house or 9th house from the birth *lagna* and/or *kārakāṁśa lagna*, and are well associated and emphasized, preferably both.
- Well associated means the occupation or aspect of their lord, natural benefics, and/or dignified planets including natural malefics.
- Emphasized means getting the influence of many *grahas*, particularly if these *grahas* form Jaimini *rāja yogas* and the planets involved are in strength.
- The periods and sub-periods of signs from where the 5th house is favorably disposed as defined in the second point given above.
- The period and sub-period of signs containing the PK, especially if this special Jaimini *kāraka* has a source of strength and is configured in Jaimini *rāja yogas*.
- All the sign periods indicated above are even more eligible for educational achievement if they are the beneficiary of *argala* formations to them, especially superior and *śubha argalas*.

In the first case of the father shown at the beginning of this chapter, he obtained his PhD in the major period of a sign that is the 9th house from

both the birth *lagna* and *kārakāṁśa lagna* containing its own lord and aspected by an exalted Jupiter. The sub-period was a sign containing his PK involved in a Jaimini *rāja yoga*.

His daughter graduated from high school with honors and gained admittance to a prestigious engineering school with a full scholarship in the period of her 9th house from *kārakāṁśa lagna* and from where the 5th house is very favorably disposed.

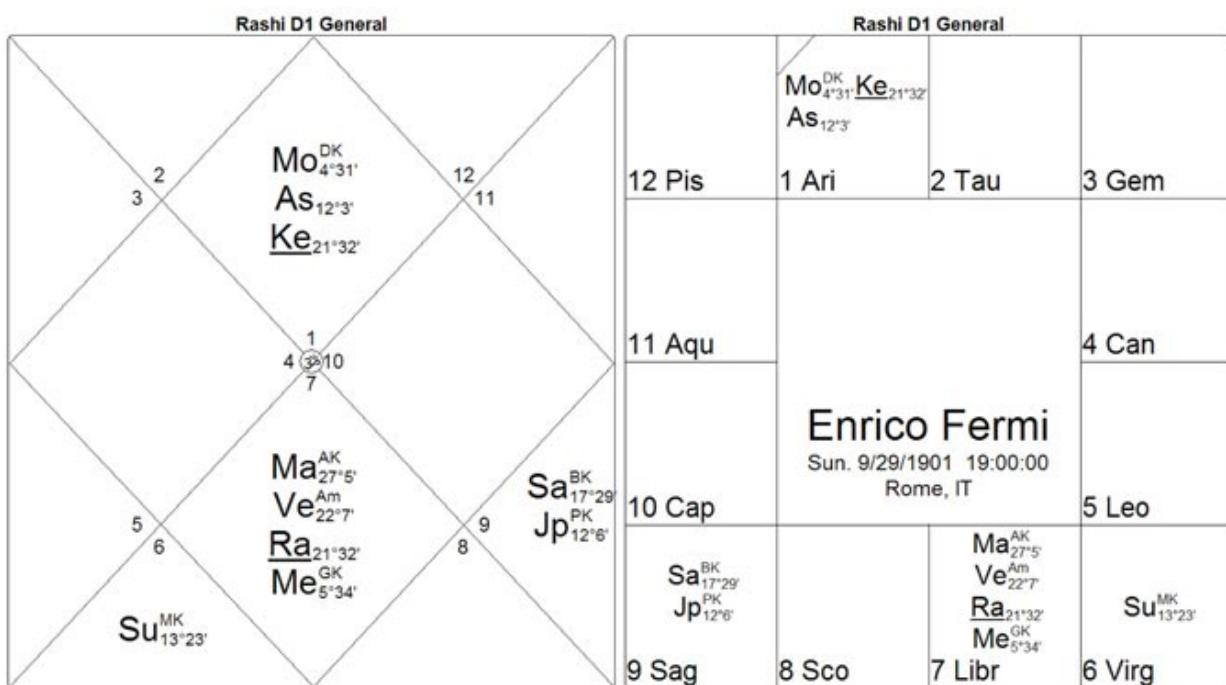


I obtained my Master's degree in Counseling Psychology in my Pisces major period. It contains my PK Jupiter in its own sign and forms a Jaimini *rāja yoga* with DK Saturn. Pisces is also the 5<sup>th</sup> house from my *kārakāṁśa lagna*, Scorpio. The sub-period when I graduated was Virgo getting these same influences.

These Jaimini predictive parameters outlined above were developed through a combination of what I saw Shri Rao doing and my own

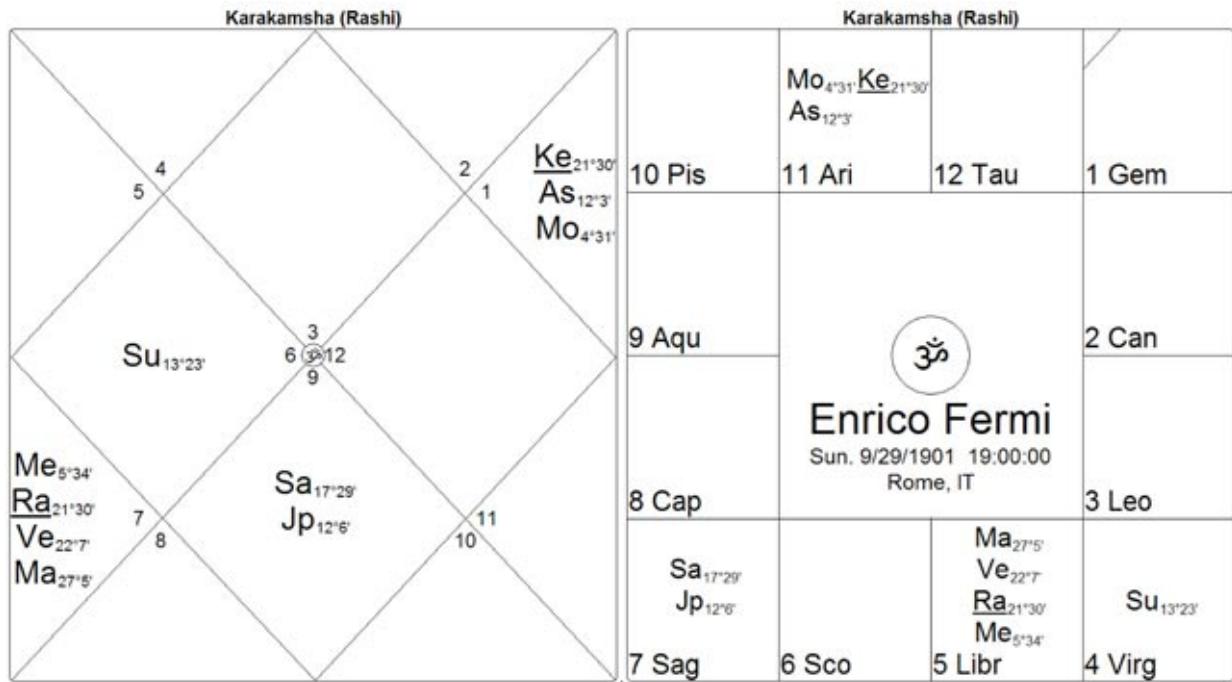
observations. My methods, like his, are empirical, beginning with looking at the charts of famous people who have had a very high level of academic achievement and the timing of this, and then also examining this in the charts of individuals well known by me. Lastly, I use what I have learned about timing such periods to predict.

What follows is step one, the examination of the charts of famous people known for their academic achievement. They have been selected completely at random.



Enrico Fermi was a brilliant Italian-American physicist, one of the few in history to excel both theoretically and experimentally. He was the creator of the first nuclear reactor and as a result has been called the architect of both the nuclear age and of the atomic bomb. He was a key member of the *Manhattan Project*, a group of scientists who developed the atomic bomb for the U.S. towards the end of World War II. In 1938 he was awarded the Nobel

Prize in Physics. In Italy growing up, Fermi was a child prodigy in math and physics and received his doctorate at the age of 21. As one would expect, this extraordinarily intelligent man has an extraordinary horoscope, featuring an excellent *Sarasvatī Yoga* that repeats from the Moon and an exceptional 5th house from his *kārakāṁśa lagna*.



His 5th house from KL (Libra) has four *grahas*, including the 5th lord in the 5th house from this perspective, with two malefics and two benefics.

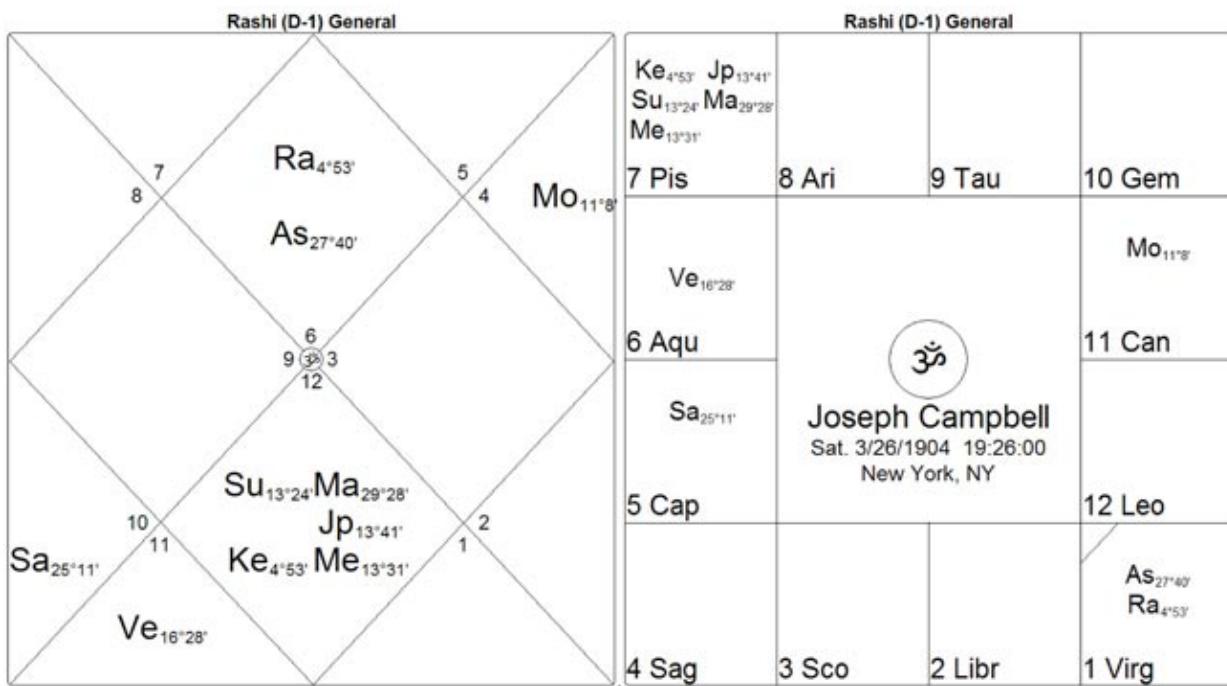
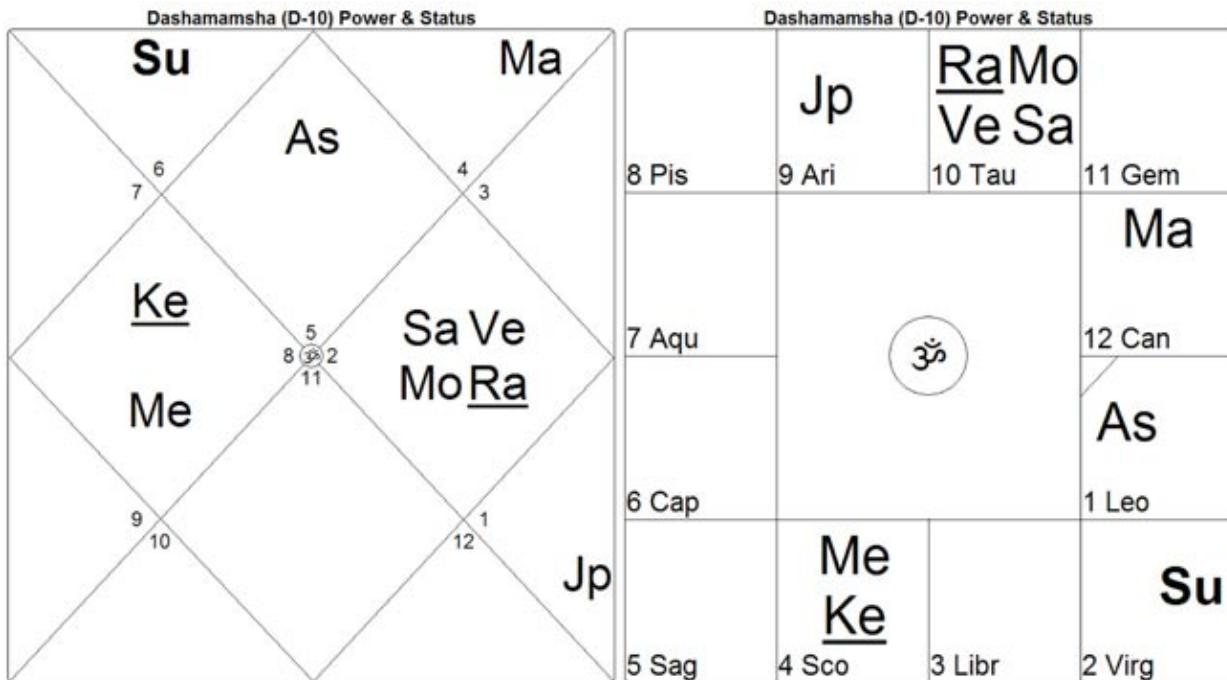
His educational achievements, culminating in his obtainment of his doctorate at a very young age, occurred in the *Chara daśā* of Leo, the 5th house of his birth chart, ruled by the Sun, the planetary indicator of mathematics and physics. See that Leo receives the *rāśi drṣṭi* of six *grahas*. The sub-period was Sagittarius, the 5th house from Leo as a *daśā lagna*, having the influence of three *grahas*, including the Sun and *svakṣetra*

Jupiter, the 5th lord in the 5th house from this perspective, and also the PK of his birth chart.

In *Vimśottarī* it was Venus-Mercury, the period and sub-period of two planets that are components of his *Sarasvatī Yoga*, which repeats from the Moon since the birth *lagna* and *Chandra lagna* are the same.

Parenthetically, his Noble Prize in Physics in 1930 came in his Virgo period containing his Sun, which, as the 5th lord in a mutual *rāśi drṣṭi* with the PK Jupiter gives a Jaimini *rāja yoga*. It highlights the principle taught in my Jaimini lessons of how when a person runs the sign period containing the Sun, or from where the Sun falls in the 10th house it can make them more notable, especially if the Sun additionally participates in Jaimini *rāja yogas* as Fermi's does.

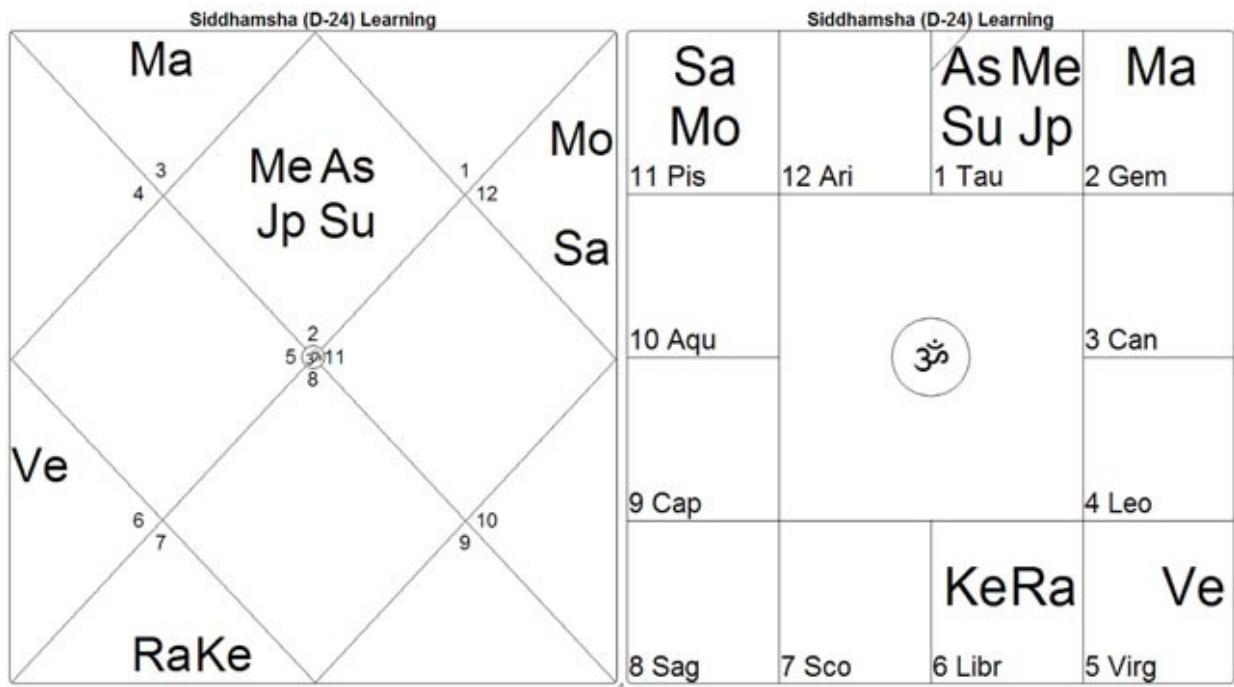
In *Vimśottarī* is was Moon-Saturn, both of whom are involved in significant Parashari angle-trine *rāja yogas*. Then see their *sambandha* in D-10 with the Moon in its exaltation sign.



The famous scholar of mythology and comparative religions, Joseph Campbell, dropped out of his doctorate program at Columbia University when his mentors there would not allow the multi-disciplinary study that he preferred. Earlier he had obtained a Master's degree in Medieval literature in

1927 and earned a fellowship from Columbia to study in Europe at the University of Paris in France, and the University of Munich in Germany. He describes this period as a critical time in his life in which he discovered all the scholastic interests for which he later became famous.

From the Parashari perspective and the *Vimśottarī daśā* it was his Mercury-Jupiter period, which I have used as an illustration of the importance of seeing D-24 additionally for educational achievement, though a correct *lagna* for this *varga* depends on a rather accurate birth time. These two *grahas* are in the *lagna* of this division, marking this as a special time for Campbell educationally.



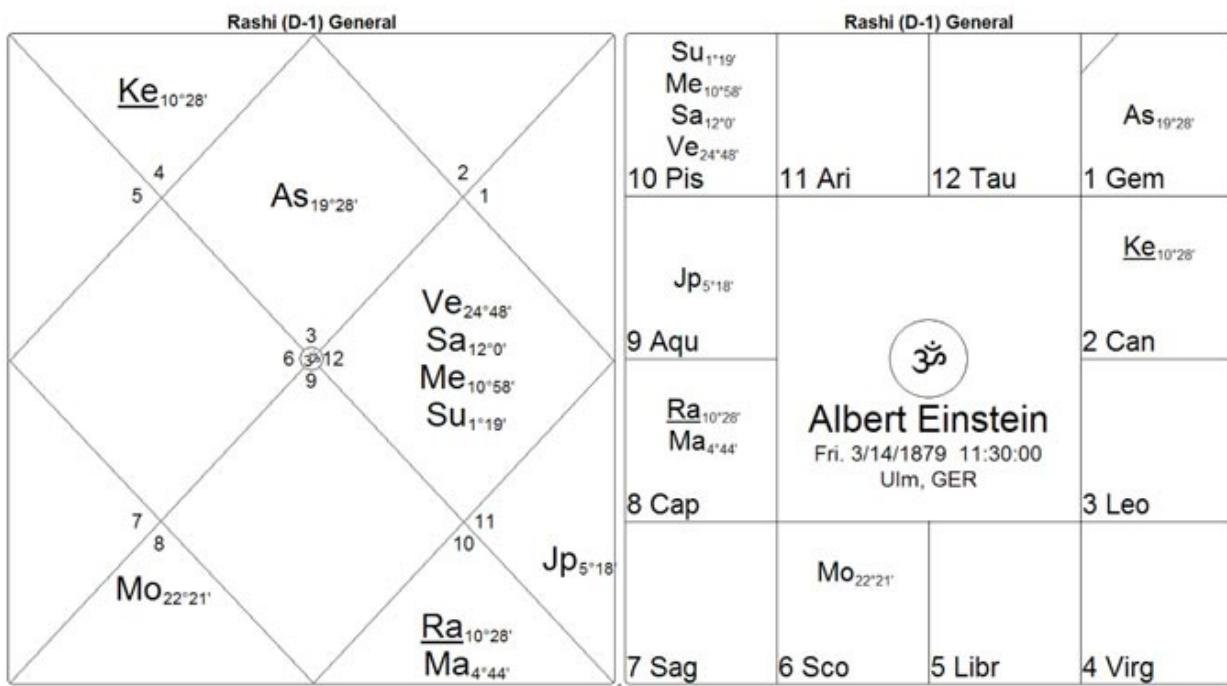
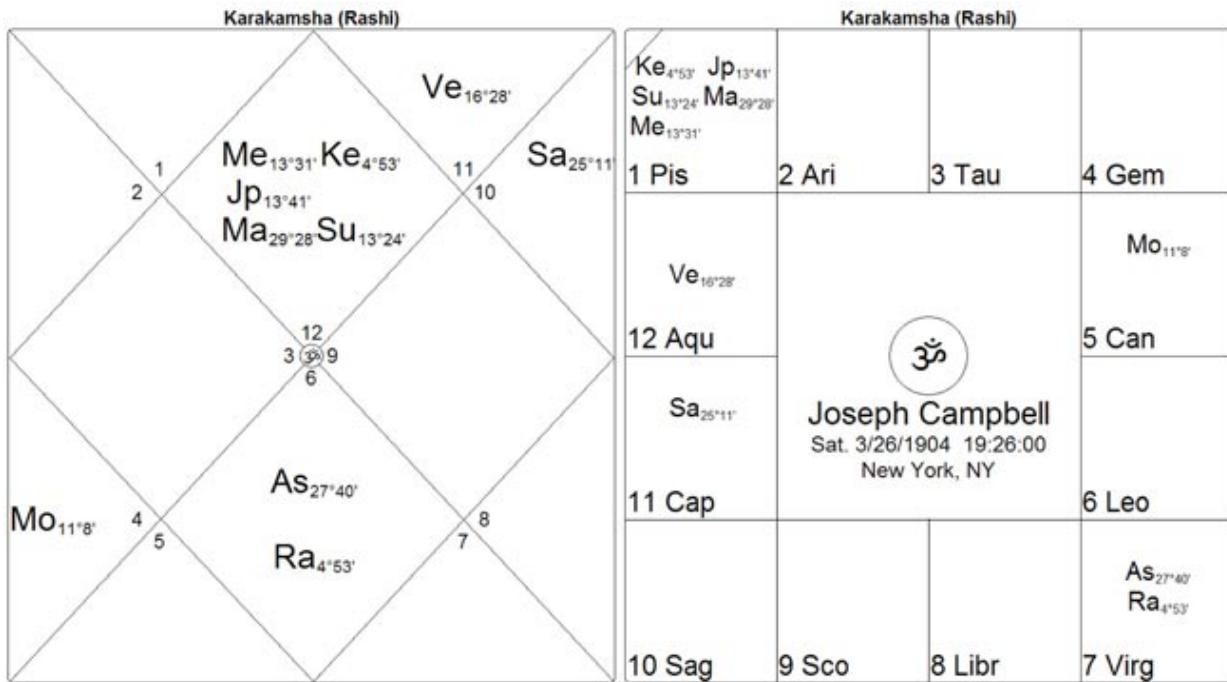
Learning and the consequent acquisition of knowledge need not be formal as in an academic setting. After his aborted doctoral studies, Campbell embarked upon a remarkable course of independent study: From Wikipedia:

*“With the arrival of the Great Depression a few weeks later, Campbell spent the next five years (1929–34) living in a rented shack on some land in Woodstock, New York. There, he contemplated the next course of his life while engaged in intensive and rigorous independent study. He later said that he “would divide the day into four four-hour periods, of which I would be reading in three of the four-hour periods, and free one of them ... I would get nine hours of sheer reading done a day. And this went on for five years straight.”*

From age 17 to 29, a time period that encompassed both his formal and self-taught educational achievements, Campbell was running the *Chara daśā* of Capricorn, the 5th house of his birth chart containing its own lord, Saturn, who is also the AmK. This house and *graha* additionally benefits from an unobstructed *śubha argala* formed by Venus falling in the 2nd house from Capricorn.

Joseph Campbell went on to be a professor at Sarah Lawrence College for 38 years, and the author of many famous, scholarly works such as *A Hero with a Thousand Faces*.

His chart has the complete combination given in the *Jaimini Sūtras* for successful authorship, the influence of the natural benefics on the 1st or 5th house from the *kārakāṁśa lagna*, particularly the Moon and Jupiter in strength. His KL is Pisces containing the two benefics, Mercury and a *svaksetra* Jupiter, while the Moon is in its own sign, Cancer, the 5th house from there, and receiving the *rāśi drṣṭi* of Venus.

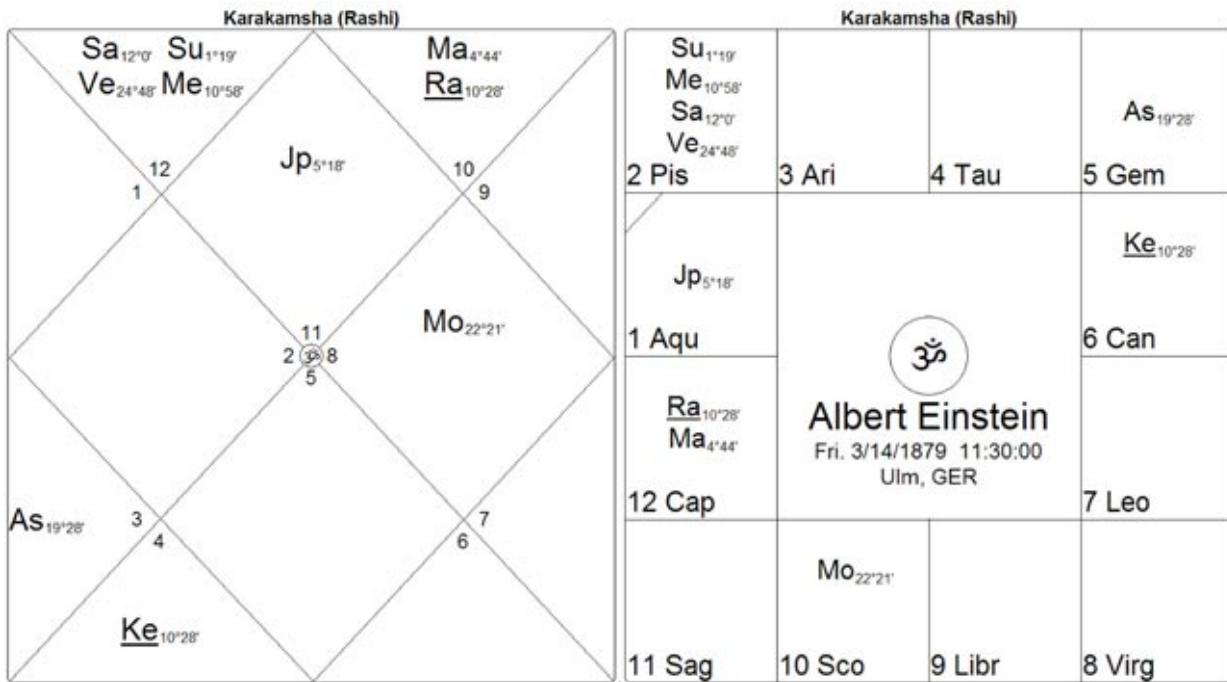


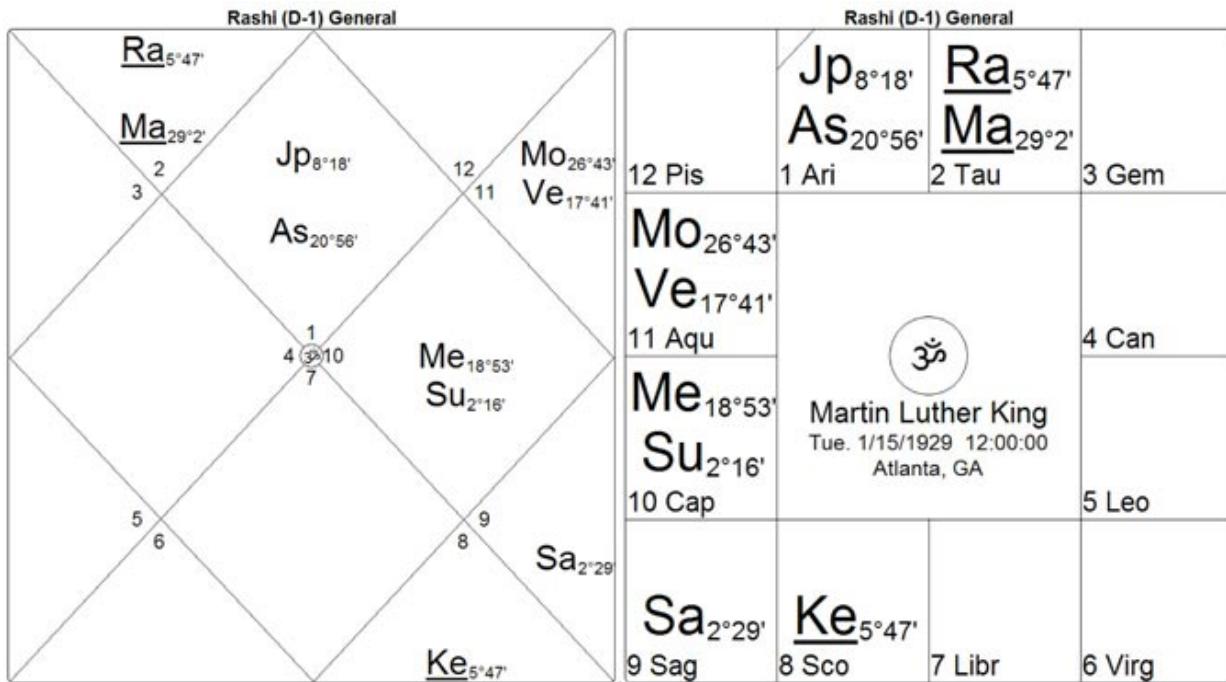
I can remember reading once that Albert Einstein, whose name has become synonymous with mathematical and scientific genius, did not show much promise in his boyhood as a student. Biographical information online suggests otherwise. From Wikipedia:

*“Contrary to popular mythology, Einstein always excelled at math and physics from a young age, reaching a mathematical level years ahead of his peers. The twelve-year old Einstein taught himself algebra and Euclidean geometry over a single summer. Einstein also independently discovered his own original proof of the Pythagorean theorem at age 12. A family tutor Max Talmud says that after he had given the 12 year-old Einstein a geometry text-book, after a short time “[Einstein] had worked through the whole book. He thereupon devoted himself to higher mathematics... Soon the flight of his mathematical genius was so high I could not follow.” His passion for geometry and algebra led the twelve-year old to become convinced that nature could be understood as a “mathematical structure” Einstein started teaching himself calculus at 12, and as a 14-year old he says he had “mastered integral and differential calculus.”*

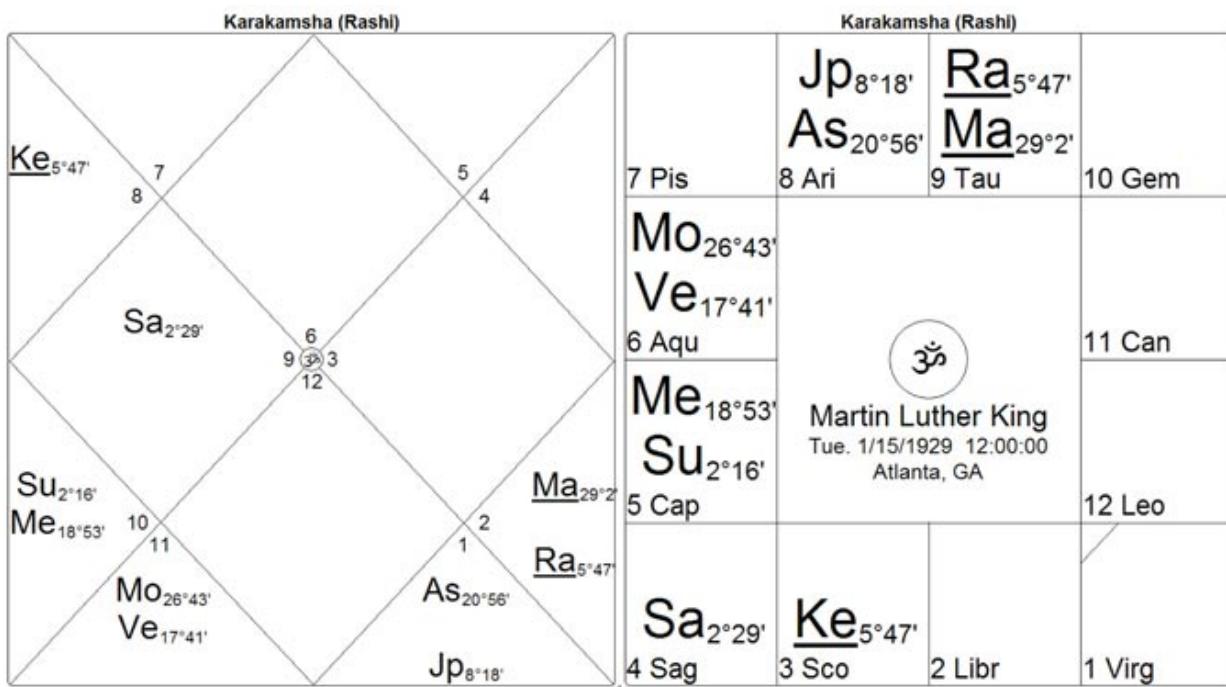
This educational achievement in mathematics at a very young age coincided with his Taurus period from where the 5th house Virgo gets the influence of the four *grahas* in Pisces including his exalted Venus, the lord, Mercury, and the Sun.

From a static potential point of view these same planets also influence the the 5th house from *kārakāṁśa lagna*, (Aquarius) again including the lord, Mercury. Aquarius is also the beneficiary of the substantial *argala* formed by all the four planets in Pisces falling in the 2<sup>nd</sup> from there.





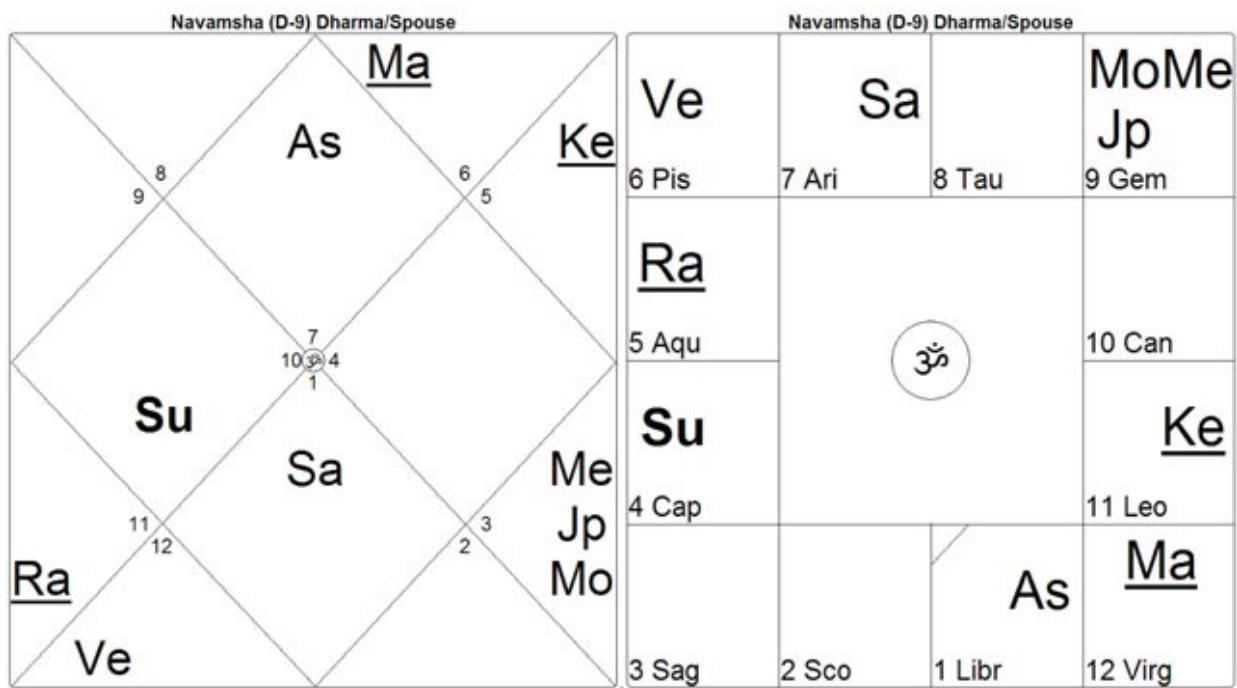
His 5<sup>th</sup> lord Sun is *vargottama* and gets directional strength in the 10<sup>th</sup> house while forming an excellent *Budhāditya Yoga* with Mercury, who is *svaksetra* in his *navāṁśa*.



His *kārakāṁśa lagna* is Virgo from where the Sun and Mercury combination fall in this 5<sup>th</sup> house, getting the benefit of two *śubha argalas* from Venus in the 2<sup>nd</sup> and Jupiter is the 4<sup>th</sup> from Capricorn.

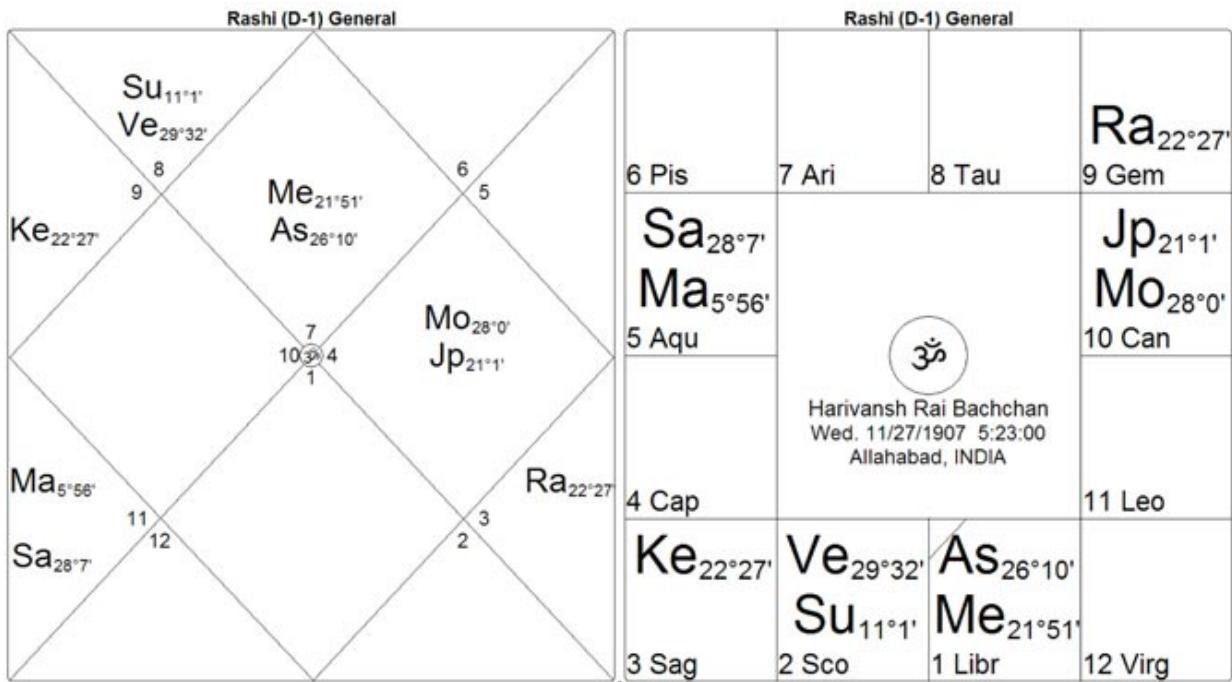
He received his doctorate in Theology at Boston University on June, 5, 1955. It was his Saturn-Jupiter period in *Vimśottarī*. Note how from the *daśā lagna*, Sagittarius, Jupiter becomes the 1<sup>st</sup> lord in the 5<sup>th</sup> house.

In happen in his Leo major period and Aries sub-period in *Chara daśā*. Again, we are seeing educational achievement in the *daśā* of a sign ruling the 5th house from the birth *lagna* that is well associated. Leo receives the *rāśi drṣṭi* of its own lord, a *vargottama* Sun, and also of Jupiter and Mercury, the two educational planets. These later two *grahas* also have sources of strength since Jupiter gets *dik bala* and Mercury is *svakṣetra* in *his navāṁśa*.



Notice how the sub-period, Aries, is the 9th from the *daśā lagna*, Leo, and contains Jupiter as the PK. Aries is also the beneficiary of an unobstructed *śubha argala* formed by the Moon-Venus combination. The Moon-Venus combination is a Jaimini *rāja yoga* in its own right aspecting Aries, but the Moon as the Amk forms an additional *rāja yoga* with the PK Jupiter.

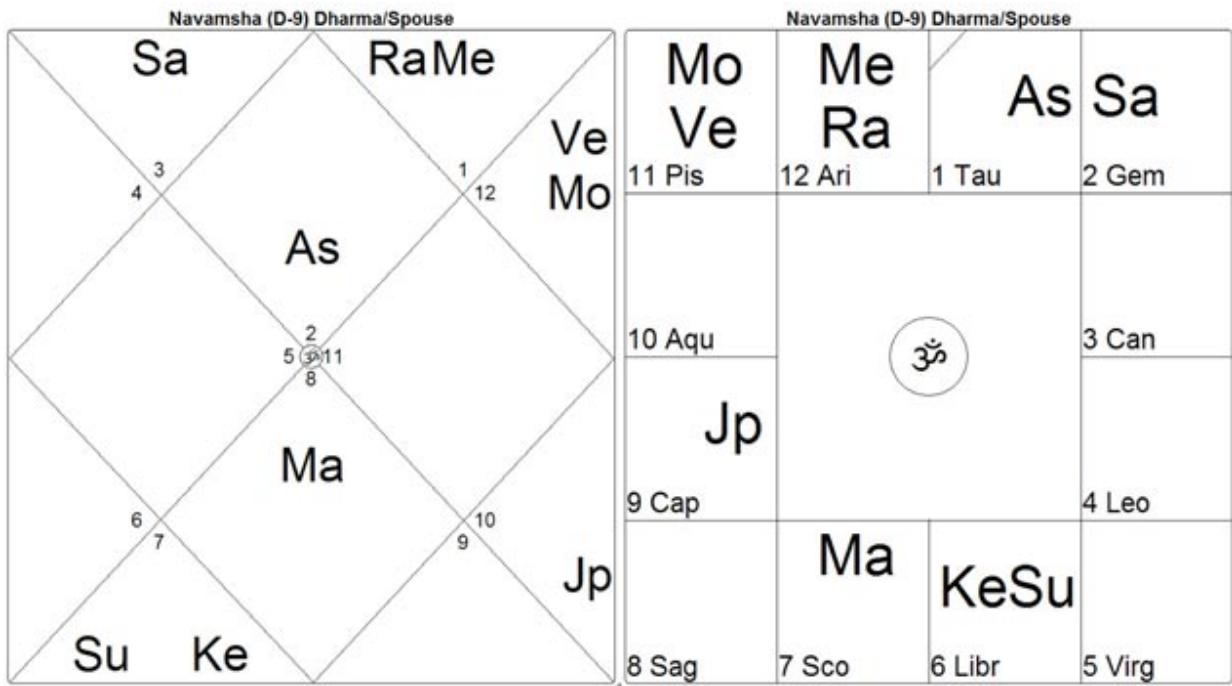
As an aside, Dr. King is most famous for his “*I Have A Dream*” speech during the *March on Washington for Jobs and Freedom* that took place on August 28, 1963. It was his Mercury-Moon period in *Vimśottari*. In *Chara daśā* the timing coincided with Virgo-Gemini. What I find interesting about this is the way his Moon-Venus *rāja yoga* combination aspects the 2nd house of speech from both the *daśā* and *antardaśā lagna*.



Mention the name Bachchan to someone from India and they are likely to think of Amitabh Bachchan, the mega-star of Bollywood. Yet an earlier

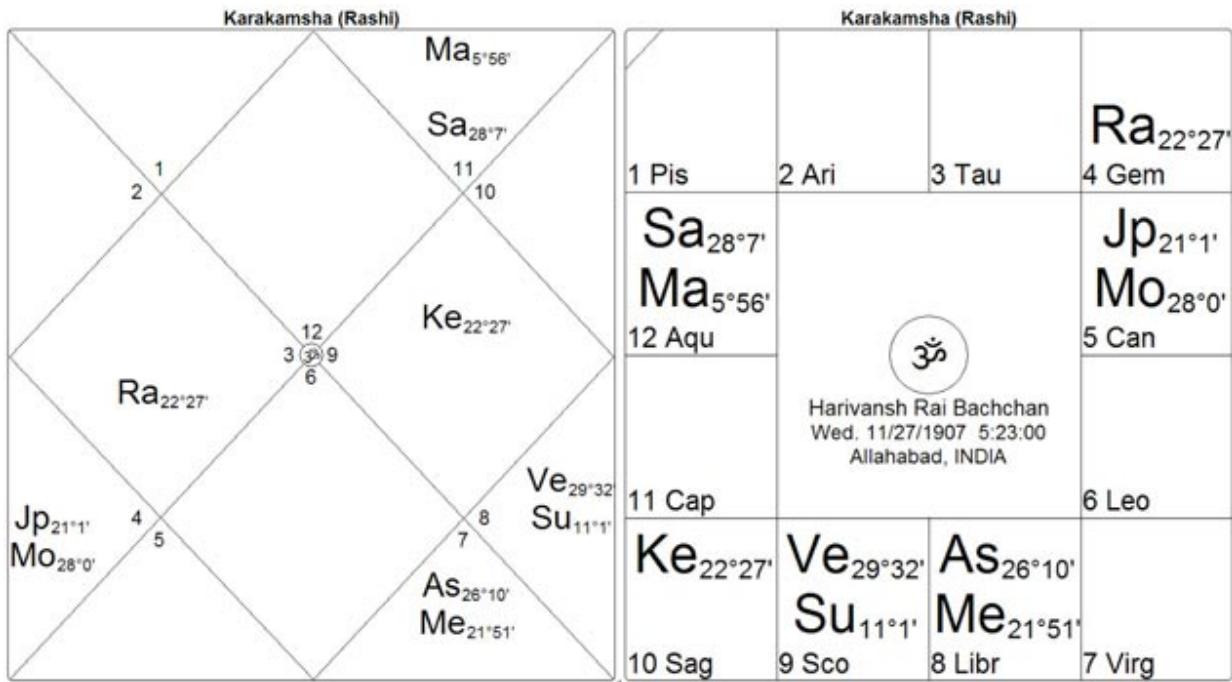
generation, like that of Shri Rao, remembers his father as a famous writer and poet. Harvansh Rai Bachchan also has the distinction of being only the second Indian to earn a doctorate in English Literature from Cambridge University in England in 1954.

The planetary *kārakas* of both education and authorship, Mercury and Jupiter, are prominent in his chart, with Mercury getting directional strength in the 1st house and Jupiter in its exaltation sign in the 10th house configured in *Gaja Kesari Yoga*. Both also participate in an excellent *Sarasvati Yoga* with Venus, the planet of poetry exalted in D-9



From the Jaimini point of view we again see the very combination given in the *Jaimini Sūtras* for the most successful authorship, the combined mutual influence of Jupiter and the Moon on the *kārakāṁśa lagna* or the 5th house from there. In his case the KL *lagna* is Pisces from where the Moon

and Jupiter fall in the 5th house Cancer. Among the other four *grahas* that also make a *rāsi dr̥ṣṭi* to Cancer, is the strong Venus, planet of poetry.



When he received his doctorate in English Literature from Cambridge with a thesis on the Irish poet, W.B Yeats, he was running the sub-period of Pisces from where the 5th house becomes so pronounced. The major period was Aries, which brings me to a point of research regards this topic of periods in *Chara daśā* when a person achieves educationally. We have seen examples of when the person was running the *daśā* of a well associated 5th house of the birth chart, and where the 5th house from a particular *daśā lagna* becomes very strong. My question of interest is about the 5th lord from a particular *daśā lagna*, not just the 5th house.

From Aries, the major period when he obtained his doctorate, the 5th house becomes Leo and has just the influence of one *graha*, though it is Mercury in strength. However, the Sun, lord of this 5th house from *daśā*

*lagna*, is with the strong Venus, and is in a mutual *rāśi drṣṭi* with the bright *svakṣetra* Moon and *ucca* Jupiter. In which case the total number of planetary influences on the 5th house/5th lord from *daśā lagna* becomes four, and includes all the benefics in strength. These and other examples I have examined have led me to conclude that 5th house *and* 5th lord from *daśā lagna* when using *Chara* should be examined when evaluating educational achievement this way.

In *Vimśottarī* he completed his doctorate in Mars-Rahu, with Mars in the 5<sup>th</sup> house with the 5<sup>th</sup> lord and *svakṣetra* in D-9, while Rahu is in the 9<sup>th</sup>, *mūlatrikona* and giving the results of Mercury and therefore *Sarasvatī Yoga*. Note also that Rahu falls in the 5<sup>th</sup> house from Mars.

Turning now to charts from my own case files, the one below just recently came to my attention as I was in the process of writing this chapter. It belongs to the nephew of a student of mine. The nephew is a recent college graduate who did very well academically, so well that he was able to get a prized internship with the Apple Corporation. He must have made quite an impression because my understanding is that Apple subsequently offered him a position with a six-figure salary even prior to his graduation, and paid for his relocation expenses.

Rashi D1 General			
Jp Ra	As	Ve Me	Su
Mo AK 28°18'	Ke 29°58'	Su BK 19°58'	Me GK! 12°8'
8 Pis	9 Ari	10 Tau	Ve Am 23°36'
Sa MK 18°20'			11 Gem
7 Aqu			12 Can
6 Cap			AS 1°57'
5 Sag	4 Sco	Ra 29°58' DK!	1 Leo
		Jp 12°5'	2 Virg

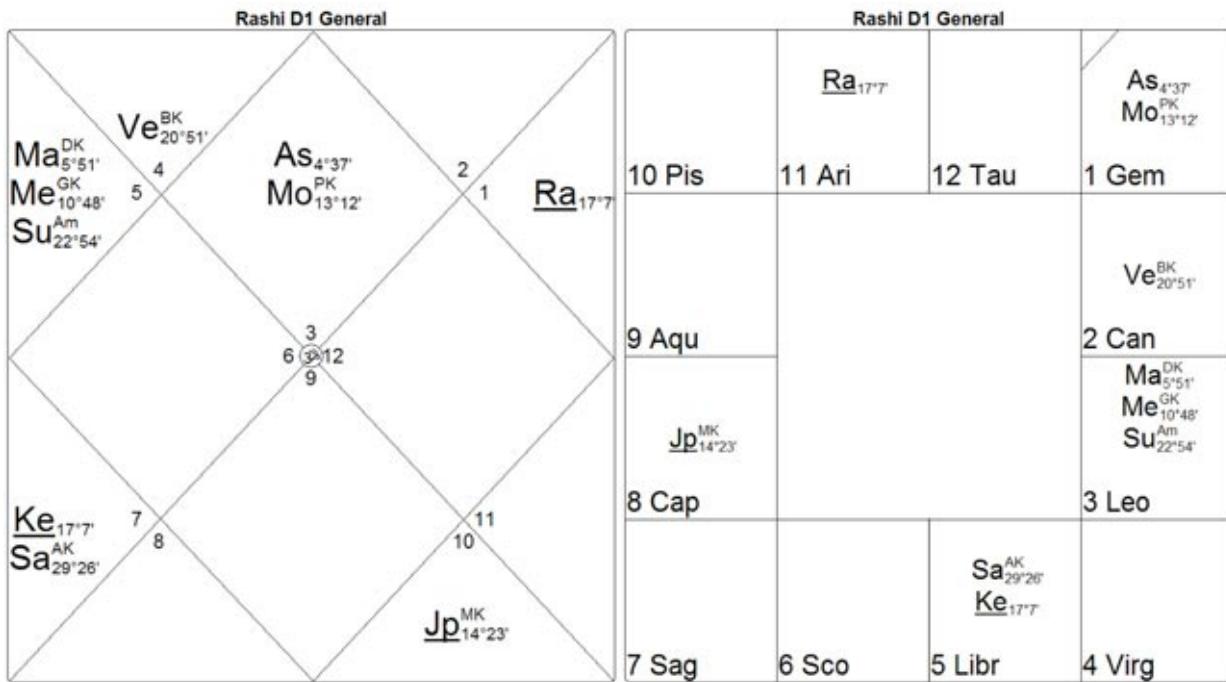
Navamsha (D-9) Dharma/Spouse			
Ve Sa Mo	As	Mo Sa	Su Ra
Su Ra	As	As Ve	
Ma	Jp Me	Ve	
5 6	Ke	1 Ari	4 Can
2		2 Tau	Ma
3		3 Gem	5 Leo
12 Pis			
11 Aqu			
Jp Me			
10 Cap			
Ke			
9 Sag			
8 Sco			
7 Libr			
6 Virg			

It has happened in his Sagittarius period in *Chara dasā*, the 5th house of this birth chart, receiving the aspect of a *svakṣetra* Mercury and the Moon-Venus combination that is additionally an AK-AmK *rāja yoga*. He is currently running the sub-period of Gemini, containing his AmK Venus and

activating these *rāja yogas*, with the Moon *vargottama* and Venus *svakṣetra* in D-9.

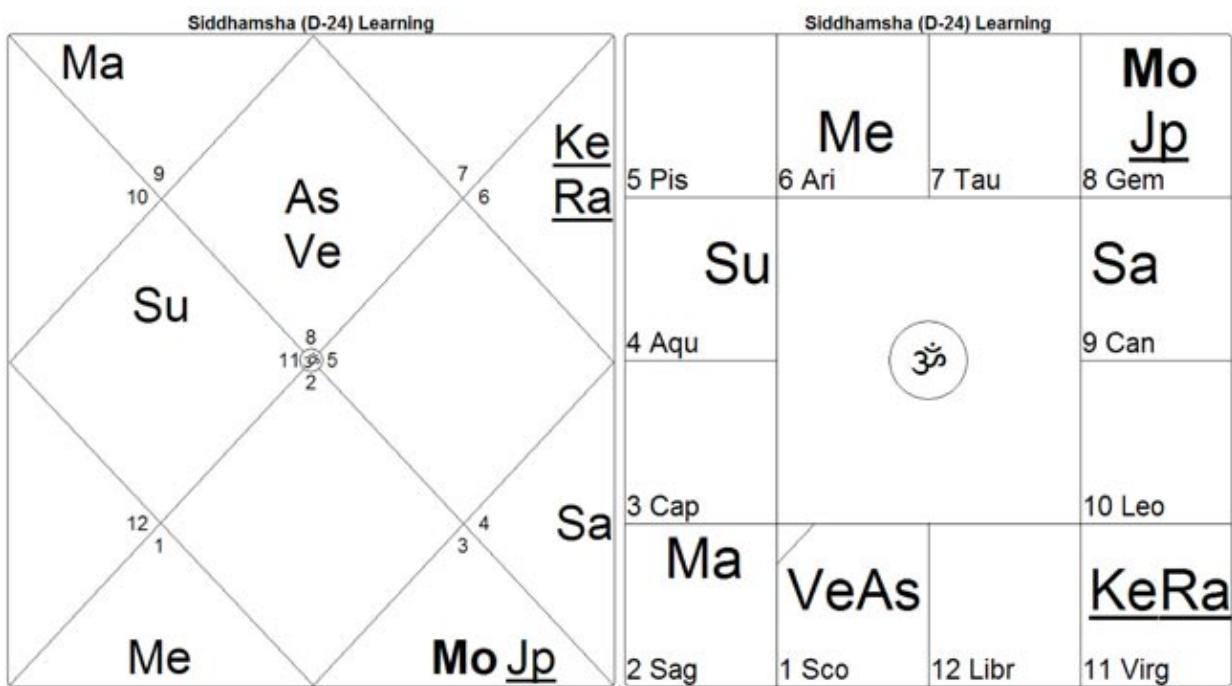
The interesting thing to see here is that his *pada lagna* is Aquarius, which makes Sagittarius the 11th house, and Pisces the 2nd house, receiving exclusively the influence of these wealth-giving combinations. It is not many college graduates who earn six figures right out of school.

Examine the chart from the Parashari stand point and you will see significant angle-trine combinations with planets in strength. Then note the *Vimśottarī daśā* sequence where he has been running the 20-year Venus period followed by six years of the Sun. This young man appears to have a very bright future career/success wise. But what of the *Moon mahādaśā* starting at age 35?

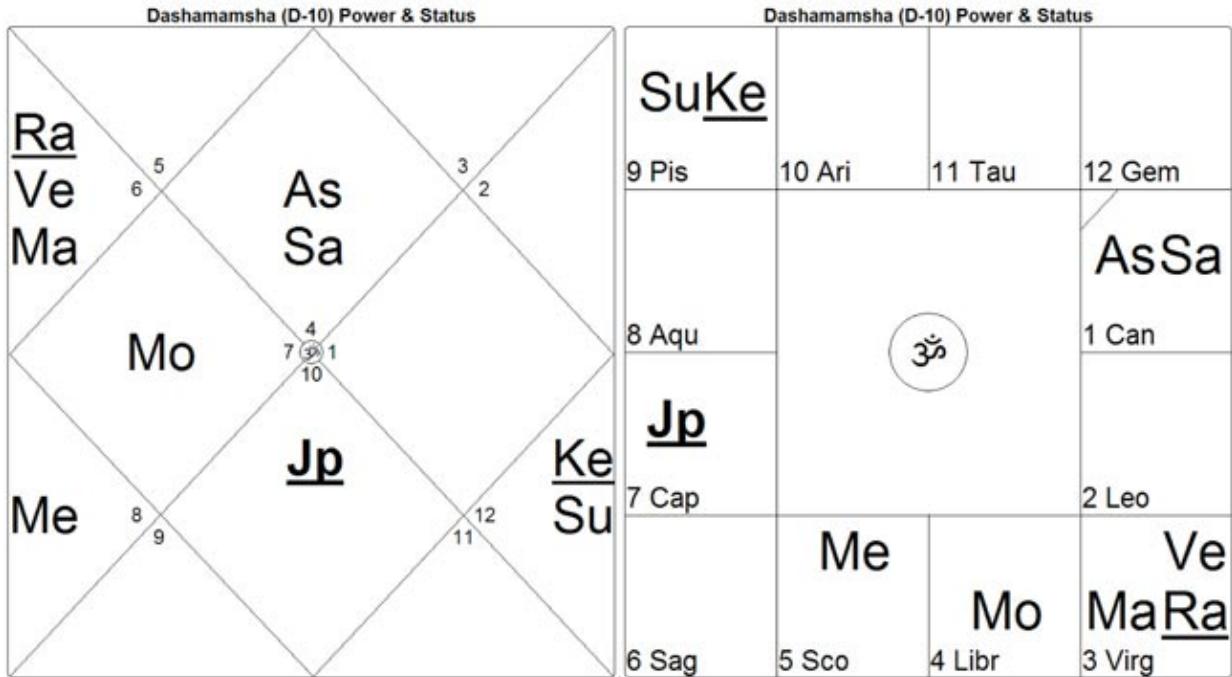


This is a case of prediction using the parameters for educational achievement on the chart of the daughter of a close woman friend of mine. After completing her undergraduate degree, the daughter decided to go to law school and pursue a legal career. Naturally, the mother asked me what I foresaw. After an assessment from both the Parashari and Jaimini perspective I was able to reassure her that she would do very well, likely obtain good summer intern positions that would like lead to job offers, and that she would earn very well subsequent to graduation. It all proved correct.

I saw that in the *Vimśottarī dasā* she entered Law School in her Saturn-Saturn period, and would complete the three-year course of study and be looking for employment in Saturn-Mercury. Saturn is the 9th lord in its exaltation sign in the 5th house, a pattern that repeats from *Chandra* and *karakāṁśa lagna*, since they are all Gemini. I knew the birth time to be very accurate so I consulted D-24 and saw Saturn well placed in the 9th house in this *varga*.



For career prospect I looked at her *daśāṁśā* and found Saturn even better placed in the *lagna* of this division.



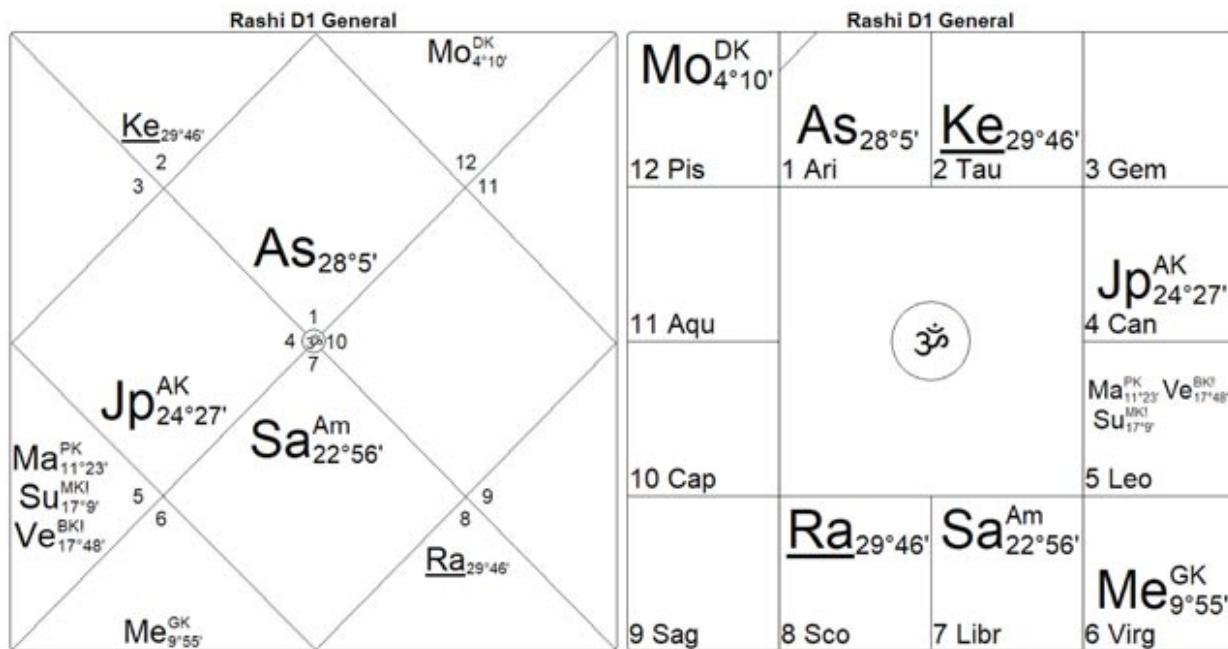
In the birth chart, the sub-period lord, Mercury, is a part of a good *Budhāditya Yoga*, with the Sun as the 3rd lord in the 3rd house. She was selected to write for her school's law review periodical. Additionally, I saw that from *daśā lagna*, Saturn, all the planets in Leo fall in the 11th house forming very good *dhana yogas*, indicating good financial gains in Saturn-Mercury. By the summer after the completion of her second year of law school she was starting to be well paid for an internship at a law firm that subsequently offered her a position upon graduation at a very good starting salary where she continues to work and do well currently.

In *Chara daśā* I saw that she would be entering her nine-year Libra period, the 5th house from the birth *lagna*, *Chandra lagna* and *kārakāṁśā lagna*! Moreover, her exalted AK Saturn in this sign/ house was forming

multiple Jaimini *rāja yogas* with the planets in Leo, including the AK-AmK combination. These *grahas* also form a superior, unobstructed *argala* to the 5th house, Libra. This was rather dramatic confluence between the two systems, so I felt very confident in my prediction. How could she fail to do exceptionally well?

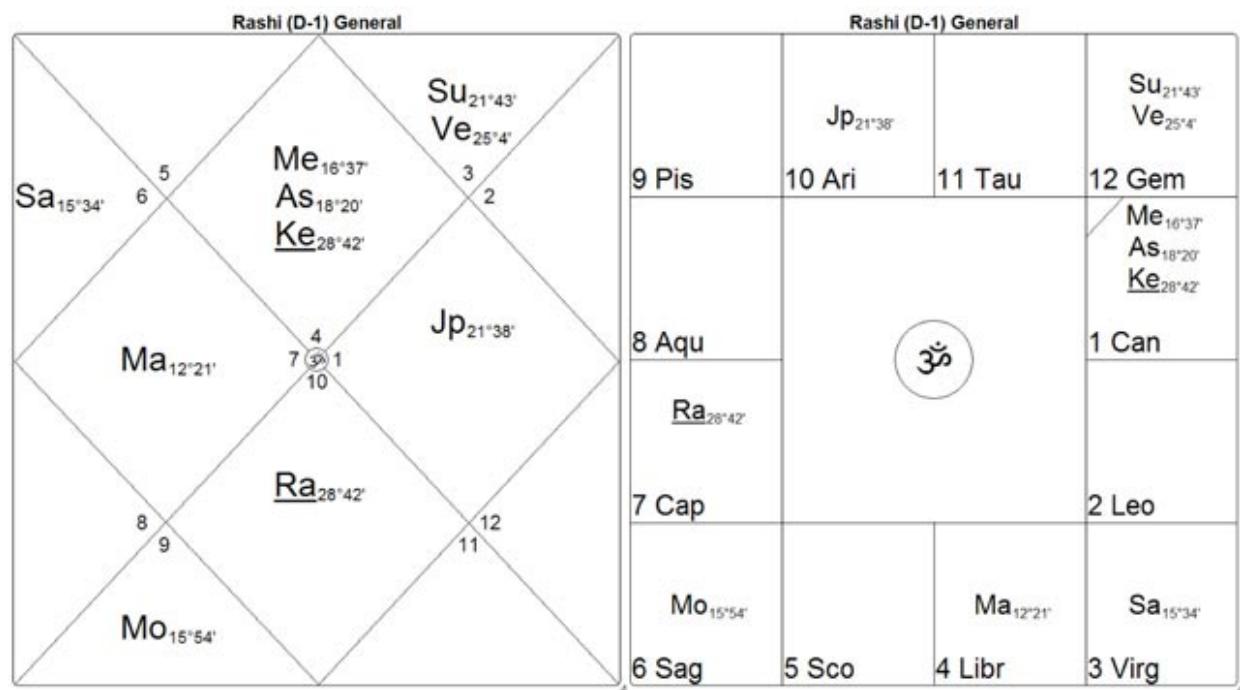
She received her law degree in the Aquarius sub-period, the 9th house of her birth chart and the 5th house from *daśā lagna*. From Aquarius, her *svakṣetra* AmK Sun involved in *rāja yogas* falls in the 7th house. Mark this point for obtainment of a position.

I wish someone would have asked me to predict about the educational success of the Indian woman whose chart is given below, which was shown earlier and discussed from the Parashari angle in light of her Mercury period. Anyone knowing the Jaimini system could have foreseen that she would run her Leo major period in *Chara daśā* from age 14 to 26, key educational years, and that she would do brilliantly.



Leo is the 5th house of her birth chart containing its own lord and also the PK. There is a total of four *grahas* influencing Leo, including a combination of the AmK, PK, and 5th lord forming multiple Jaimini *rāja yogas*. Moreover, Leo is exclusively hemmed by two exalted benefics!

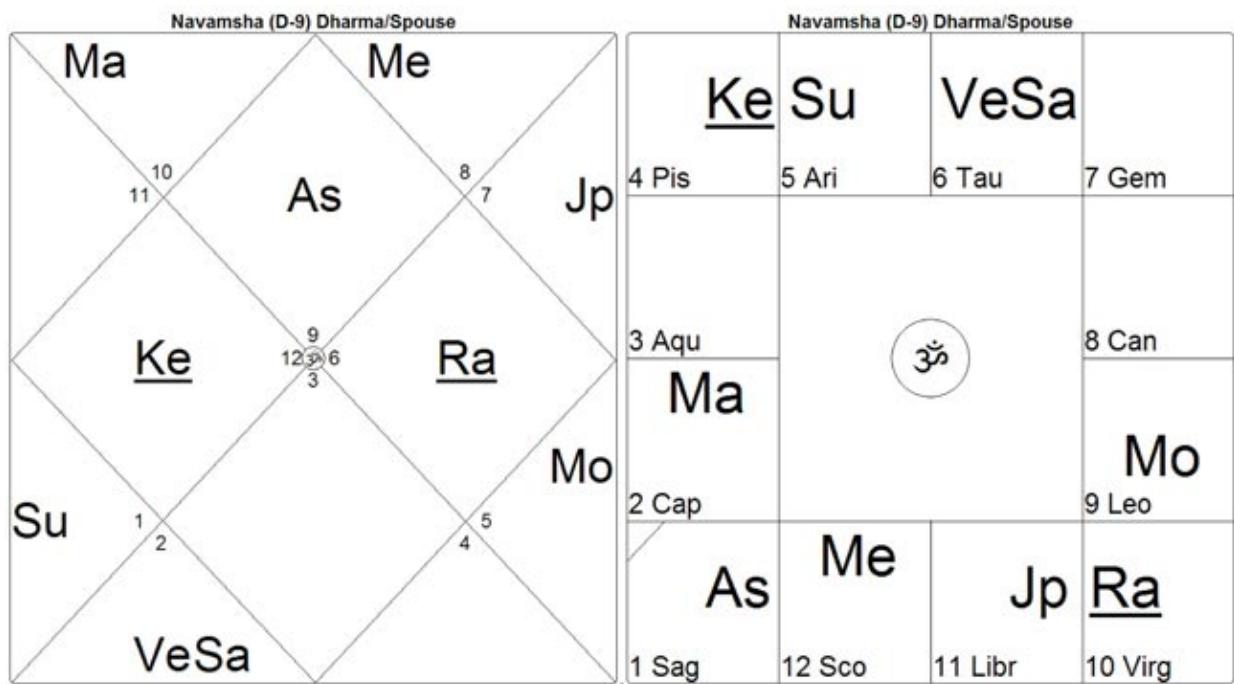
She excelled academically and obtained her medical degree during this time period.



This is the chart of an Indian gentlemen, now retired, who had an outstanding career in corporate finance and accounting. This distinguished career in accounting was launched when he placed second in the all India equivalent of the CPA exam, and earned the Gold Medal for two papers on advanced accounting in 1973.

It was in his Pisces period in *Chara daśā*, the 9th house of his birth chart, and from where Mercury, the planet of accountancy, falls in the 5th house.

Recall now the concept of seeing also the 5th lord from the *daśā lagna*, and you will notice that in this case it is a perfectly full Moon involved in a mutual *rāśi dr̥ṣṭi* with three other *grahas*, giving the Moon-Venus combination and some rather dramatic Jaimini *rāja yogas*. The AK, AmK, and the PK are all combining here. AK Venus is in its own sign in D-9 and AmK Sun is exalted.

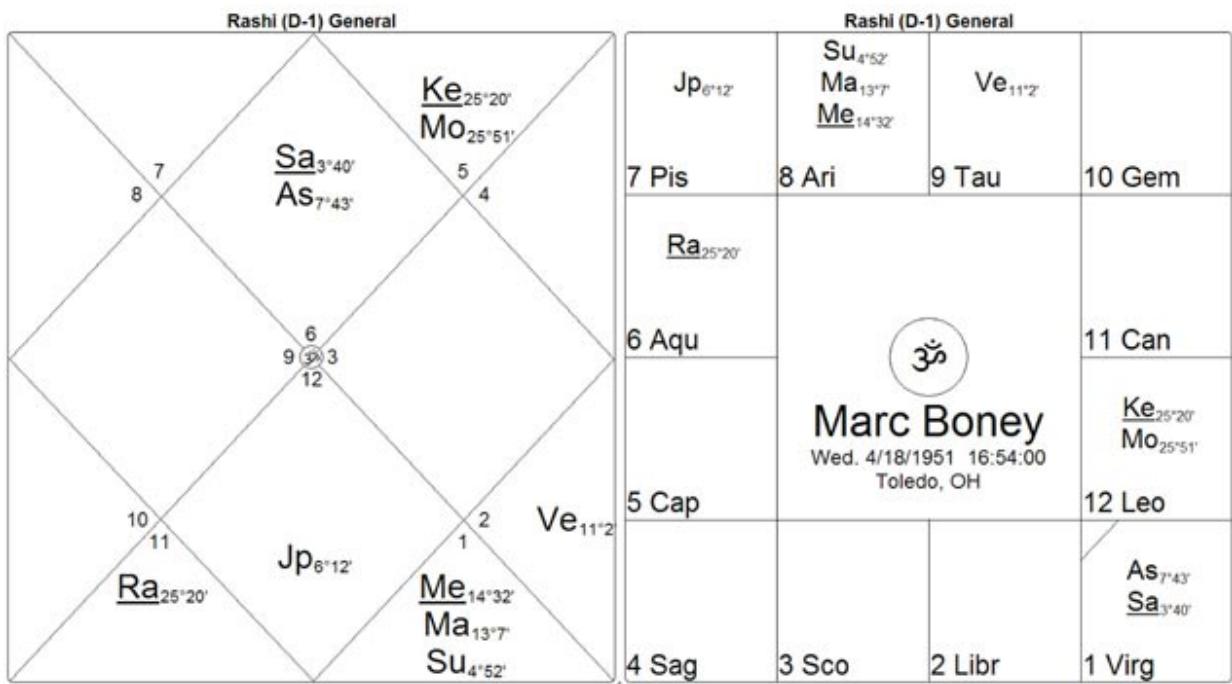


Of course, these combinations are influencing both Pisces, the major period and *daśā lagna*, and Sagittarius, the 10th house from there, which had to give him good positions and career rise in this period as well, not just educational achievement.

## Discussion

I wish to emphasize that the case studies presented here, famous or otherwise, were not examined with regards to the timing of educational achievement prior to writing this, except for the ones where I had made a prediction. The thing I knew about them *a priori* is that they were all people who had exceptional educational success in their lives. What I did have beforehand were the predictive parameters featured here, and looking at these charts with this specific question in mind was a form of “*blind-testing*” them, to use a phrase of K.N. Rao’s. It can be seen that they applied to a very great degree.

Now I suggest students test these predictive parameters using their own birth data or of others known to them, and exam periods of educational achievement. Of course, this is the first thing that I did after studying with Shri Rao.



I obtained my undergraduate degree in English Literature in my Capricorn major period from where the 5th house, Taurus, has its own lord, Venus, and receives a *śubha argala* from *svakṣetra* Jupiter in the 11th from there.

I obtained my Masters degree in Counseling Psychology as shown earlier in my Pisces period, the 5th house from my *kārakāṁśa lagna*, Scorpio and containing Jupiter as the PK of the chart.

I first acquired my knowledge of *Jyotiṣa* from K.N. Rao in my 12-year Aries period, from where the 5th house Leo has the influence of five *grahas*, including Mercury, an exalted Sun aspecting its own house, and an AK-AmK combination. It was Jupiter-Saturn in *Vimśottarī*, with Saturn as the 5<sup>th</sup> lord in a mutual aspect with Jupiter and in its *mūlatrikona* sign in D-9.

As you apply these parameters to chart data, keep in mind, however, that they are not intended to be definitive. Education achievement in certain periods may show up in ways not discussed here.



# PREDICTING CAREER RISE



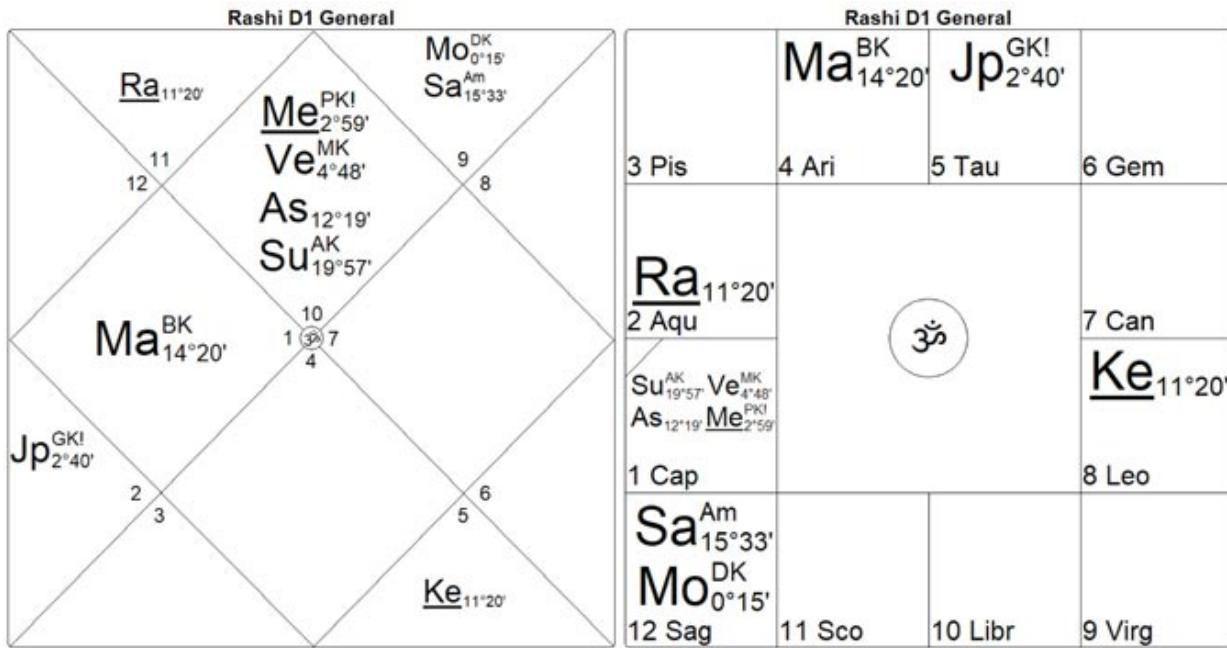


## **A Parent's Fondest Wish**

It is the responsibility of parents to raise their children in such a way that they eventually become financially independent and can make their own way in the world. Oftentimes they do this by seeing that they get the education and/or training that prepares them to enter the job market and to begin earning their own living. I must credit my own parents who raised six children with doing a truly admirable job of this, especially in providing educational opportunities. I also observed that it was quite a happy and satisfying moment for them when all their children became self-supporting. Not having had any children of my own I cannot speak directly to the feeling, but I have spoken to many friends who expressed delight and even a great sense of relief when their children could make their own way in life.

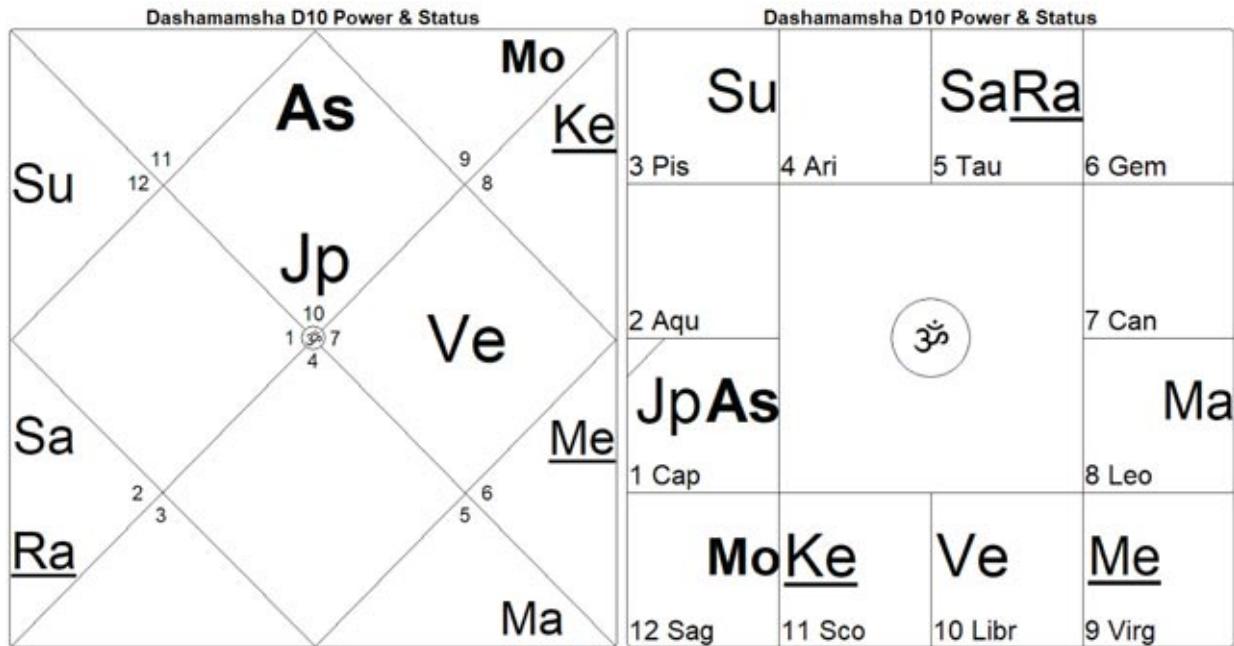
In the early spring of 2011, it so happened that I was discussing this very thing with a younger sister of mine. She had a daughter who was due to graduate from college in June and the job market for graduates that year was not looking good. Would she be able to obtain a position in time to avoid the necessity of moving back in with her parents and continuing to need financial support? Fortunately, she had an astrologer brother that could ease her anxiety about this.

See the chart of my niece, her daughter. Before reading further, can you identify any favorable features showing the static potential for career success?



You likely noticed that she has a combination of the 5<sup>th</sup> and 10<sup>th</sup> lord *yogakāraka* Venus with the 9<sup>th</sup> lord Mercury, forming an excellent *rāja yoga* in the 1<sup>st</sup> house. These *grahas* get the additional benefic influence of Jupiter's aspect from the 5<sup>th</sup> house, and these three benefics also form *Sarasvatī Yoga*. This rather beautiful astrological picture is spoiled however by the ill-placement of the *lagna* lord Saturn and the malefic hemming of the 1<sup>st</sup> house and these *grahas*, resulting in *Pāpa Kartarī Yoga*. Still such a combination must give some fruit of *rāja yoga* in its period and sub-period, however ordinary.

She had begun her Venus major period quite early in life at age six right at the time when she was entering her school years and has always done very well academically. It so happened that she was graduating from a top undergraduate business school with a degree in marketing in her Venus-Mercury period. How could this period *not* give her a position? One glance at her *daśāṁśa*, and I knew it was a certainty. Can you see why?



Venus and Mercury could hardly be better placed here as the 10<sup>th</sup> lord *svakṣetra* in the 10<sup>th</sup> house and the 9<sup>th</sup> lord exalted in the 9<sup>th</sup> respectively. The conclusion was obvious. The activation in the *Vimśottarī daśā* of her 9-10 *rāja yoga* with such supportive placements in D-10 would give her a position, but I was not content to stop my assessment there. Would the Jaimini perspective at this time confirm such a prediction?

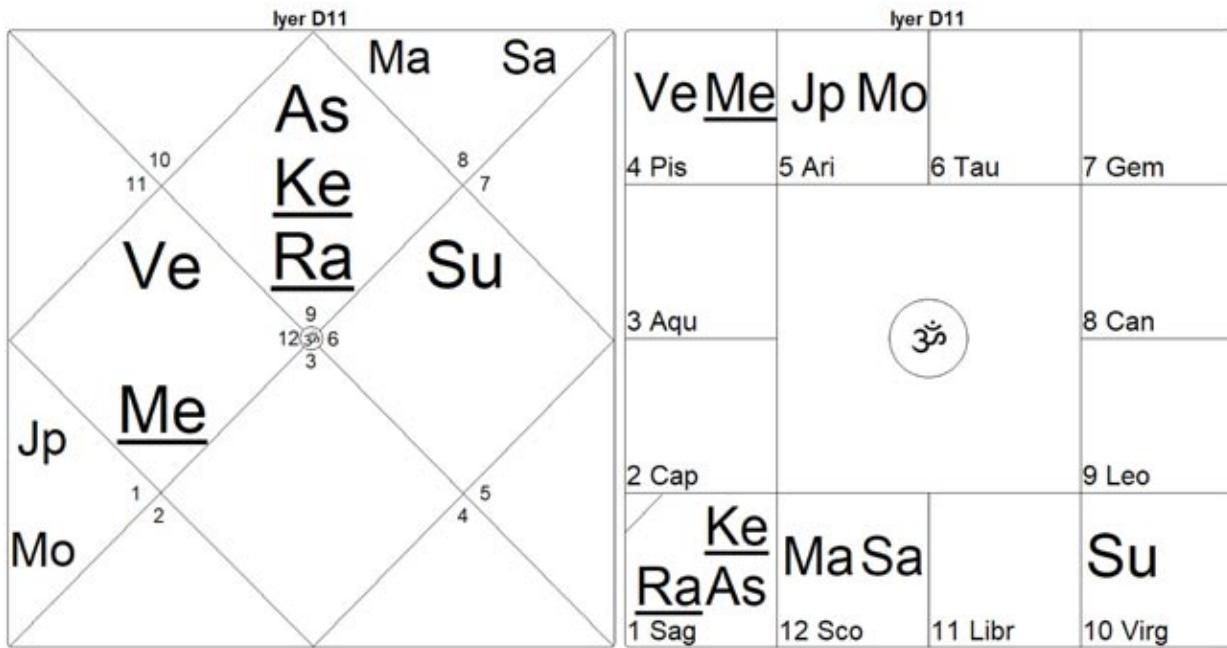
In Jaimini's *Chara daśā* I saw it was the major period of Leo, from where the 10<sup>th</sup> house Taurus has Jupiter and the *rāsi drṣṭi* of the Sun and the two other benefics from Capricorn, including the lord, Venus. In D-10 from Leo the AmK Saturn goes to the 10<sup>th</sup> getting the *rāsi drṣṭi* of both Jupiter and a *svakṣetra* Venus. The upcoming sub-period of Sagittarius contained her AmK Saturn in the birth chart, forming a Jaimini *rāja yoga* with her DK Moon. In D-10 Sagittarius contained a *vargottama* DK forming Jaimini *rāja yogas* through *rāsi drṣṭi* with the AK Sun and PK Mercury. From Sagittarius

in D-10 the 10<sup>th</sup> has the exalted Mercury and receives the aspect of the Sun. This was confirmation, indeed.

What about transits? Jupiter was in Taurus from where it was aspecting her 10<sup>th</sup> lord Venus. Taurus in her chart has a *sarvāṣṭaka* point total of 29, which is baseline strength, but an individual point total of 6 out of 8, which is quite strong. Saturn was transiting its exaltation sign, Libra, her 10<sup>th</sup> house, which has a whopping total of 40 and 6 respectively, making this a highly favorable transit.

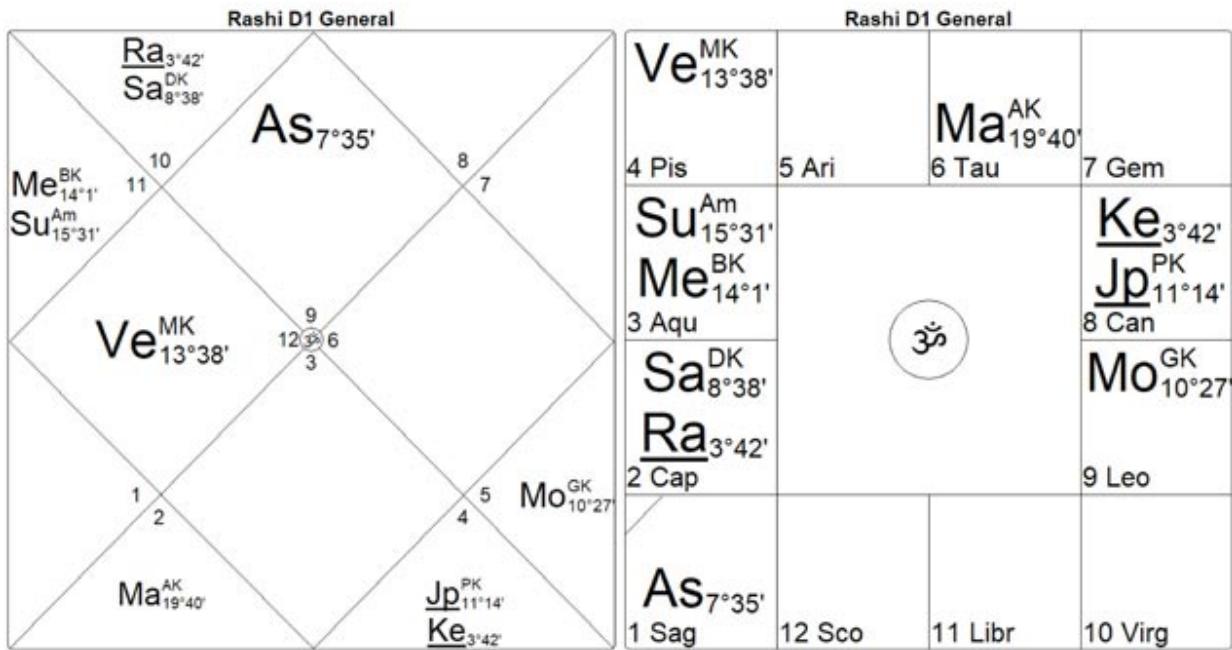
I cannot recall ever being more certain of a prediction and I told my sister there was nothing to worry about. Her daughter would get a good, well-paid position even prior to graduation, and within a year would get promoted. It proved correct. She did an on-campus interview with a major retailer and got hired at a good starting salary. She was promoted twice in the remaining two years of the Venus-Mercury period.

It is not something I did at the time, but these days I would have also consulted D-11 (Iyer version) for first salary and financial gains.



What I would have saw there would have further confirmed the significance of the Venus-Mercury period with these two planets together in an angle, the major period lord exalted and the sub-period lord giving *nīcabhaṅga rāja yoga*. She had lived most of her life in the Venus major period, growing up in a very affluent family.

Years later I had the opportunity to make a similar prediction for my best friend from college days. We had graduated from Northwestern University together, and in the spring of 2013 his youngest son was due to graduate from there as well. His father asked me about his prospects for employment thereafter. Again, it was one of those fortuitous situations where I could tell him what he wanted to hear. Towards the end of June that year his son would be running Sun-Mars.

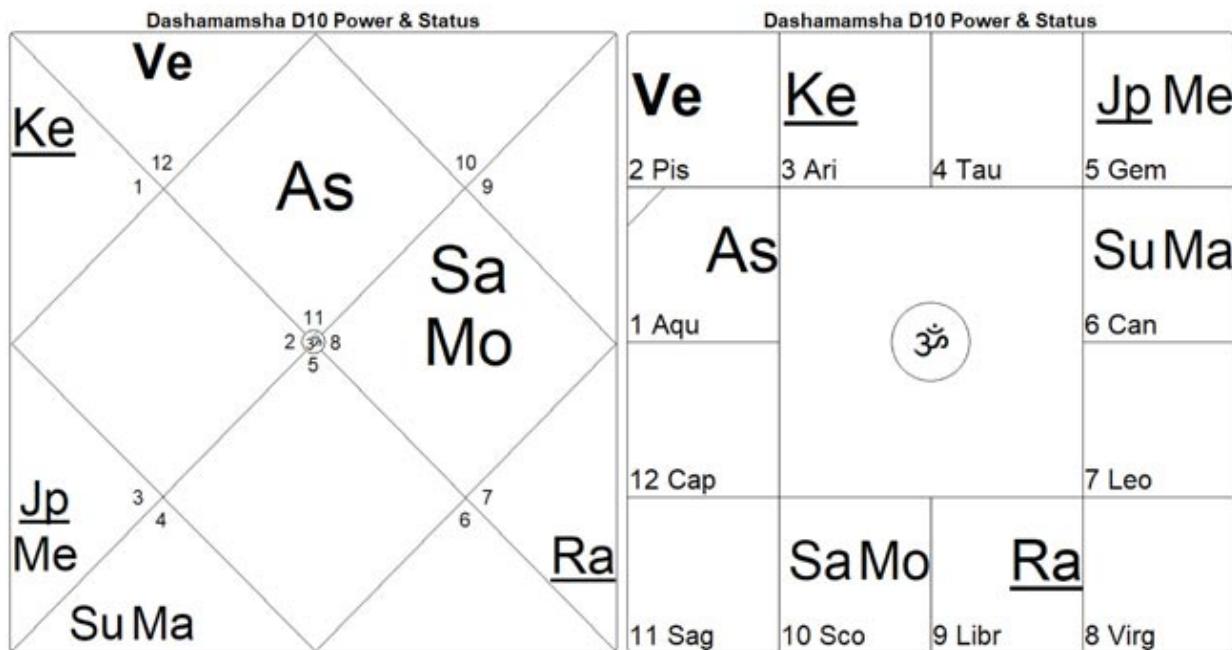
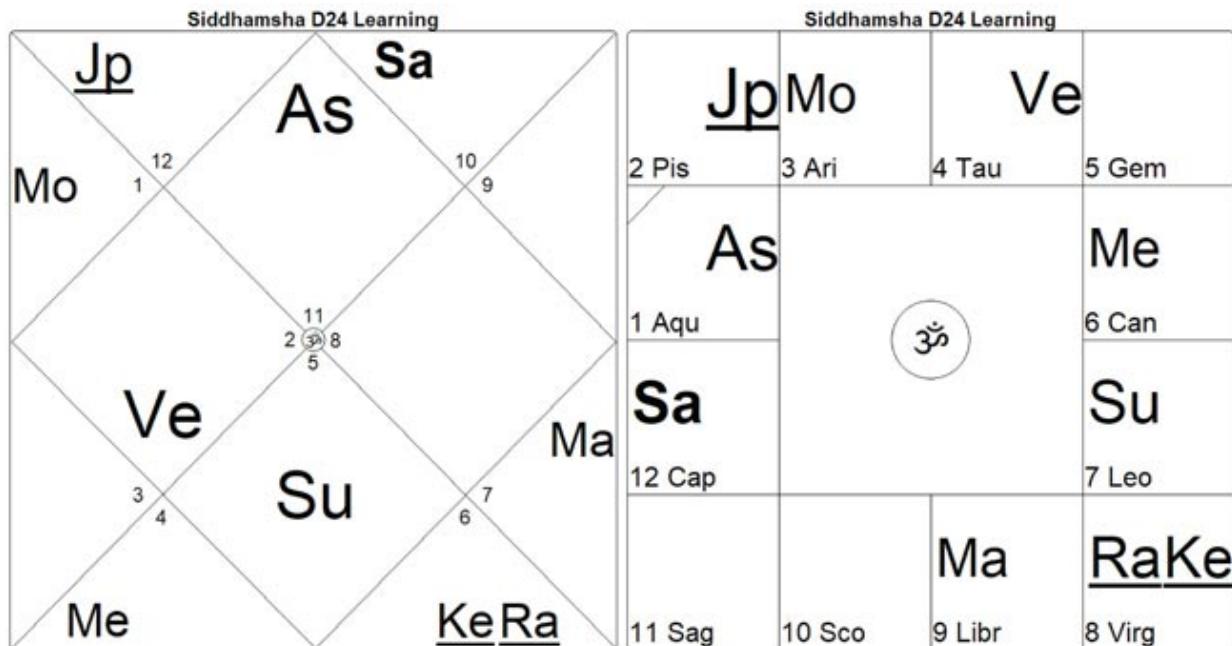


His is one of those cases in which educational achievement in such a period and sub-period is not that obvious from the birth chart but readily apparent from his *siddhāṁśa*. Here the Sun is *svakṣetra* in an angle and Mars is in the 9<sup>th</sup> trine.

But it was the obtainment of a position in Sun-Mars that I had to consider. The Sun as a major period giving *rāja yoga* was apparent in the birth chart as it is the 9<sup>th</sup> lord conjunct the 10<sup>th</sup> lord, Mercury, the best angle-trine combination for a Sagittarius *lagna* as stipulated in *Parashara Hora*. But could it give a position in the sub-period of Mars? I noticed that Mars is in a rather close angular relationship (*kendra sambandha*) with the Sun and Mercury as the 5<sup>th</sup> lord, but also that it was the *yogakāraka* planet in the 10<sup>th</sup> house from *Chandra lagna*.

The next step was to see these *grahas* in his *daśāṁśa*, and their condition there presented an immediate interpretive challenge. They were together in D-10, which in my experience could indicate a period and sub-

period that brings a position, *but in the 6th house*, which could also mark a time when a person lost a job. I was not concerned about Mars in its debilitation sign here since there is effective cancellation due to an exchange with its sign lord, Moon.



Could it mean that he both gets and loses a position in this period/sub-period?

Checking his *Chara daśā* for mid-June 2013 I saw that he would be running Virgo-Aquarius. That sub-period immediately caught my eye since it contained the Sun as the AmK in *rāśi drṣṭi* with Jupiter as the PK in its exaltation sign forming a Jaimini *rāja yoga*. This certainly showed a good promise for bringing a position subsequent to his graduation.

Jupiter in transit had just moved into Gemini aspecting his 10<sup>th</sup> lord, Sun. Saturn was retrograde in Libra aspecting also as if from Virgo, his 10<sup>th</sup> house. Both Taurus and Libra have healthy *aṣṭakavarga* point totals of 32, and Jupiter's individual total in Taurus is a strong 6 while Saturn in Libra was a reasonably good 4.

Consequently, I told his father that the “*stars looked good*” for his son getting a position shortly after graduating, but kept to myself the thought that it might not last too long. Both proved true. He was hired by an internet-based start-up but was laid off within a year due to a down turn in their business. In fact, the Sun period as a whole has been rather unstable career-wise due to its position in the 6th house of D-10. I predicted though that Sun-Mercury would give him his best position to date and this also proved correct. Aside from the activating his 9-10 combination in the birth chart, see Mercury's position in the *daśāṁśa, svakṣetra* in an angle with Jupiter.

In both of these cases it could be said that I got lucky. The *daśās* and transits at the time I was being asked to predict about college graduates

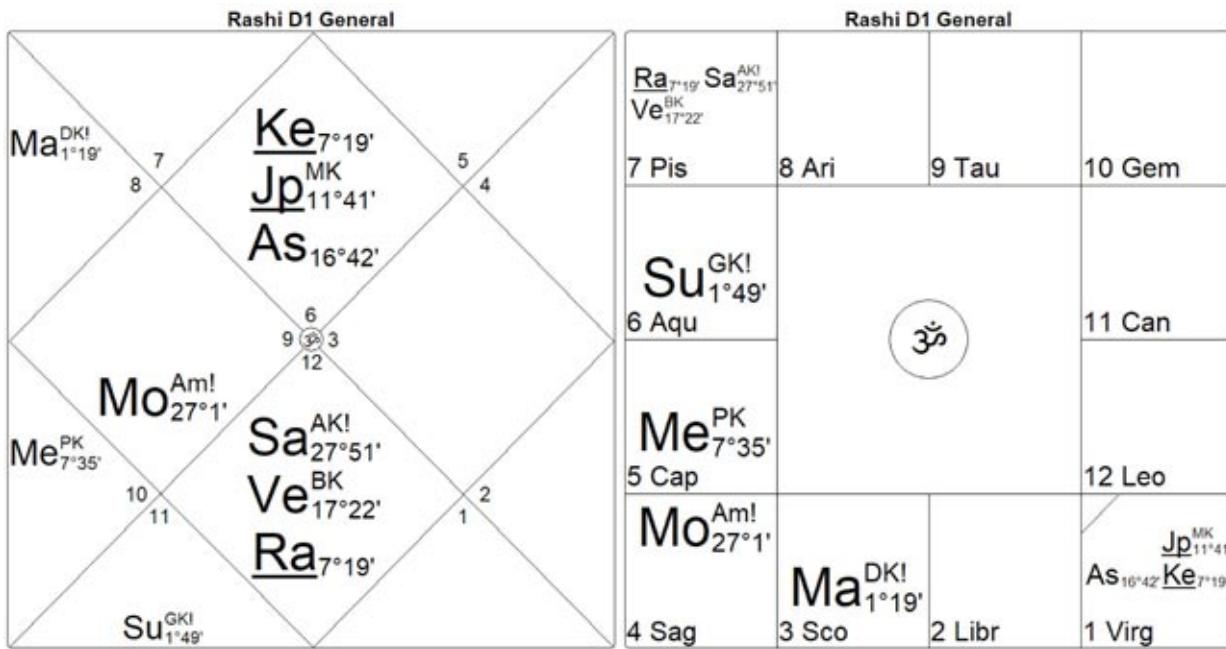
obtaining positions just happened to clearly indicate this. Of course, this is not always the situation.

My purpose in recounting these examples to begin this chapter is to illustrate the methodology I have employed to make many such successful predictions. In all instances this should include:

- An examination of the time period in both the Parashari and Jaimini system for its potential to bring a position and/or increased status. More often than not this means the activation of *rāja yogas* or other status and position-giving *yogas*.
- A similar examination of the period and sub-period lords in the *navāṁśa* and particularly the *daśāṁśa*. I am looking for good placements and strong conditions in these *vargas* and involvement in favorable *yogas*, including *śubha saṅkhya yogas*. In particular I am looking for any connection (*sambandha*) between them, even just by dispositorship. These days I would also consult the Iyer D-11 this way.
- In instances in which there are non-confluent or even contradictory indications between *Vimśottarī* and *Chara*, my approach is to see the time period in additional *daśā* systems, such as *Yoginī*, another planetary *daśā*, and *Padanadhāṁśa*, another sign-based *daśā* interpreted exclusively using D-9. They do not all need to “*line-up*,” but if I do not see any confluence then it becomes a riskier prediction.
- The last step is to see the transit of the slower moving *grahas*, Jupiter and Saturn. Their influence by transit on the 10<sup>th</sup> house/10<sup>th</sup> lord

from the birth *lagna* or the Moon is what I am wanting to see. When doing this evaluation, I am employing the principle that when retrograde these planets also aspect as if from the previous sign. In all instances, *astakavarga* should be used to qualify the favorableness of such transits.

To further illustrate this methodology, I will recount the very first prediction about career rise that I made using it. It involved a musician in her mid-twenties who was trying to make it as a violin soloist with little success when I first met her in December of 1995. Her chart was shown earlier in the chapter on predicting educational success.

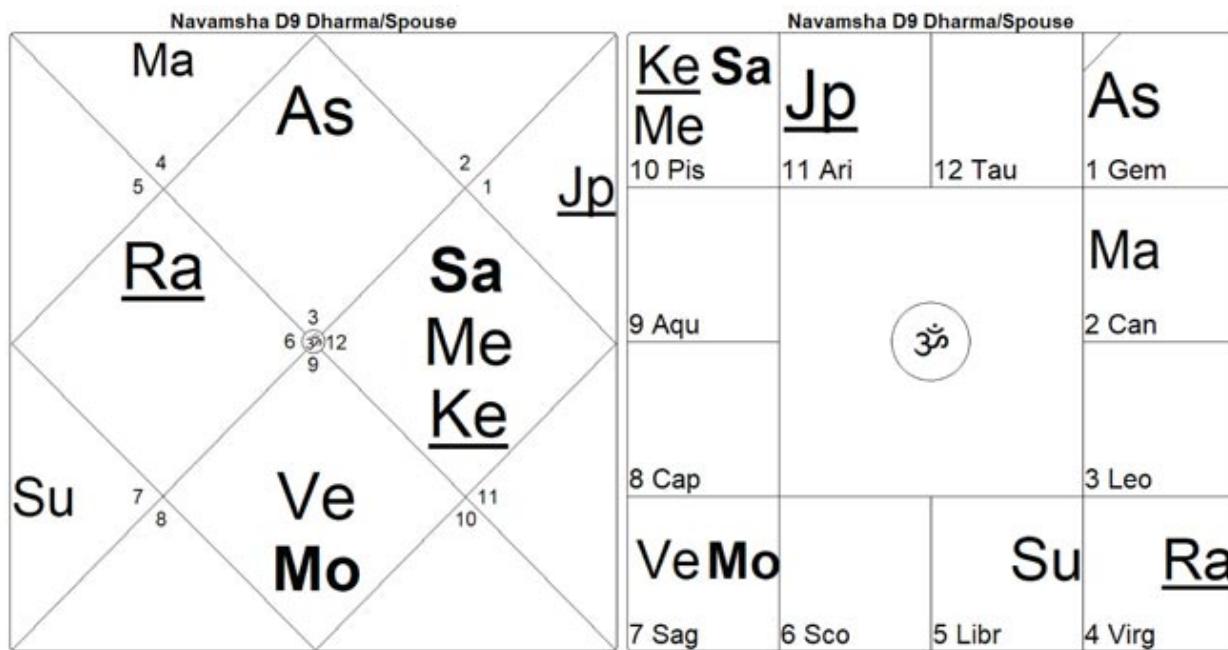


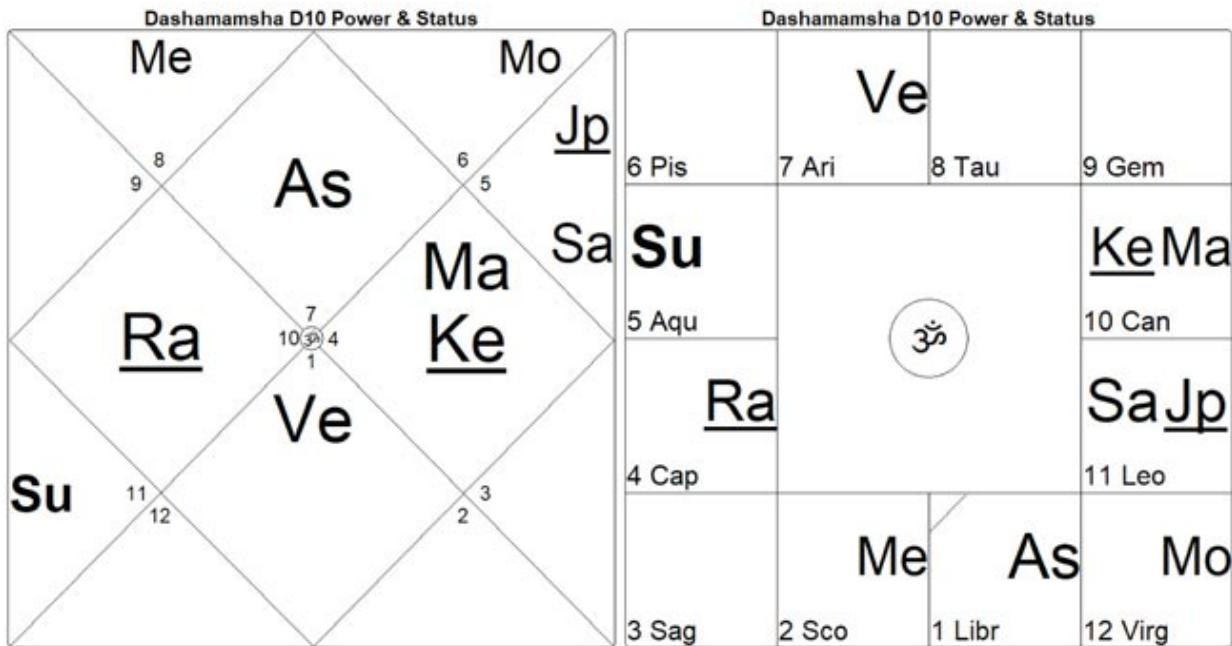
There was ample promise for good career success in her birth chart from a static point of view, with multiple *rāja yogas* in both the Parashari and Jaimini systems, as well as other status-giving *yogas* like *Gaja Kesari*. Planets involved in these *yogas* also had sources of strength. Jupiter is getting *dik bala* in the 1<sup>st</sup> house, Venus is an exalted 9<sup>th</sup> lord, Saturn is a

*vargottama* 5<sup>th</sup> lord and the Moon is *vargottama* as well. The major period lord at the time was Rahu who gives the results of many of these *yogas*, so it became more of a question of the right sub-period.

I saw that concurrently she was running her Sagittarius period in *Chara daśā* containing her Amk Moon, also involved in significant Jaimini *rāja yogas*. Again, it was then merely a question of seeing an appropriate sub-period for activating the potential clearly indicated by the major period.

I zeroed in on Rahu-Saturn forming a nodal *rāja yoga* in the 7<sup>th</sup> house of the position-giver (being the 10<sup>th</sup> from the 10<sup>th</sup>), which would run from January 1997 to November of 1999. This time period would overlap with Sagittarius-Pisces activating the AK-AmK Jaimini *rāja yoga* along with an exalted BK representing the performing arts. The Pisces sub-period would also place the Amk *vargottama* Moon in the 10<sup>th</sup> from the *antardaśā lagna*.





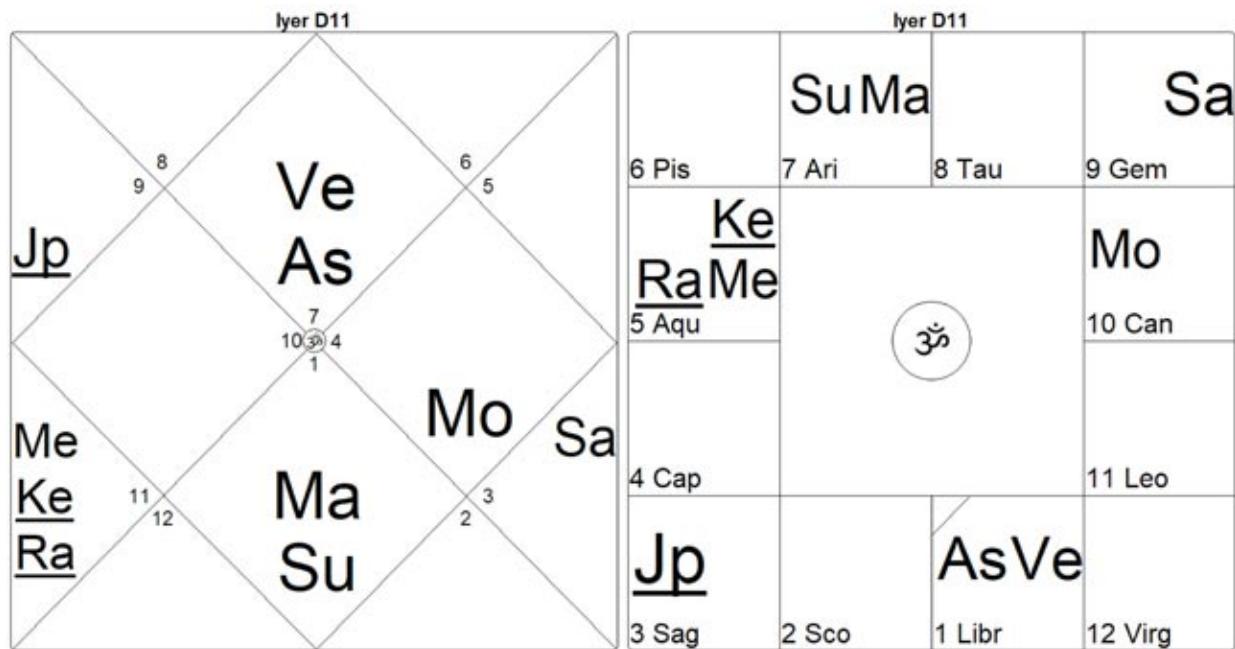
In D-10 Rahu is placed in an angle in Saturn's sign, and Saturn is the *yogakāraka* for this *lagna* in the 11<sup>th</sup> house with the benefic Jupiter and in a *parivartana yoga* with the Sun, giving it strength. From Sagittarius in D-10 the Amk Moon falls in the 10<sup>th</sup> from there, Virgo, and aspects Pisces.

Yoginī was showing Venus-Venus, which indicated more confluence, as did Virgo in PND

During this time period I saw that Jupiter would be moving through Sagittarius aspecting her 10<sup>th</sup> house, Gemini and then in Capricorn, conjunct her 10<sup>th</sup> lord, Mercury. Saturn in Pisces would not be influencing these from the birth *lagna*, but would be aspecting the 10<sup>th</sup> house from the Moon. The *astakavarga* totals for Jupiter were quite good, but not so for Saturn, and, in fact, its transit through her 7<sup>th</sup> house Pisces proved rather troublesome in many ways.

Overall though, there was overwhelming evidence that this time period had to give her a major rise in her career and this was the prediction. Exactly in January of 1997 she received an invitation to be the violin soloist for a small orchestra in Germany. Soon thereafter she became rather well known and got a lot of media attention for creating and performing a series of innovative concerts designed to educate children about classical music. See the first and 10<sup>th</sup> lord Mercury in the 5<sup>th</sup> house of children participating in *Sarasvati Yoga*.

Of course, this career success brought about a dramatic shift for the better in her financial fortunes. See Rahu-Saturn in her D-11.



Rahu is in Saturn's sign in the 5<sup>th</sup> house of her D-11 and Saturn is in the 9<sup>th</sup>. Note the exchange between the 5<sup>th</sup> lord Saturn and 9<sup>th</sup> lord Mercury creating an excellent *dhana yoga*. Rahu-Saturn gave its results.

Decades later, I have now predicted a similar period of major career rise based on the upcoming *Vimśottarī* period of Jupiter-Moon, activating her *Gaja Kesari Yoga*. This will coincide with the Pisces period in *Chara daśā*. Transiting Jupiter and Saturn will both be in Capricorn during this time, conjunct her 10<sup>th</sup> lord, Mercury.

## Guidelines for Predicting Career Rise

The difficulty in creating a good set of guidelines for predicting when a person would get a position or rise up in their career is that there are so many astrological conditions that can indicate such periods both in the Parashari and Jaimini systems. However, a lot of this ground gets covered if you start with a thorough understanding of *rāja yoga*-giving combinations and their qualification.

In the *Parashari* system these include:

- the combination of angle and trine houses and their lords by placement, conjunction or mutual aspect (PAC). In this regard, it is useful to understand which angle-trine combinations are better than others based on the principles given in the chapter on *yogakārakas* in *Parshara Hora*. Also, you can see my commentary on this chapter in an article entitled *Golden Keys to Jyotiṣa*.
- Unusual ways that planets can give *rāja yoga* effects, like debilitated planets in *dussthāna* houses when the *lagna* lord is strong/well placed, or when natural malefics collect in the *triśadaya* houses, 3, 6, and 11.
- *Viparīta* or “reverse” *rāja yogas* brought about when the lords of 6, 8, or 12 are in one of these houses. Some require the additional influence of natural malefics on the house or the lord in question. These are termed *Harṣa*, *Sarala*, and *Vimala Yoga* respectively in the Sanskrit classic, *Phaladeepika*.

In the Jaimini system these include combinations of certain *kāraka* based on degrees plus the 5<sup>th</sup> lord.

1. AK embodying the significations of the 1st house
  2. AMK embodying the significations of the 2nd and 10<sup>th</sup> houses
  3. PK embodying the significations of the 5th house
  4. DK embodying the significations of the 7th house
  5. 5th lord
- Combinations and permutations of the above five planets in a birth chart create 10 basic Jaimini *rāja yogas*.
  - The Moon and Venus together, or the Moon and Venus in *rāśi drṣṭi* is a Jaimini *rāja yoga* and *dhana yoga*.
  - If the Moon is aspected by many planets, it is an excellent Jaimini *rāja yoga*.

(*Go back and look at the chart of the violinist again and you will see the Moon-Venus combination with both planets in strength and with the Moon having the influence of five grahas. These are additional reasons why Sagittarius and Pisces periods had to prove fortunate.*)

- *Yogadā* planets, as defined in the Jaimini system as *grahas* conjunct or in *rāśi drṣṭi* with the three special ascendants, *bhāva*, *hora*, and *ghatikā*, or both the 1<sup>st</sup> and 7<sup>th</sup> houses, can give *rāja yoga* effects when a person run sign periods activating these.

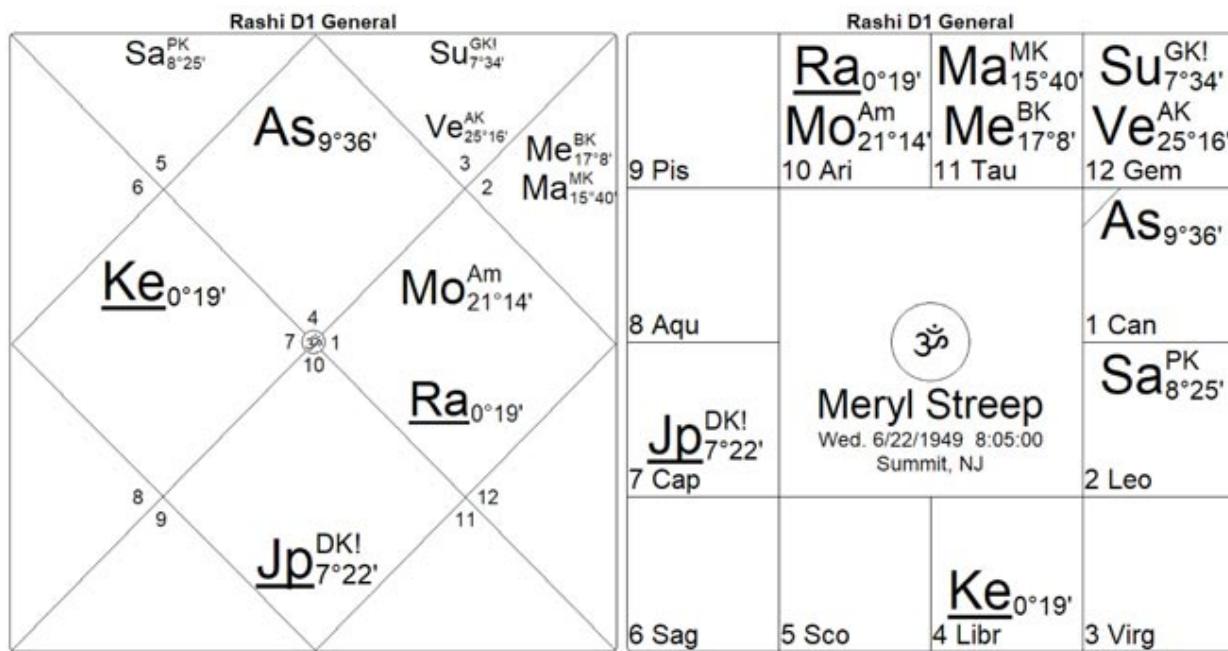
- Periods of signs containing the AmK or from where the AmK falls in the 10<sup>th</sup> or 7th.
- Periods of signs containing the Sun or from where the Sun falls in the 10<sup>th</sup>, particularly when strong, under the influence of benefics and forming Jaimini *rāja yogas*.

However, there are many more *graha yogas* in the Parashari system that when activated in the *daśā* sequence can indicate the obtainment of a position or career rise, too numerous to give in a chapter of a book. For a full exposition of these I refer the reader to my two-volume set, *Graha Yogadeepika*. Here I will only highlight those that are particularly important this way.

- The solar *yoga*, *Śubha Ubayachari*, when a strong Sun is exclusively flanked by natural benefics, preferably in strength
- The lunar *yogas*, *Chandra Adhi*, *Gaja Kesari*, *Kesari*, *Gauri*, and *Mukuta*
- *Yogas* involving the *lagna*, *lagna lord* and its dispositor such as *Lagna Adhi*, *Parvata*, *Puṣkala*, *Kāhala* and *Bherī*
- *Mahāpuruṣa Yogas*

I have illustrated all these *rāja* and *graha yogas* with numerous examples in my many books and articles and therefore will not do so again here, but rather show how I have used them to make successful predictions, some publicly on the charts of celebrities.

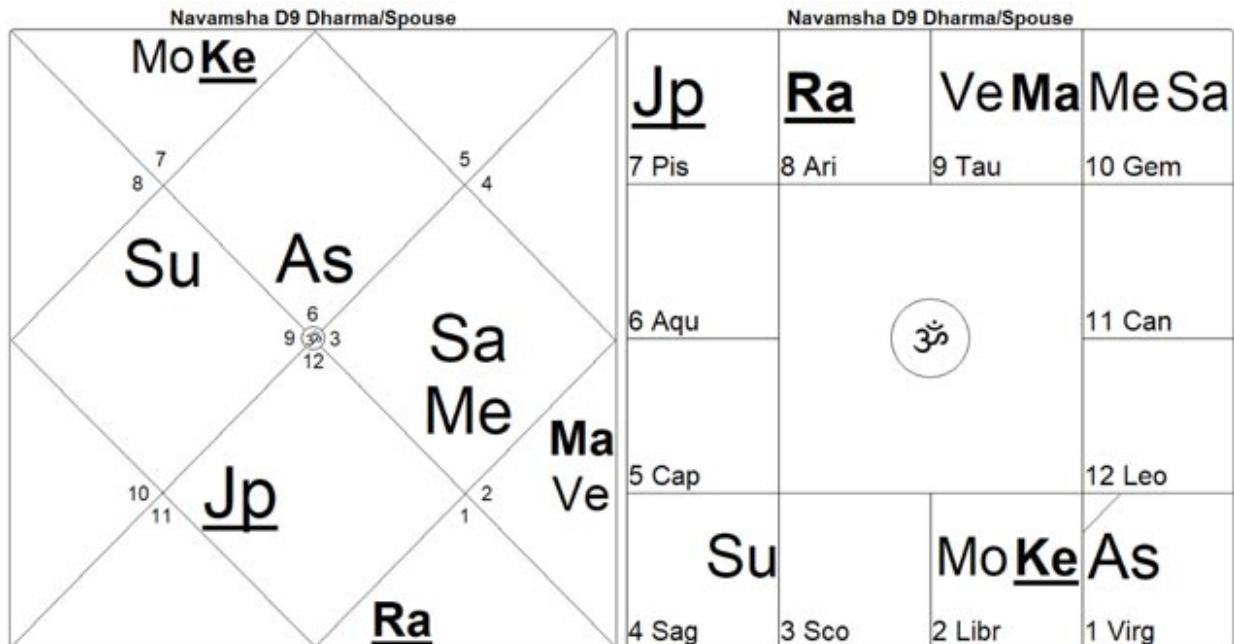
Meryl Streep has been nominated for an Academy Award 21 times, winning on 3 occasions. One of those wins for Best Actress was in 2012 for her performance as former British Prime Minister, Margaret Thatcher, in the film *Iron Lady*. Prior to the award ceremony I was teaching *Jyotiṣa* to a local group of students and used her chart to illustrate how predictions are made, concluding that she would likely win in her Jupiter-Mars-Moon period. My prediction was based on the following astrological reasoning:



- Jupiter in her birth chart gives *rāja yoga* by placement as the 9<sup>th</sup> lord in the 7<sup>th</sup> house. It also participates in *Gaja Kesarī Yoga*, falling in the 10<sup>th</sup> from the Moon.
- The sub-period lord, Mars, is a *vargottama yogakāraka* 10<sup>th</sup> lord with the 3<sup>rd</sup> lord of the performing arts, Mercury, who is *svaksetra* in D-9.
- The sub-sub-period lord (*pratyantar daśā*) at the time of the awards ceremony would be the Moon, the *lagna* lord in the 10<sup>th</sup> house

forming a nodal *rāja yoga* with a *vargottama* Rahu, and a participant in the *Gaja Kesarī Yoga*.

- The major period lord, Jupiter and the sub-period lord, Mars both had underlying strength in the *navāṁśa*, with the former *svakṣetra* and the later *vargottama*.
- In D-10 Jupiter is in the 6<sup>th</sup> house but in a *Kesarī Yoga* with the Moon and in the sign of Mars, while Mars is in the *lagna*.
- In D-11 Jupiter is strongly placed in Aquarius in a neutral house, Mars is *svakṣetra* as the 11<sup>th</sup> lord in the 11<sup>th</sup>, and the Moon goes to the 9<sup>th</sup>, all good placements for the *daśā* sequence of Jupiter-Mars-Moon.



Dashamamsha D10 Power & Status			
Su	Ma As Me	Ra	MaMe As
Ke		Ve	1 Gem
Sa		9 Aqu	2 Can
Mo Jp		8 Cap	3 Leo
		7 Sag	Jp Mo Sa Ke
		6 Sco	5 Libr
		5 Virg	

The diagram shows the 10th house of power and status in the dashamamsha chart. Planets are placed in the 10th house (Ra) and its sub-periods (Ve, MaMe, As). The 11th house (Jp Mo Sa Ke) is also shown. Numerical values (1-12) indicate the strength of planetary influences.

Iyer D11			
Jp Su	As Sa Me	Ra Ke	Ve
11	9 8	3 Pis	4 Ari
12	10 7 4	5 Tau	6 Gem
Ra Ke	Ve	Jp Su	7 Can
2	5 6	2 Aqu	8 Leo
3	11 10 7 4	Sa As	1 Cap
	5	12 Sag	11 Sco
	6	10 Libr	9 Virg
	Mo	Ma Me	Mo

The diagram shows the 11th house of Iyer D11. Planets are placed in the 11th house (Jp Su) and its sub-periods (As, Sa, Me, Ra, Ke). The 12th house (Mo) is also shown. Numerical values (1-12) indicate the strength of planetary influences.

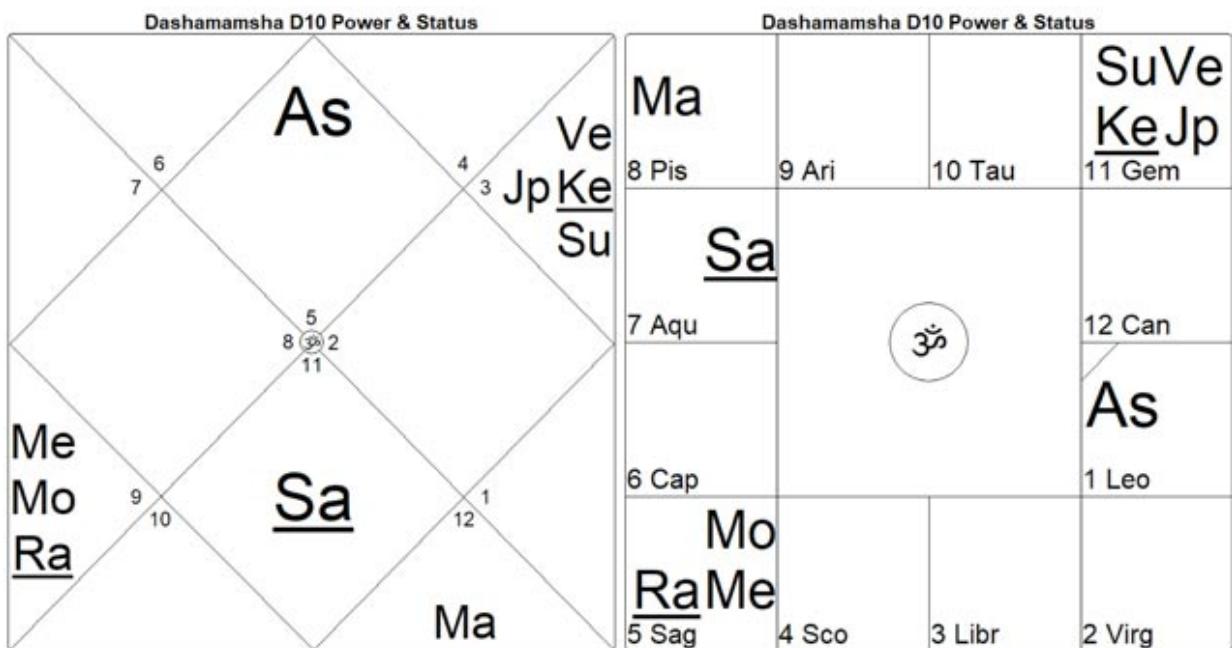
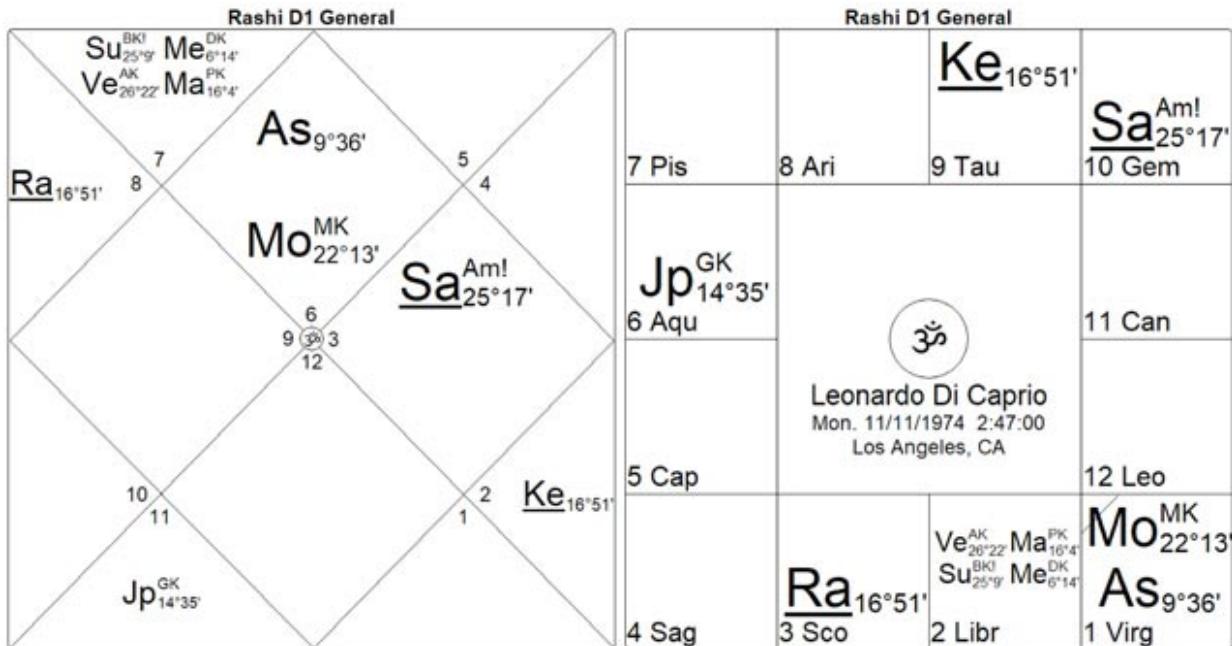
- In *Chara dasā* she was in the major period of Gemini containing the Sun and the natural benefic, Venus. From there the 11<sup>th</sup> house of honors and awards becomes quite strong containing her AmK Moon forming a Jaimini *rāja yoga* with PK Saturn. The sub-period was Scorpio getting the *rāśi drṣṭi* of the Amk Moon and the benefic,

Jupiter. Then see the aspects onto the 10<sup>th</sup> house from there, Leo, which was the sub-sub-period.

- On the night of the awards ceremony, February 26, 2012, transiting Jupiter, the *daśā* lord, was in Aries in her 10<sup>th</sup> house, while Saturn was transiting its exaltation sign, Libra, aspecting the 10<sup>th</sup> house, both with above average *astakavarga* values.

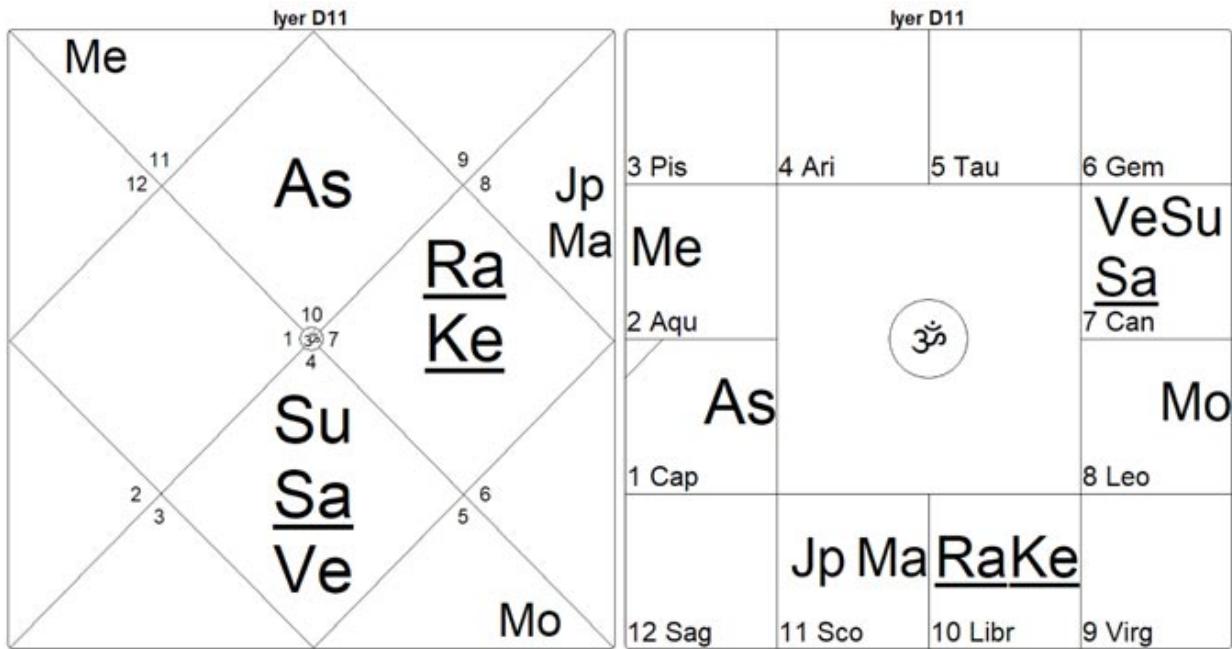
Though the astrological picture looked very strong for her I told the group it was a risky prediction because I did not have the charts of the other nominees with which to compare. This is why I stated that she would “*likely win*.” Fortunately, she did.

Later in January of 2016 in a closed Facebook group of students I predicted that Leonardo di Caprio would finally win an Oscar for Best Actor after having been nominated many times, including just the year before. As a relatively new student of *Jyotiṣa* in the mid-1990s I had completely misjudged the ability of his Jupiter *mahādaśā* to continue his *mega*-stardom after his Rahu period.



I could see that Jupiter would give its results very strongly being *vargottama* in Aquarius, but did not understand back then the importance of *daśā lagna*. See how powerful the chart becomes using Aquarius as the 1<sup>st</sup> house and the *rāja yogas* that form in the 9<sup>th</sup> house from there, particularly the 9-10 Venus-Mars combination.

I also did not understand the importance of D-10 for seeing career success. Here Jupiter is in the in an exchange with Mercury along the 5-11 axis, in multiple angle-trine combinations and configured in *Kesari Yoga*. Nor did I know about D-11 for seeing honors and awards,

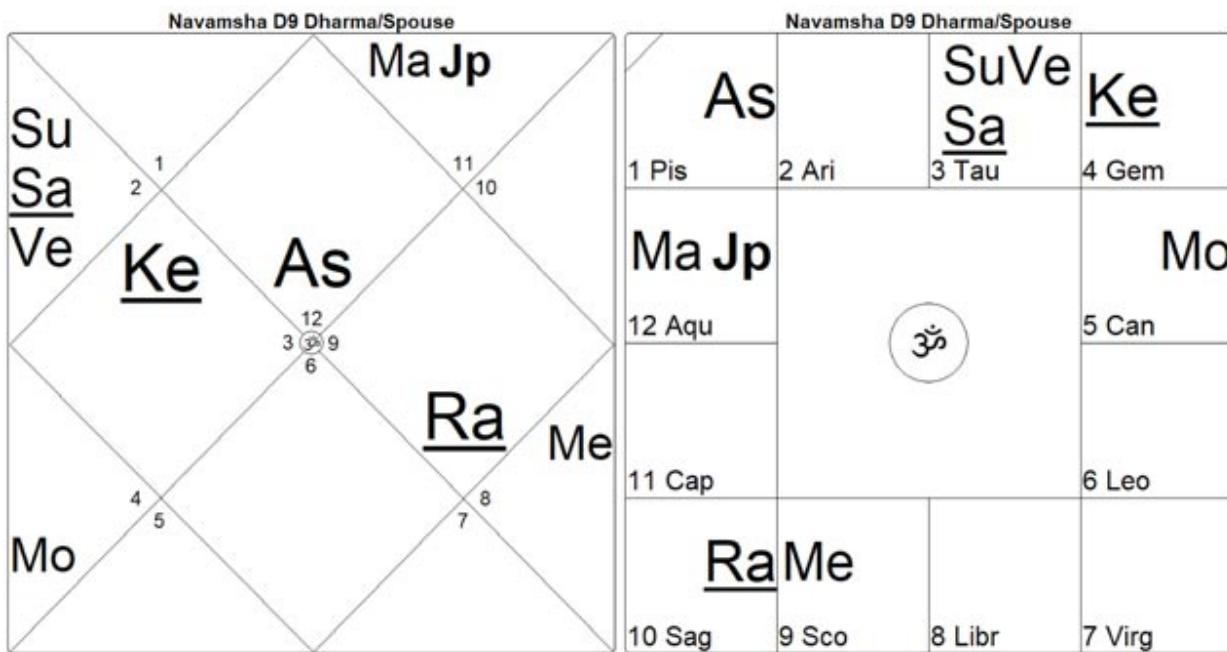


Here Jupiter is in the 11<sup>th</sup> house with the 11<sup>th</sup> lord Mars, *svakṣetra*.

He had been nominated for his role in *The Wolf of Wall Street* in 2015 in Jupiter-Mars, but did not win, and was nominated again in 2016 for his performance in *The Revenant*. The awards ceremony was to take place on February 28, 2016. I saw that the *daśā* sequence at the time would be Jupiter-Rahu-Venus, all connected and activating the *yogas* in D-10, with Rahu in Jupiter's sign aspected by Jupiter. All were well-placed in D-11.

The major period in *Chara daśā* was Capricorn from where the 10<sup>th</sup> house, Libra, becomes so strong. The sub-period was Pisces getting the influence of the AmK Saturn. But what really convinced me that he would

be the winner was the timing in *Padanadhāṁśa daśā*, which is interpreted solely on the basis of the *navāṁśa*. Here the sequence was Leo-Leo. Can you see why I would have been enthused about this timing?



Do you see how strong the 10<sup>th</sup> and 3<sup>rd</sup> houses become using Leo as a *lagna*, including the influence of the Amk-AK *rāja yoga* and Moon-Venus combination with both of those planets in strength? Moreover, the Sun is there as the BK.

Saturn was transiting retrograde in Scorpio, aspecting also as if from Libra where it was covering his 10<sup>th</sup> lord, Mercury, with healthy *astakavarga* totals. One discordant note was that Jupiter transiting in direct motion in Leo was not influencing either the 10<sup>th</sup> house or 10<sup>th</sup> lord, and it was the *daśā* lord. However, it was aspecting its natal position in Aquarius and the *astakavarga* values are very strong, 35 and 6. The prediction proved correct.

The second Wimbledon title of British tennis pro, Andy Murray, was also not difficult to predict using this methodology, though also risky since I did not have the charts of other high seeds. A student of mine who is an avid tennis fan wanted to discuss this in an individual tutoring session.

In July of 2016 when the tournament took place, he was running Venus-Ketu-Saturn in *Vimśottari* and Aquarius-Cancer in *Chara*. I will leave it to the reader to see why Venus-Ketu-Saturn could make him a winner, and discuss it more from the Jaimini angle, which appeared exceptionally clear to me.

Aquarius as a major period looked spectacular, with a combination of the AK Moon and AmK Saturn falling in the 10<sup>th</sup> from there and aspecting the 3<sup>rd</sup>. Moreover, Venus as a natural benefic and the PK was in the 3<sup>rd</sup> from Aquarius aspecting the *grahas* in Scorpio forming additional Jaimini *rāja yogas*, including the Venus-Moon combination. Both Saturn as the AmK and Venus as the PK have underlying strength in his *navāṁśa* since they are *svakṣetra* there.

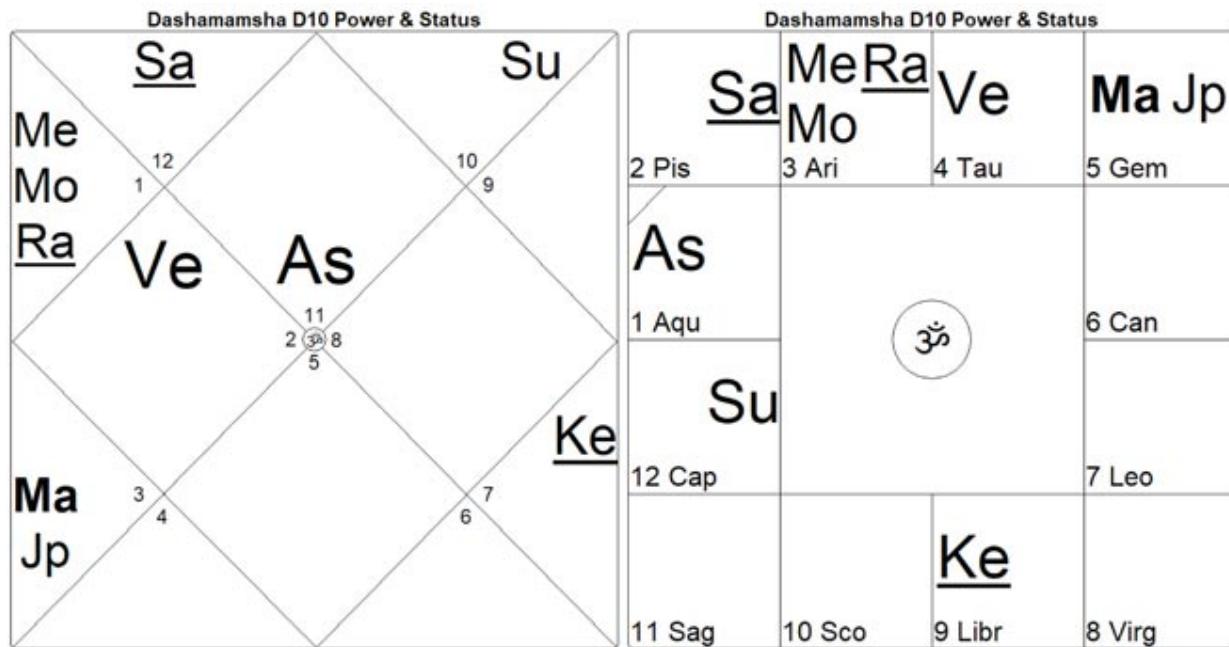
Rashi D1 General			
<u>Ke</u> <sub>17°2'</sub>			
6	4	3	
			<u>Ma</u> <sup>GK</sup> <sub>2°41'</sub>
<u>As</u> <sub>20°22'</sub>			
	5	2	
<u>Sa</u> <sup>Am</sup> <sub>25°55'</sub>	8	11	
<u>Mo</u> <sup>AK</sup> <sub>28°2'</sub>			<u>Me</u> <sup>MK</sup> <sub>10°8'</sub>
9	10		<u>Su</u> <sup>DK</sup> <sub>0°30'</sub>
		1	
		12	<u>Ve</u> <sup>PK</sup> <sub>3°57'</sub>
			<u>Jp</u> <sup>BK</sup> <sub>23°42'</sub>
			<u>Ra</u> <sub>17°2'</sub>
Rashi D1 General			
<u>Ra</u> <sub>17°2'</sub>	<u>Ve</u> <sup>PK</sup> <sub>3°57'</sub>	<u>Su</u> <sup>DK</sup> <sub>0°30'</sub>	<u>Ma</u> <sup>GK</sup> <sub>2°41'</sub>
<u>Jp</u> <sup>BK</sup> <sub>23°42'</sub>	8 Pis	9 Ari	10 Tau
			11 Gem
7 Aqu			
			12 Can
		Andy Murray	
		Fri. 5/15/1987 14:10:00	
		Glasgow, UK	
6 Cap			
			<u>As</u> <sub>20°22'</sub>
			1 Leo
		<u>Mo</u> <sup>AK</sup> <sub>28°2'</sub>	
5 Sag		4 Sco	<u>Sa</u> <sup>Am</sup> <sub>25°55'</sub>
			<u>Ke</u> <sub>17°2'</sub>
			2 Virg

Navamsha D9 Dharma/Spouse			
<u>Ra</u>	<u>As</u>		
8	6	5	
<u>Su</u>	<u>Ma</u>		
9	7	4	
<u>Jp</u>			
11	10	1	
<u>Sa</u>	<u>Me</u>	<u>Ke</u>	
12	2	3	
<u>Mo</u>	<u>Ve</u>		
Navamsha D9 Dharma/Spouse			
<u>Mo</u>	<u>Me</u>	<u>Ve</u>	<u>Ke</u>
6 Pis	7 Ari	8 Tau	9 Gem
<u>Sa</u> <u>Jp</u>			
5 Aqu			10 Can
<u>Su</u>			
4 Cap			11 Leo
		<u>Ra</u>	<u>Ma</u> <u>As</u>
		3 Sag	2 Sco
			1 Libr
			12 Virg

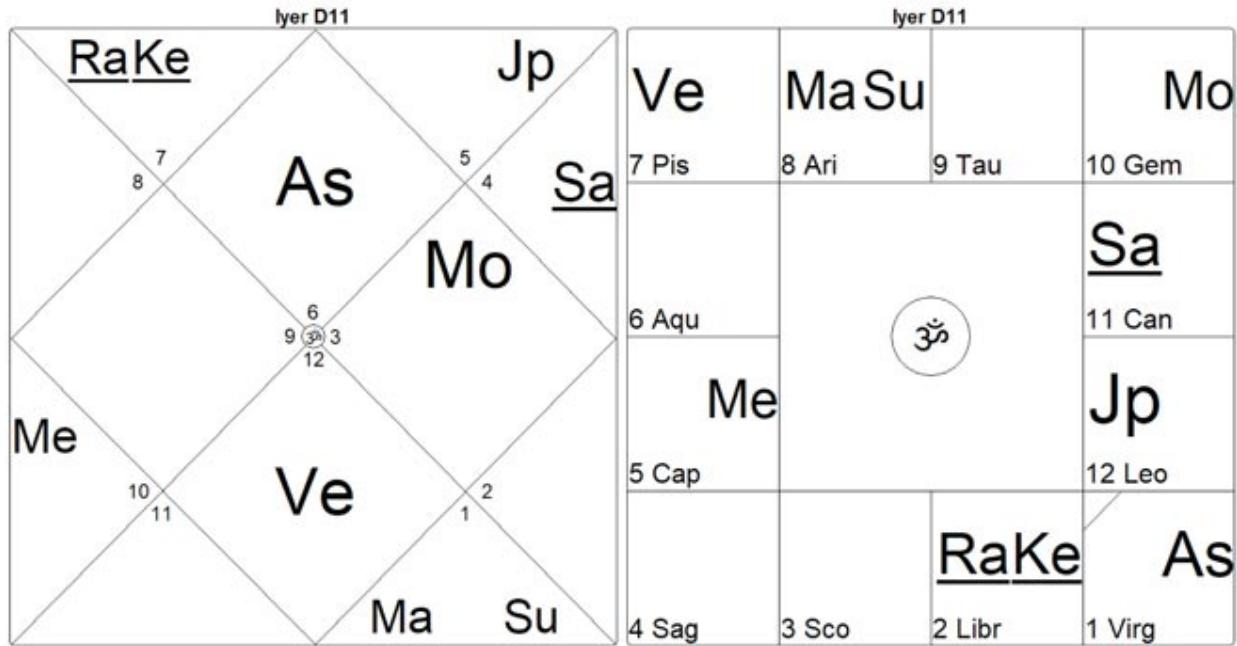
From the sub-period Cancer, Venus would be in the 10<sup>th</sup> house getting the aspect of AK-Amk from Scorpio. On the day of the finals, July 10, the sub-sub-period was Scorpio!

In July of that year Saturn had returned to its place at birth in Scorpio, and therefore aspecting onto this 10<sup>th</sup> house, Taurus. Jupiter transiting in Leo aspected the 10<sup>th</sup> lord, Venus. It looked like game, set, match for Andy Murray.

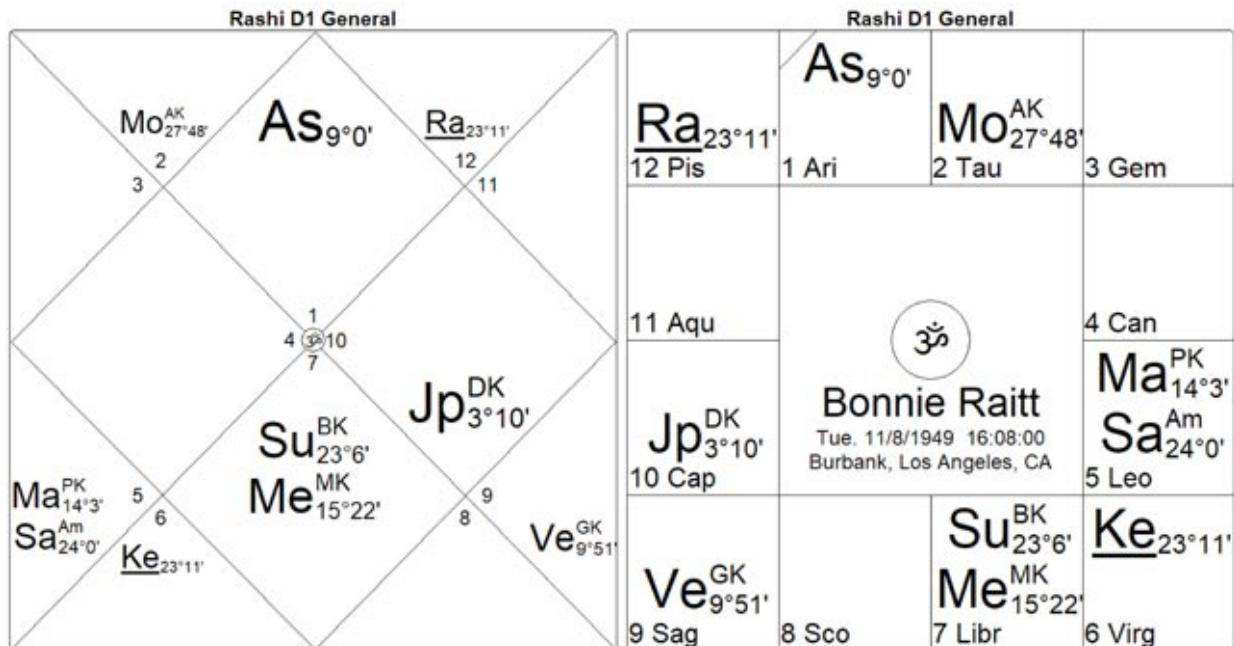
When doing your Parashari assessment of Venus, the major period when he became a tennis star, won major titles, and reached the #1 ranking, see this *graha's* condition and placement in D-10.



It is even better in D-11 where it is in angle exalted and aspecting the *lagna*.



The following major period of the Sun, though a well-placed *lagna* lord getting directional strength in the 10<sup>th</sup> house, saw the demise of his career due to injuries. See the aspect of Saturn as the 6<sup>th</sup> lord and *māraka* 7<sup>th</sup> lord. Then notice the Sun's placement in D-10.



In 1997, while only four years into my study of *Jyotiṣa*, I was asked through a mutual friend to give a consultation to pop music star, Bonnie Raitt. She proved to be a delightful personality who asked very intelligent questions. I was seeing her when she was well into her Saturn major period. It had catapulted her to stardom when she won five Grammy Awards in one night in Saturn-Saturn-Sun. Can you see why a major career rise in the Saturn *mahādaśā* was predictable?

Saturn forms a 1-10 *rāja yoga* in the 5<sup>th</sup> house from the birth *lagna*, and from a strong *Chandra lagna* it is the *yogakāraka* 9<sup>th</sup> and 10<sup>th</sup> lord in an angle. When I saw her, she was running the Venus sub-period, which had to prove good as this planet also gives *rāja yoga* as the 7<sup>th</sup> lord in the 9<sup>th</sup> house. From *daśā lagna* it was the 10<sup>th</sup> lord in the 5<sup>th</sup>. The upcoming sub-period of the Moon caught my eye, since from *daśā lagna* it was an exalted planet in the 10<sup>th</sup> with the aspect of Jupiter. It was in this period and sub-period that she was inducted into the *Rock and Roll Hall of Fame*.

Such charts are actually easier to predict with since they invariably contain powerful, favorable *yogas* that show the *karma* for great success and fame. However, they are not the type of charts an astrologer sees and is asked to give input about on a daily basis. Therefore, the remaining examples in this chapter will be the charts of ordinary people to whom I given career related predictions.

## The *Daśāṁśa* (D-10)

As was seen in all the cases presented thus far, an accurate *daśāṁśa* becomes an invaluable tool for predicting the obtainment of positions and career rise, along with D-11. In doing so, however, the haunting question is always whether you are looking at accurate *vargas*.

In my book *Secrets of the Daśāṁśa* I outline and profusely illustrate 10 interpretive principles that I have found very useful for this, some of which also can be applied to D-11 or any *varga*. I refer the reader to this book for a detailed exposition and illustration of these. Here I will merely summarize them.

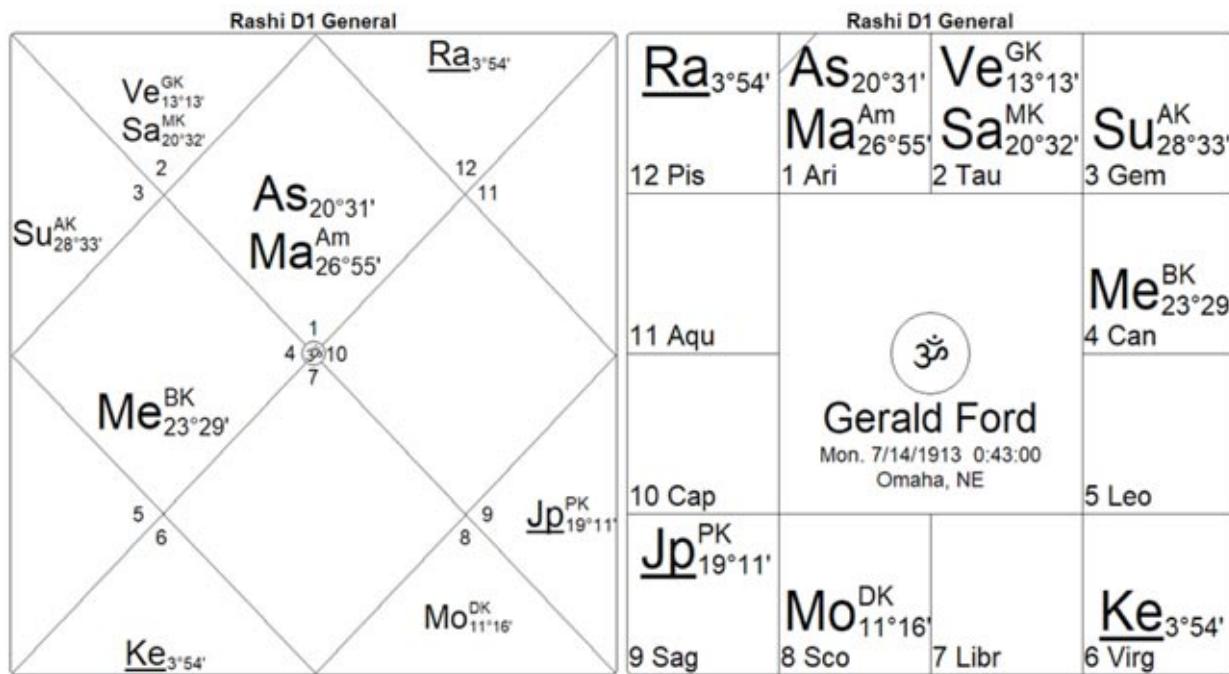
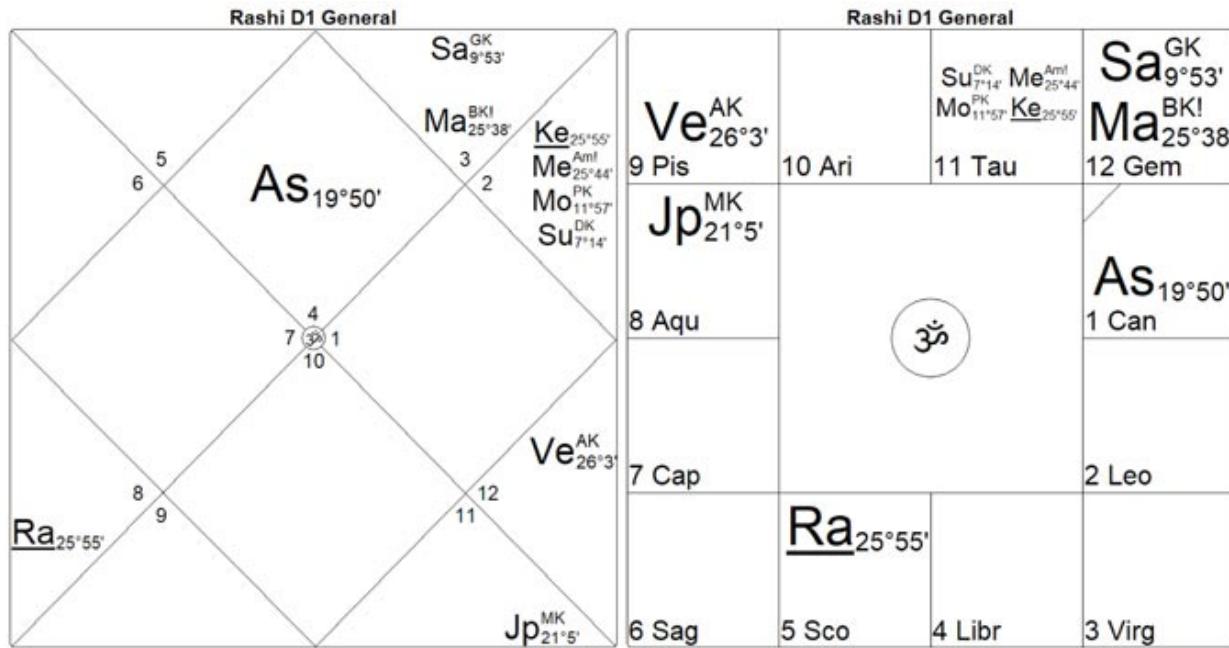
- A planet in the *lagna* of D-10 holds a special potential for bringing good career results during the *daśā* of that *graha*. This will be especially true if the planet is in a good condition and involved in favorable *yogas*. Of course, this will be almost a certainty if that planet in the birth chart holds a similar good promise.
- If two planets occupy the D-10 *lagna*, their period and sub-period usually times a significant time is a person's career life.
- With regards to these first two points, the same holds true for planets in the 10<sup>th</sup> house of D-10, though to a lesser degree.
- Regardless of their placement, if a person runs the period and sub-period of two planets connected (*sambandha*) in D-10, this will oftentimes mark major developments in a person's career status. It will be more likely to do so if such a period and sub-period also indicates this in the birth chart.

- Good developments will occur if such planets occupy good houses in D-10, whereas the development may be unfavorable if occupying *dussthānas*, unless there are redeeming factors.
- The connections to look for in order of the strength of the *sambandha* are: exchange, conjunction, mutual aspect, in the sign of a planet aspected by that planet, one-way aspect, dispositorship.
- Regardless of a connection, the period and sub-period of two planets in good conditions like, exalted, own sign, *vargottama*, *dik bala* etc. will often prove very favorable. Again, this is more likely to be true if the *grahas* are well placed in D-10 and hold a similar promise in the birth chart.
- A sub-period lord falling in the 10<sup>th</sup> house from a major period in D-10 can indicate a good period career wise. This is the application of *daśā lagna* to a *varga*. If such planets are in good condition/have strength, it is more likely to be true. It is a near certainty if such planets hold a similar good promise in the birth chart.
- Planets in the 8<sup>th</sup> and 3<sup>rd</sup> houses (8<sup>th</sup> from the 8<sup>th</sup>) in D-10 can bring breaks/changes in a person's career life, whether these are voluntary or otherwise.

Many of these principles were applied when making a prediction jointly with an advanced student of mine. He had asked to discuss the chart of his wife in an individual tutoring session because she had recently been invited to interview for her bosses' job after he had been fired. "*Would she get the job?*" was the question.

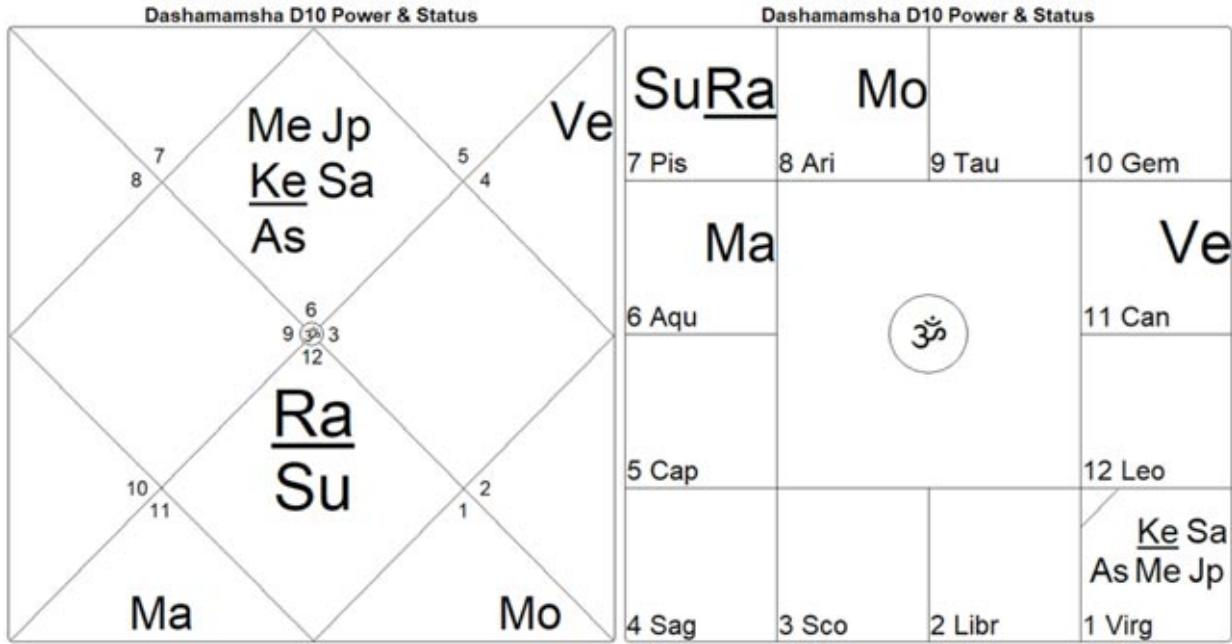
I have shown this chart previously in the introduction as an example of the importance of evaluating a major period lord from alternative *lagnas*. She has had a good career progression in food service/administration in hospitals in her Jupiter major period. Note the 10<sup>th</sup> lord, Mars, the *yogakāraka* planet for her Cancer ascendant, in the 12<sup>th</sup> house of hospitals involved in an angle-trine combination with the 7<sup>th</sup> lord Saturn and in Jupiter's *nakṣatra*.

Her Jupiter is strong in Aquarius and forming *Kesarī Yoga* with her exalted *lagna* lord, Moon, falling the 10<sup>th</sup> from *Chandra lagna*. Career success in Jupiter was predictable on that basis alone. But then see that Jupiter as the 6<sup>th</sup> lord in the 8<sup>th</sup> house, while natural malefics aspect the 6<sup>th</sup> house, gives *Harsa Yoga*, a variety of *Viparīta rāja yoga*. Such planets in the 8<sup>th</sup> house can give a sudden rise, oftentimes when someone else has fallen. One of the more dramatic illustrations of this is in the chart of former U.S President Gerald Ford, who became President when Nixon resigned to avoid impeachment due to his involvement in the Watergate scandal. It happened in Ford's Moon major period.



In Ford's case it was a debilitated planet in a *dussthāna* giving the unusual kind of *rāja yoga* mentioned previously. In her case it was a strong planet in the 8<sup>th</sup> house giving the results of both *Kesarī* and *Harṣa Yoga*.

Her D-10 sheds additional light on why the Jupiter major period was giving her good career success.



Here Jupiter is in the *lagna* getting directional strength with an exalted *lagna* lord Mercury and Saturn, forming multiple angle-trine combinations. I commented that Jupiter-Saturn followed by Jupiter-Mercury must have been good for her career life and her husband acknowledged that they were. She was now running Jupiter-Venus when this opportunity for the top position in her area had presented itself after the fall of her boss.

I asked if the job would be a significant step up in both managerial responsibility and income, and he acknowledged that it would, in which case Jupiter-Venus looked like a winner. Can you see why before reading further?

The simple reason is that in the birth chart Venus gives the fruit of both *rāja* and *dhana yoga*, and it does so very strongly, being quite close to its

extreme degree of exaltation, 27 Pisces. It also does this from multiple perspectives.

- From the birth *lagna* it is the 4<sup>th</sup> lord and 11<sup>th</sup> lords in the 9<sup>th</sup> house giving *rāja* and *dhana yoga* by placement.
- From the Moon it is the 1<sup>st</sup> lord in the 11<sup>th</sup> house giving *dhana yoga*.
- From the *daśā lagna*, Aquarius, it is the *yogakāraka* planet in the 2<sup>nd</sup> house, again giving both *rāja* and *dhana yoga*.
- In D-10 it is well-placed in the 11<sup>th</sup> house as the 2<sup>nd</sup> and 9<sup>th</sup> lord.

There is no *sambandha* between Jupiter and Venus in this *varga*, but in the birth chart Venus is in Jupiter's sign.

The next step was to see if the Jaimini angle and *Chara daśā* confirmed such a conclusion. Six months earlier she had moved in her Scorpio major period from where her AmK Mercury is configured in multiple Jaimini *rāja yogas* in the 7<sup>th</sup> house of the position-giver. The exalted Venus makes a *rāśi dr̥ṣṭi* to both the 2<sup>nd</sup> and 11<sup>th</sup> house from Scorpio indicating financial good fortune. Scorpio most definitely showed the potential for both elevating and enriching her.

The sub-period was Virgo from where the 10<sup>th</sup> has two malefics, but also a combination of the 5<sup>th</sup> lord Mars in a *rāśi dr̥ṣṭi* with the extremely exalted AK Venus, forming a Jaimini *rāja yoga*. The 2<sup>nd</sup> and 11<sup>th</sup> houses from Virgo gets the influence of all the *grahas* is Taurus. Then examine Virgo in her D-10.

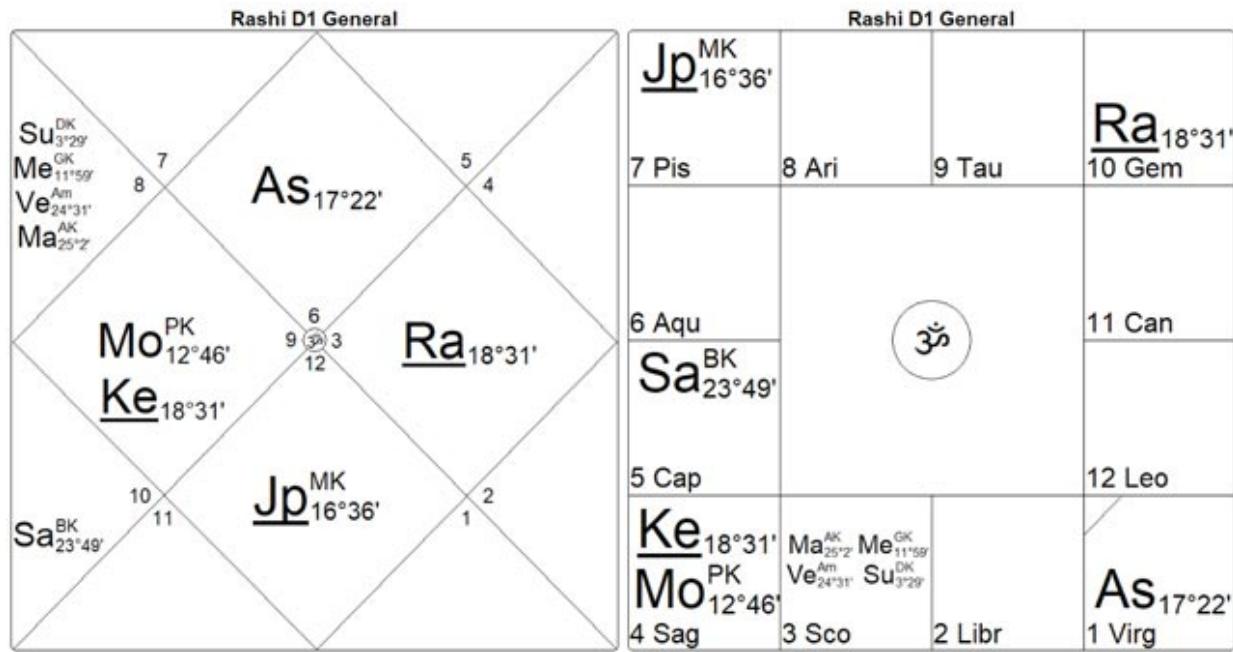
Timing was refined by working on the sub-sub-period level, which for the sake of simplicity I am not showing here, but the next consideration was transits. In December of 2017 Jupiter was transiting Libra aspecting her 10<sup>th</sup> house, and Saturn was in the early degrees of Sagittarius aspecting her 10<sup>th</sup> lord, Mars. It seemed clear she would get the promotion, which was the prediction given to her, boosting her confidence going into the round of interviews.

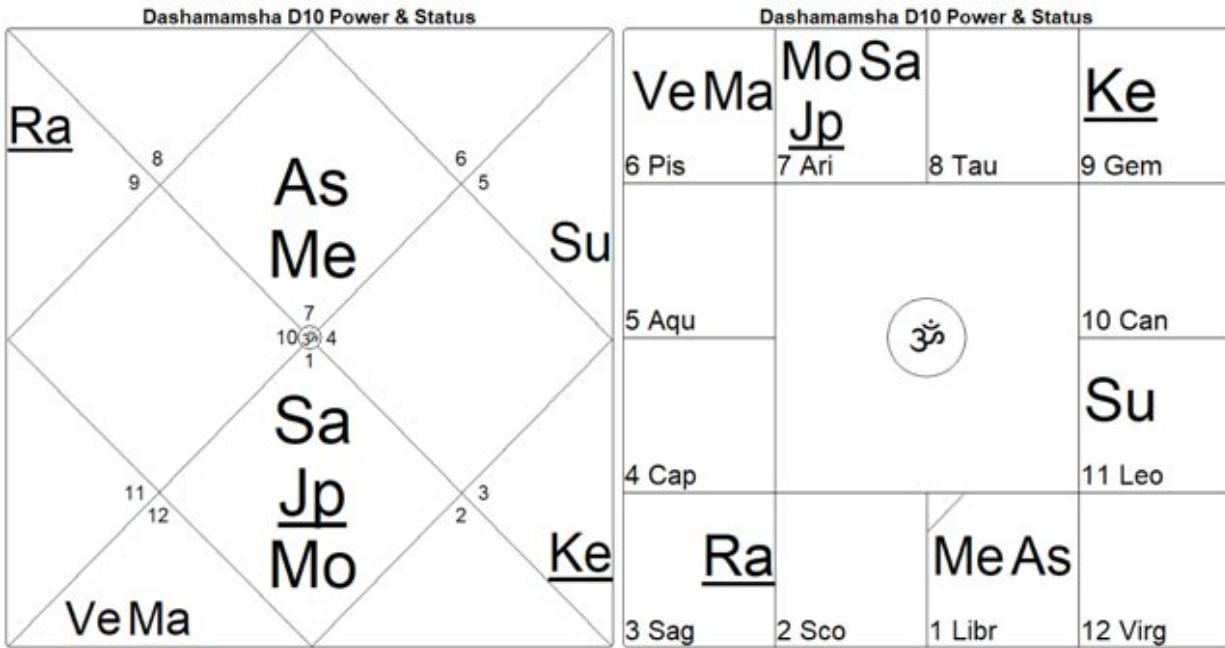
She did, in fact, get the position, but what happened subsequently is not something I or my student foresaw. Soon thereafter she was contacted by recruiter representing a similar position at another hospital who persuaded her to interview with them also, after which she was asked what it would take in a starting salary for her to make the change. She named a figure and then they subsequently offered her \$15,000 more than that! This is what an extremely exalted Venus giving *dhana yoga* can do for you. In a very short period of time her income more than doubled.

A similar situation arose with another advanced student of mine who had been asked to give astrological input on a career question related to the chart given below. He wanted my opinion on the matter. The person in question had been in a managerial position with a large firm and was doing well, but felt stagnant and did not see much opportunity for upward mobility. He took the bold step of resigning his position to start a venture capital firm with a partner. They had really struggled at first which is usually the case, but then started to have some success. Enough such that they were invited to merge with a larger firm as partners. His questions were whether this was a good

idea leading to even greater financial success, would the deal happen, and if so, what might the timing be?

This was taking place in his Rahu major period. Can you see why before reading further after examining Rahu in both the birth chart and the *daśāṁśa*?





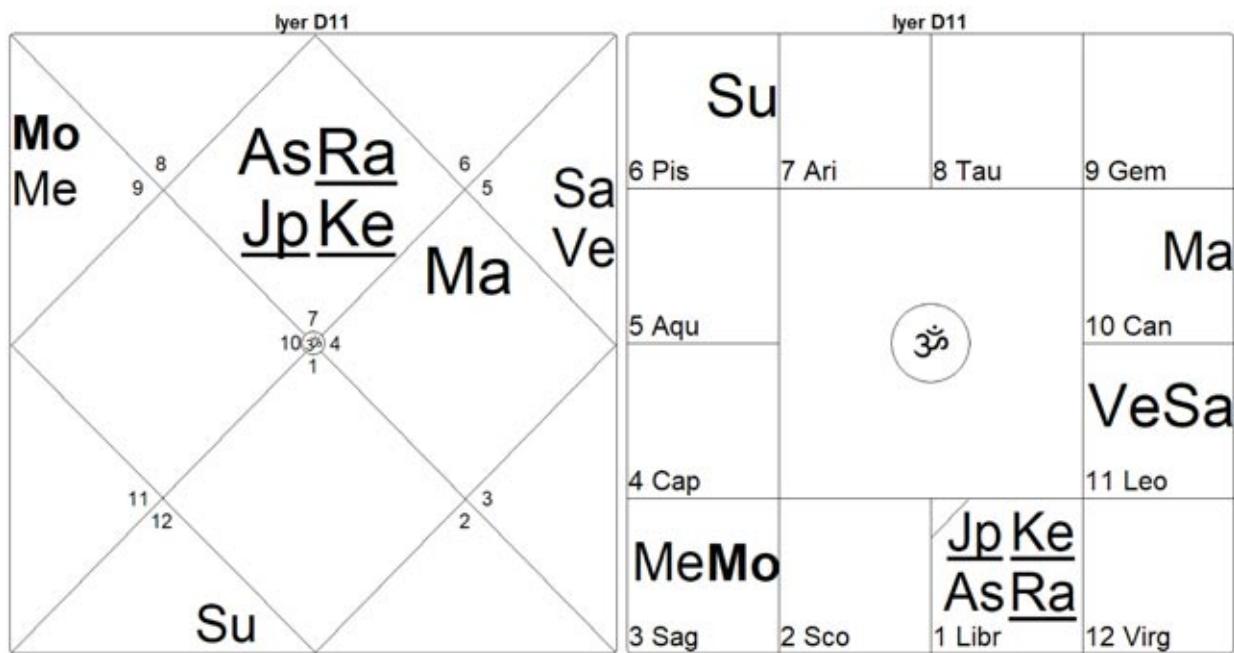
You may have seen the following points:

- Rahu in the 10<sup>th</sup> house of the birth chart is in its *mūlatrikona* sign and its own *nakṣatra*, giving strongly the results of Mercury, who is forming the best *rāja yoga* for a Virgo *lagna* with Venus. They are in the 3<sup>rd</sup> house of entrepreneurship with the 3<sup>rd</sup> lord.
- But Rahu is in the 3<sup>rd</sup> house of transition in D-10 in Jupiter's sign aspected by the 3<sup>rd</sup> lord Jupiter. It was in Rahu-Jupiter that he resigned his position to start a venture capital firm with a partner. See Jupiter's position in the birth chart as the 7<sup>th</sup> lord of partnership in the 7<sup>th</sup> house.
- The partners struggled in Rahu-Saturn, with Rahu and Saturn in a 6-8 relationship in the birth chart and a weak Saturn in D-10.
- The following period of Rahu-Mercury began to give the effects of the *rāja* and *dhana yogas* that it promises in both the birth chart and

the *daśāṁśa*. In D-10 it is in the *lagna* getting directional strength and participates in *Gaja Kesarī Yoga*.

- The success grew in Rahu-Ketu, with Ketu giving the results of *Kesarī Yoga* in the birth chart and Mercury's results in D-10.

Rahu-Ketu, which would be in effect until late September 2018, was the period when the partners were approached about the merger, to be followed by Rahu-Venus which lasts three years.



Coming now to the questions, could such a move result in greater financial success, would they be able to come to terms on the meager, and if so, what might be the timing?

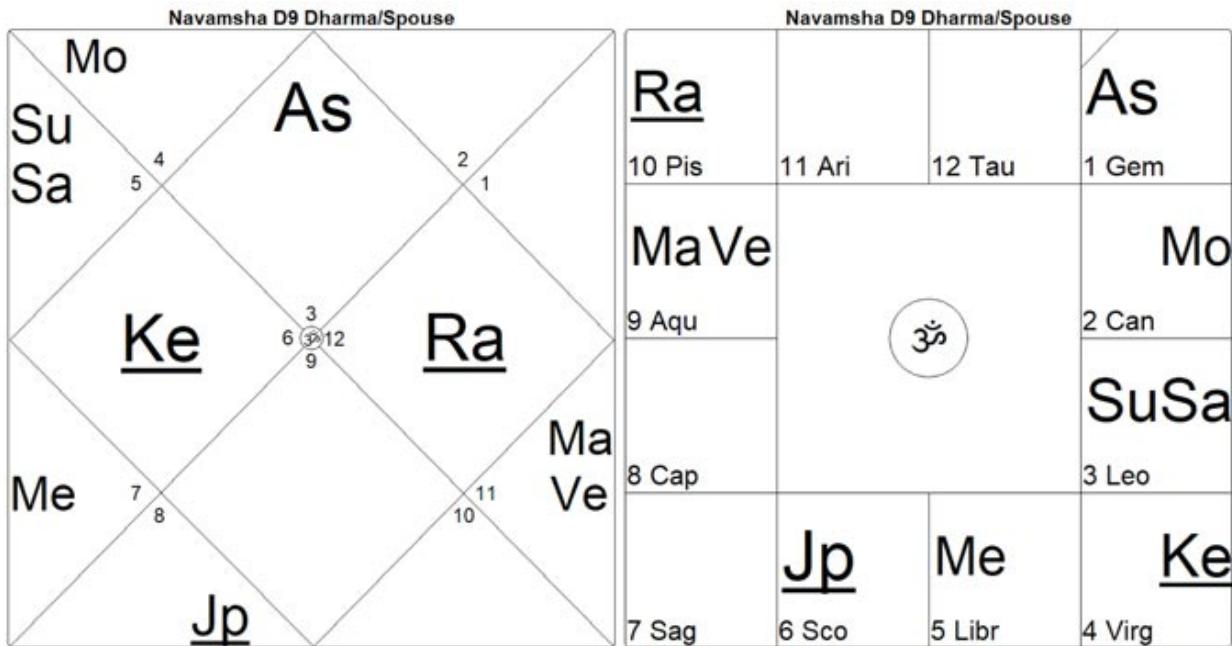
We saw that the upcoming period of Rahu-Venus also activates the *rāja/dhana yoga* in the birth chart and in D-10 Venus is in its exaltation sign in a 4-10 relationship with Rahu. Then see D-11. Rahu is in the *lagna* of this

*varga* with Jupiter getting *dik bala* and in the sign of Venus, while Venus goes into the 11<sup>th</sup> house with the 5<sup>th</sup> lord Saturn. It appealed to me.

Consulting *Yoginī daśā* I discovered that the three-year period of Rahu-Venus would overlap almost exactly with a three-year period of Jupiter. Jupiter gives the results of *Kesarī* and *Haṁsa Yoga* in the birth chart and an excellent *Gaja Kesarī Yoga* in D-10. In D-11 Jupiter is in the *lagna* getting *dik bala*. This appealed to me as well.

The major period in *Chara daśā* was Gemini, the 10<sup>th</sup> house of the birth chart, which also gives a strong 10<sup>th</sup> house from there (Pisces), with Jupiter *svaksetra*. The *grahas* in Scorpio, including the AK-Amk combination, did not look good from Gemini, falling in the 6<sup>th</sup> house from there, but the picture improves dramatically in D-10, where Mars as the AK and Venus as an exalted AmK goes to the 10<sup>th</sup>.

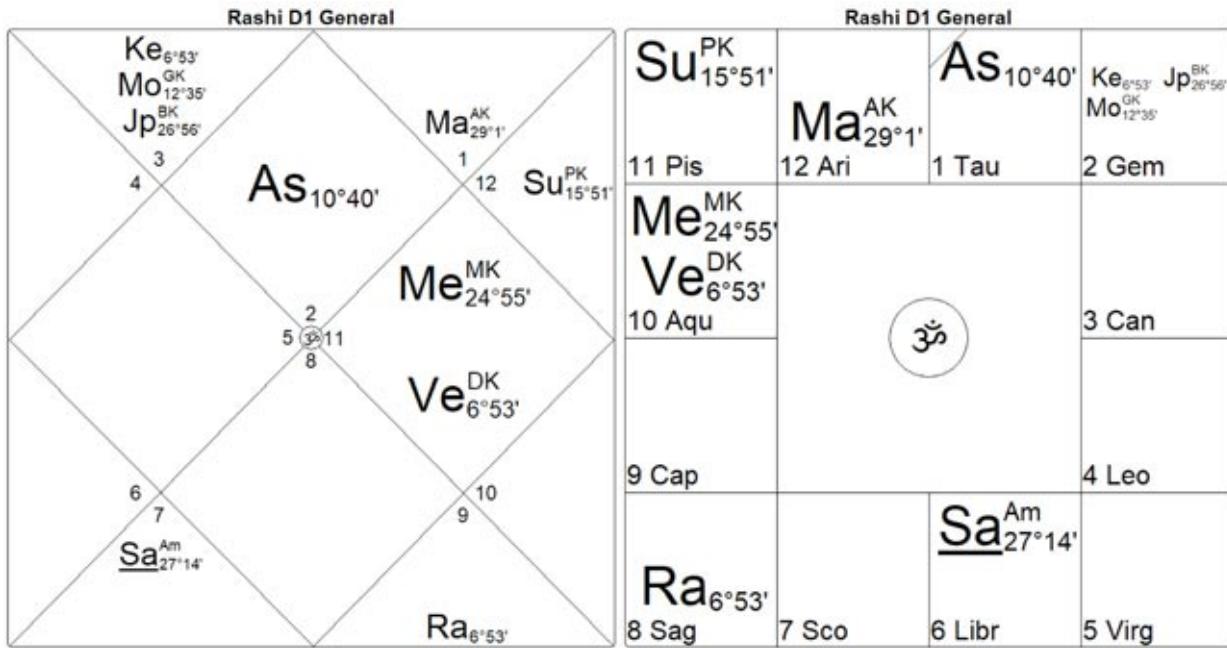
Capricorn was an upcoming sub-period and this really caught my eye. Capricorn gets the *rāśi drṣṭi* of the *rāja yoga*-forming planets in Scorpio, and these fall in the 11<sup>th</sup> from there. This looked like a period/sub-period when it could happen, the timing being late 2018.



I applied *Padanadhāṁśa daśā* in the *navāṁśa* as an additional cross-check and liked what I saw. It was the Virgo major period from where the 2<sup>nd</sup> and 11<sup>th</sup> houses become quite strong act, to be followed soon by Aquarius containing the AK-Amk *rāja yoga*.

In the last quarter of 2018 transiting Jupiter was in Scorpio conjunct the 10<sup>th</sup> lord Mercury, and Saturn in Sagittarius was aspecting the 10<sup>th</sup> house.

He was given the prediction that making this career move looked to be financially beneficial, that it would likely happen and in the last quarter of 2018. It proved correct.



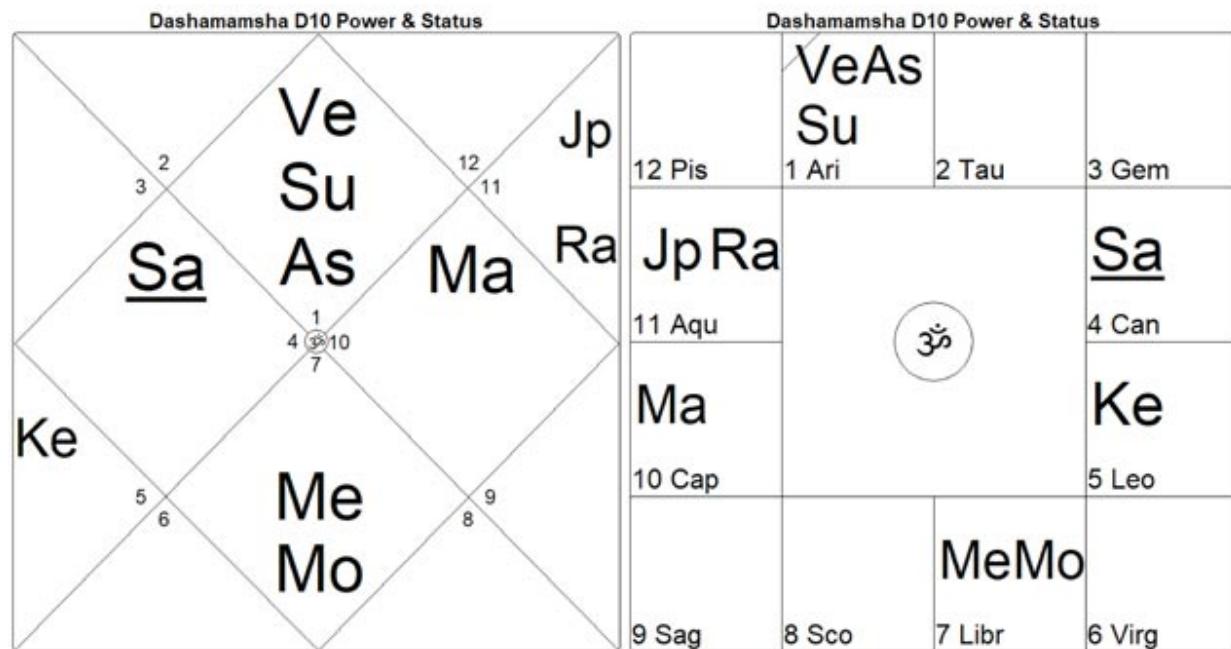
This is a chart of a woman I became good friends with when she became a boarder in my home starting in 2006. After she became aware of my then secret identify as a *jyotishi*, she asked for input about her chart. It was her Mercury-Venus period. Before reading further consider what you would have to say about this period/ sub-period and the Mercury period in general.

You may have seen that Mercury and Venus form a 1-5 *rāja yoga* in the 10<sup>th</sup> house from the birth *lagna*, and continues to do so from the *Chandra lagna*, (Gemini), going to the 9<sup>th</sup> house from there. These benefics in the 10<sup>th</sup> house get the additional aspect of a strong *vargottama* Jupiter from 2<sup>nd</sup> house. This results also in a *Sarasvatī Yoga* that again repeats from the Moon. Mercury and Venus also form *Amala Yoga*, defined by when natural benefics occupy the 10<sup>th</sup> house exclusively. *Amala* means “stainless” and refers to a person’s good reputation that can come about when a person acts beneficially, as they are inclined to do when natural benefics influence the *karma bhāva*, or house of action in the world.

This otherwise beautiful combination gets undercut by the poor placement in a *dussthāna* of the 10<sup>th</sup> lord, Saturn, in a 6-10 exchange with Venus. Saturn additionally is in a close mutual aspect with the malefic Mars. Ironically, this gives a modified version of *Dur Yoga*.

I joked with her that in her Mercury period it would be difficult for her *not* to have career success and that she would gravitate to leadership positions whether she sought these out or not. The discordant note was potential trouble with bosses/management, with which she already had something of a history. All three of these predictions subsequently proved correct.

I highlighted certain sub-periods remaining in the Mercury *mahādaśā*, on the basis of the birth chart and D-10.



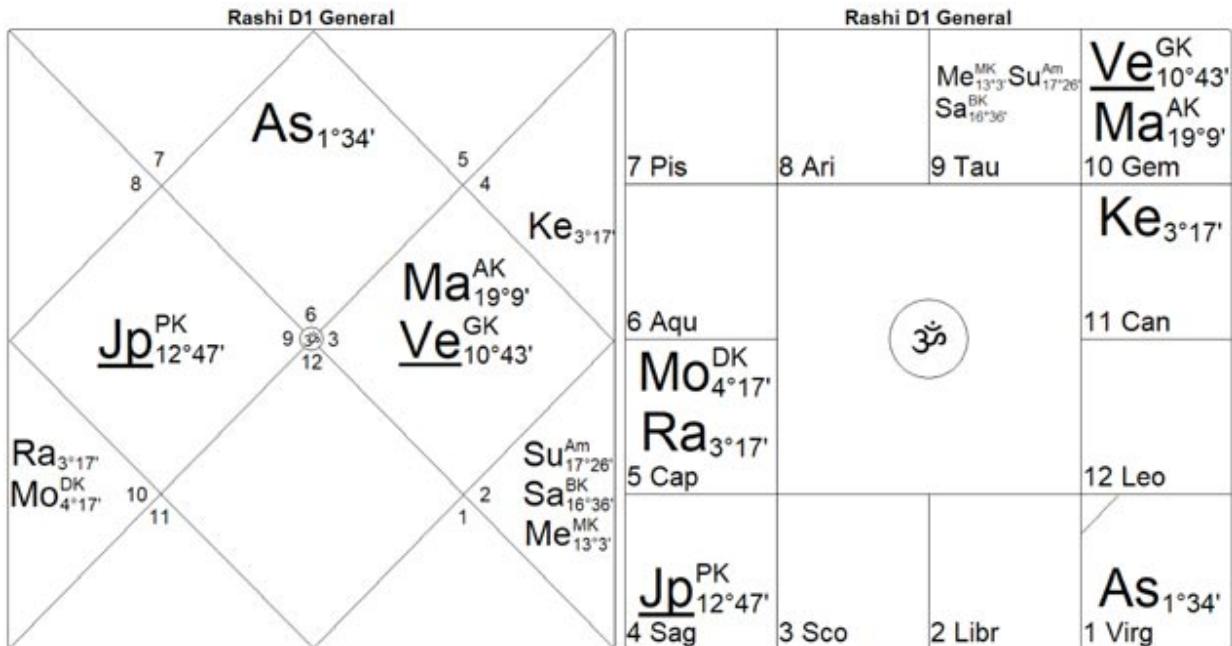
This *varga* strongly supports the promise of Mercury in the birth chart, with Mercury in an angle with the Moon and aspected by the natural

benefics, Jupiter and Venus, and an exalted Sun. Mercury-Venus predictably had given her a career rise, and all the following sub-periods would sustain this as they are all well-placed here. Mercury-Saturn proved both good and bad, falling in the 10<sup>th</sup> from Mercury in D-10, but it also activated the *Dur Yoga* in the birth chart bringing severe conflicts with her management than nearly cost her a position. All the benefic influence on both the 10<sup>th</sup> house/10 lord served to protect and she survived. The problems went away when her management changed.

What then in the following major period of Ketu? I saw that it gives the results of Mercury and the *Kesarī Yoga* in the birth chart, and is well placed in the D-10, aspected by Jupiter, and giving the results of an exalted Sun in the *lagna*. “*More of the same*”, I said, but “*better financially*,” since Jupiter is a *vargottama* 11<sup>th</sup> lord in the 2<sup>nd</sup> house with Ketu giving these results. This has also come true.

Since both these major periods activated *Sarasvatī Yoga*, I will mention also in passing that during these periods she has been continuously teaching and continuously learning.

The major period in *Chara daśā* through most of the time I have been giving her career predictions has been Virgo. It puts her *vargottama* Jupiter, *kāraka* of the teacher, in the 10<sup>th</sup> house from there, aspected by the PK Sun. But GK Moon is also there, echoing the trouble with bosses. Currently, the major period is Leo getting the aspect of exalted AmK Saturn, as does the 10<sup>th</sup> house from there, Taurus.

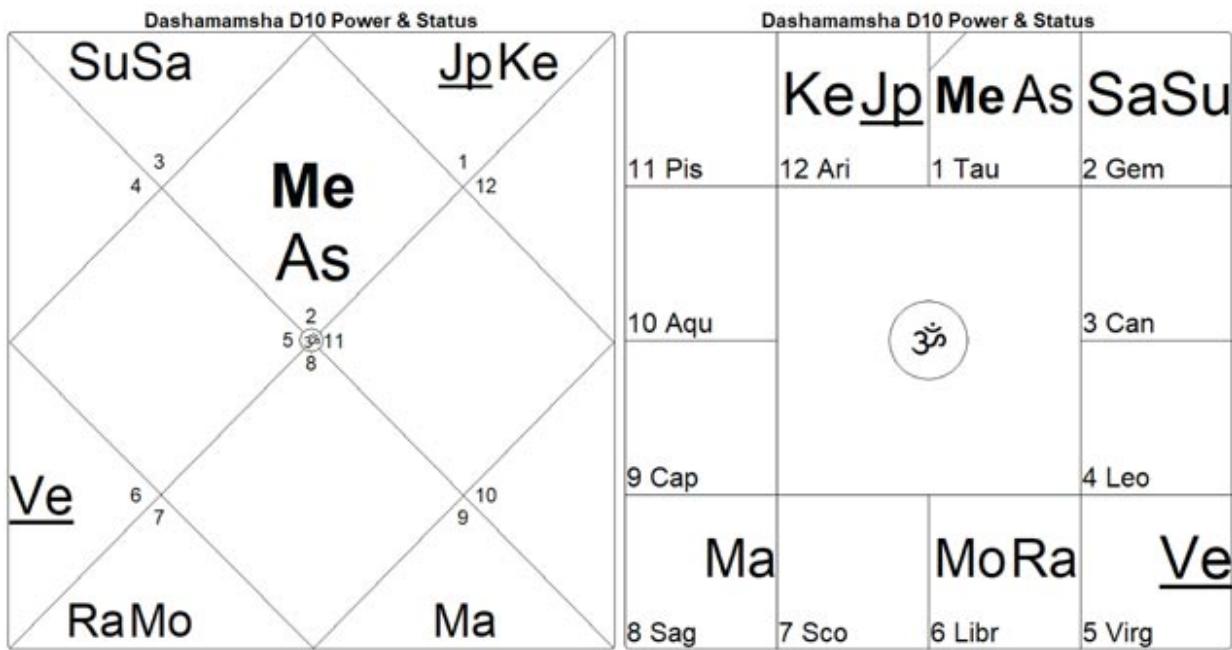


I used the chart above in the introduction to illustrate how sometimes events cannot be seen from the birth chart, but can be predicted just on the basis of a divisional chart, in this case a career prediction based primarily on the *daśāṁśa*. It is the chart of a financial executive who had lost his job as CFO of a company he has worked for 12 years when there was a meager and consolidation. Thereafter he had no luck finding another suitable position for some time, and when he contacted me, he was working a temporary position at a lower level and salary than what he previously enjoyed. He also had a very long commute. Naturally, his question was when he would get a permanent position equivalent to his previous level.

He had begun to learn *Jyotiṣa* as a way of understanding and coming to terms with this career shock and had learned that the exchange of the 9<sup>th</sup> and 10<sup>th</sup> lords in his birth chart was a combination for great success and fame. Why not him? Can you see why before reading further?

Note the additional involvement of all the *Trik* houses lords, the 6<sup>th</sup> lord Saturn, 8<sup>th</sup> lord Mars and 12<sup>th</sup> lord Sun. Additionally, the 10<sup>th</sup> lord Mercury is combust and moving towards the Sun. From the Moon this exchange becomes a 5-6. Lastly, born in the Sun *mahādaśā*, the Mercury major period would not begin until age 72 and Venus not until 96, should he even live to see either of these two *mahādaśā*.

He was running his Jupiter major period, and from *daśā lagna* (Sagittarius), the 10<sup>th</sup> lord Mercury goes into the 6<sup>th</sup> house with Saturn's malefic influence, creating a temporal *Dur Yoga*. It was in Jupiter-Saturn that he has lost his position and his career woes had continued in Jupiter-Mercury.



The major period lord's placement in the 12<sup>th</sup> house of D-10 was a contributing factor. However, shortly after he contacted me, I could see that

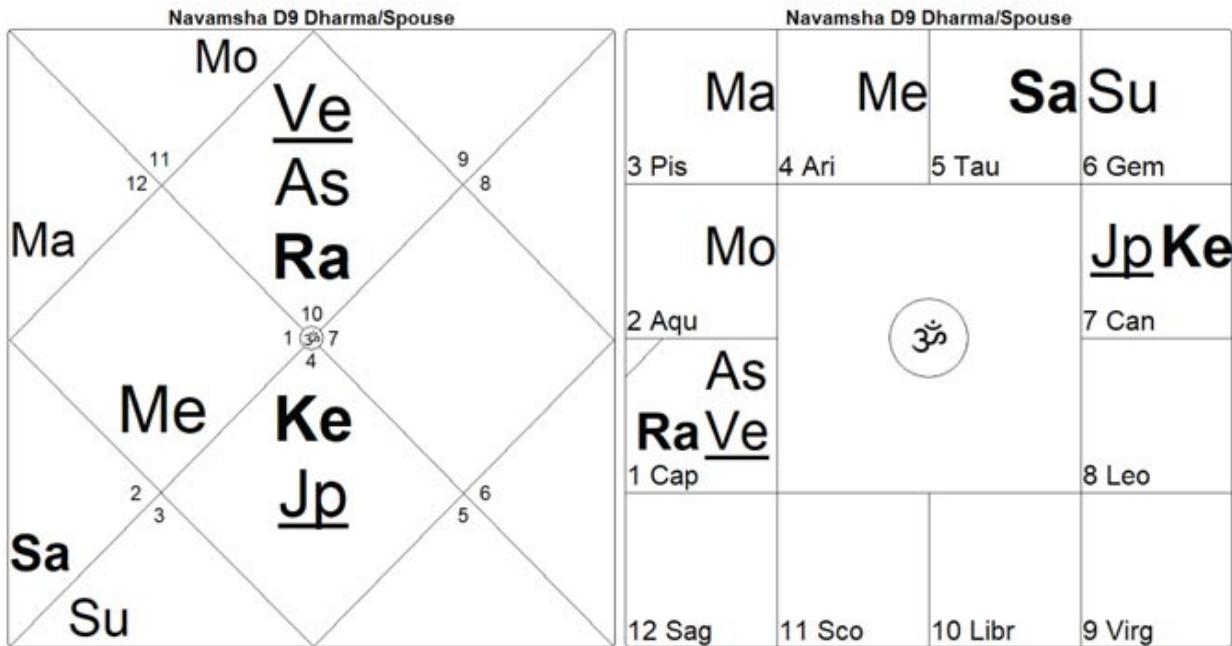
he would move into Jupiter-Ketu, together with Jupiter in D-10, and giving the results of the *Kesarī Yoga* formed there by Jupiter and the Moon.

Ketu in the birth chart showed the promise of increasing his income since it gave the results of the Moon, the 11<sup>th</sup> lord in the 5<sup>th</sup> house. Ketu also was in Jupiter's *nakṣatra* while Jupiter was in Ketu's *nakṣatra*, creating a *sūkṣma parivartana yoga* between these two *grahas*. I concluded from this that Jupiter-Ketu could bring him an elevation in both status and income.

What did the Jaimini angle and *Chara daśā* have to say about this? I saw that a sub-period of Libra would coincide with his moving into Jupiter-Ketu. Libra gets the *rāśi dr̥ṣṭi* of the planets in Taurus including the AmK Sun, as does the 10<sup>th</sup> house from Libra.

In *Yoginī* it would be Jupiter-Rahu, again activating the *Kesarī Yoga* in D-10.

In PND it would be the sub-period of Pisces, containing his AK Mars in a *rāśi dr̥ṣṭi* with Amk Sun in D-9.

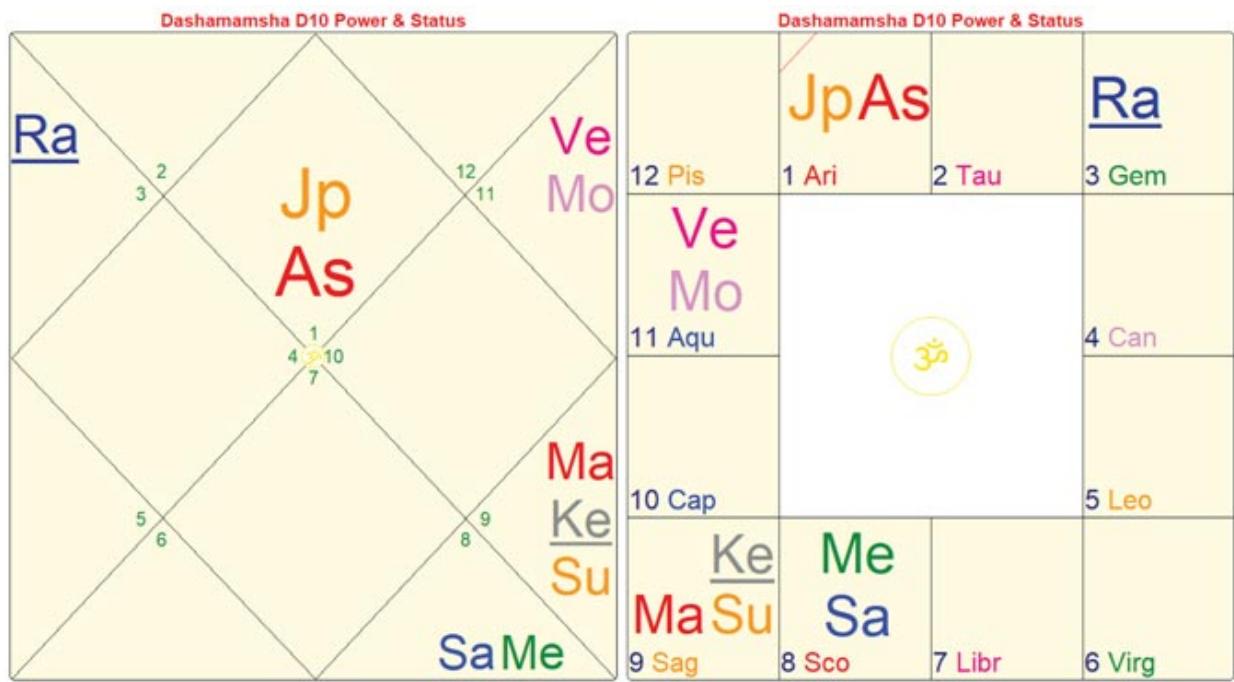
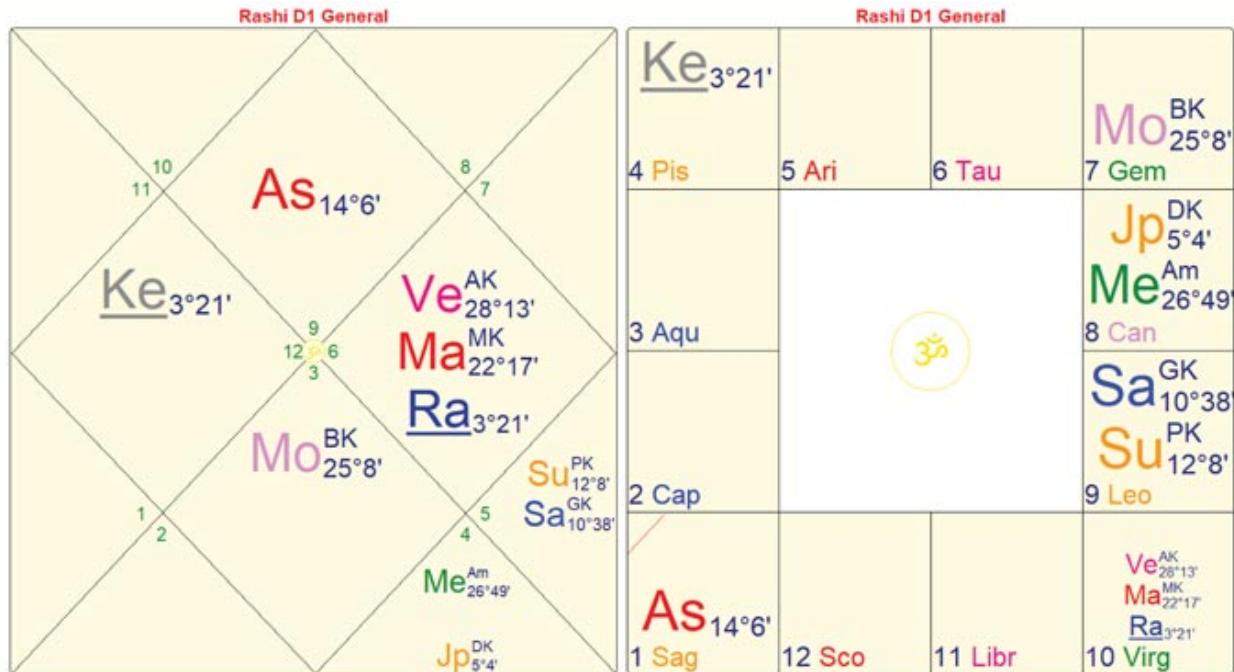


Jupiter in transit was moving through Virgo aspecting the 10<sup>th</sup> lord Mercury and Saturn in Scorpio was doing the same. My prediction was made. He would get a good position and a higher income shortly after moving into Jupiter-Ketu. When it happened, he wrote me a very nice note of appreciation. That day it felt good to be an astrologer.

I will conclude this chapter with a similar case that I was asked to give input about recently in which the prediction is still outstanding. It is that of an Indian man who had been the general manager of a chemical company in the Netherlands, but who had resigned his position to start his own firm. Things have not gone well since then and his wife sought a consultation with a colleague of mine who discussed the case with me. The wife's question among others was about when her husband's career fortunes and income would improve.

He has been in his Mercury-Rahu period. Examine his birth chart and *daśāṁśa* to see why this period and sub-period has brought change/turmoil

in his career life.



In the birth chart Mercury is the 10<sup>th</sup> lord in the 8<sup>th</sup> house while two natural malefics occupy the 10<sup>th</sup> house, including Rahu, giving a modified

*Dur Yoga*. I say “*modified*” because Mercury is with an extremely exalted Jupiter. It is also a combination of the 1 and 10<sup>th</sup> lords, a *rāja yoga*.

In D-10 Mercury and Rahu are both in transition houses, positionally 6-8 from each other and Rahu is in Mercury sign. Hence, Mercury-Rahu brought a break in his career, but it was of his own choosing. Things had not gone well since in his efforts to start his own chemical company but we saw that he would very shortly move into his Mercury-Jupiter.

I noted earlier they form a *rāja yoga*, albeit in the 8<sup>th</sup> house, but see that from the Moon in Gemini they are again a 1-10 combination, now falling in the 2<sup>nd</sup> house. Two benefics in strength (Mercury is in an exchange with the Moon) in the 2<sup>nd</sup> house from the Moon gives a good *Śubha Sunaphā Yoga*, which can bring financial benefit. In D-10 Jupiter is in the *lagna* with directional strength and in a 1-9 exchange with the *lagna* lord, Mars. It looked as if Mercury-Jupiter could, indeed, bring a favorable change in his fortunes.

This would coincide with Leo-Cancer followed by Leo-Leo and then the Cancer major period, containing his AmK in strength with an extremely exalted benefic DK forming a *Jaimini rāja yoga*.

Jupiter in transit in Scorpio was aspecting his 10<sup>th</sup> lord and Saturn in Sagittarius, the 10<sup>th</sup> house.

It looked as if a favorable shift in his career was on the near horizon and this was the prediction given to him and his wife.

Now time will tell whether the Divine and the Lords of Karma bless this prediction and it comes true, or they laugh at us mere mortals who presume to know their intentions through the art and science of *Jyotiṣa*.



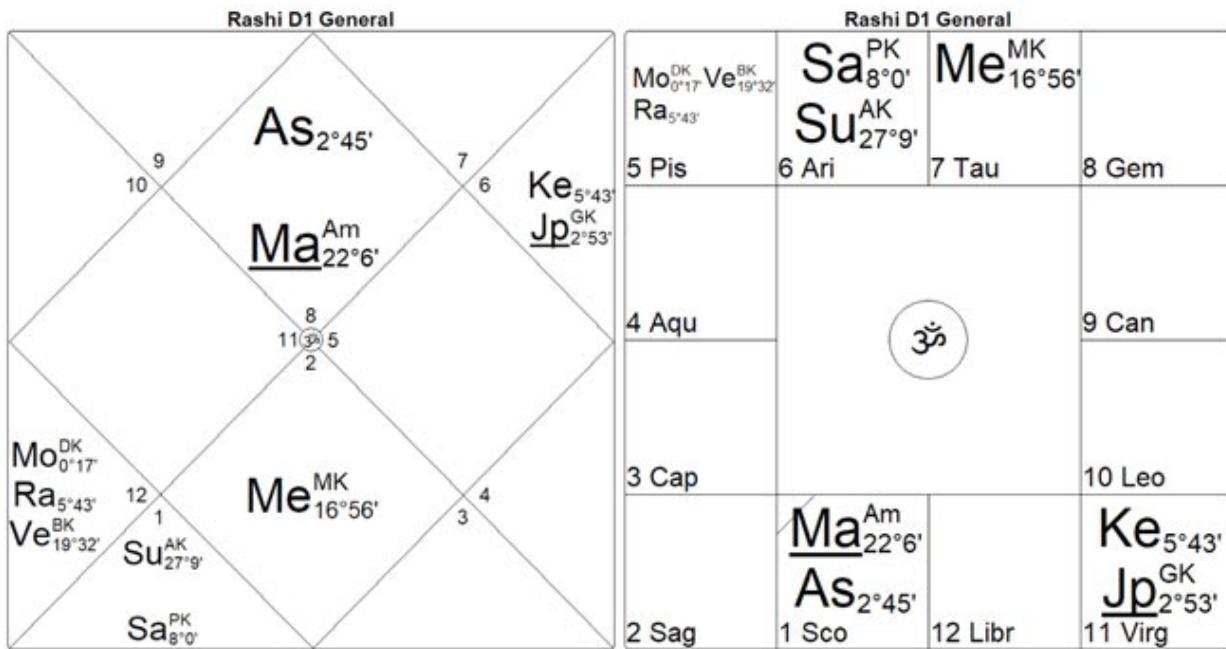
# PREDICTING FINANCIAL PROSPERITY





## Easy Predictions

I was asked to give input on the following chart soon after this person had entered their Venus *mahādaśā*. At a glance I could see that it held very good financial potentials. Can you see why before reading further?

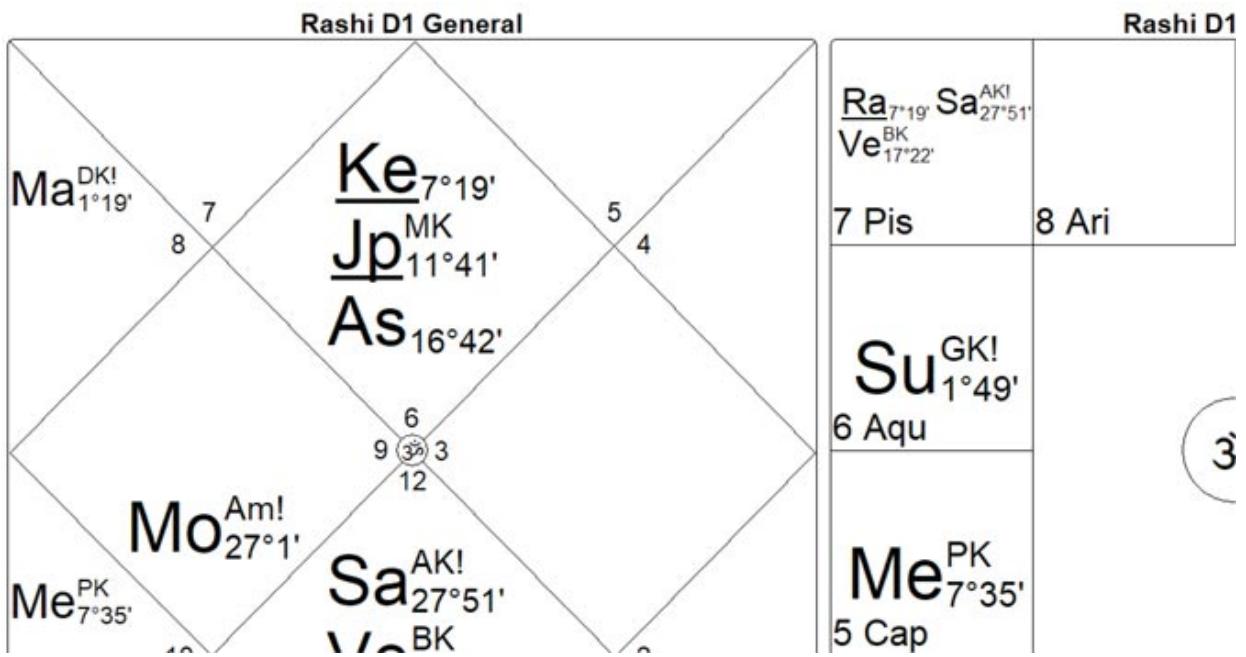


- *Venus as a natural benefic is one of the planetary kārakas of wealth and here it is in its exaltation sign in the Lakṣmīsthāna 5<sup>th</sup> house.*
- It is with the Moon, the 9<sup>th</sup> lord of *Bhāgya* (Fortune)
- Both Venus and the Moon are in a mutual glance with their sign lord, Jupiter, the 5<sup>th</sup> lord in the 11<sup>th</sup> house.
- Together these *grahas* form a *dhana yoga*, or prosperity giving combination.

- From *Chandra lagna*, Pisces, the Moon and Jupiter continue to form a *dhana yoga*.

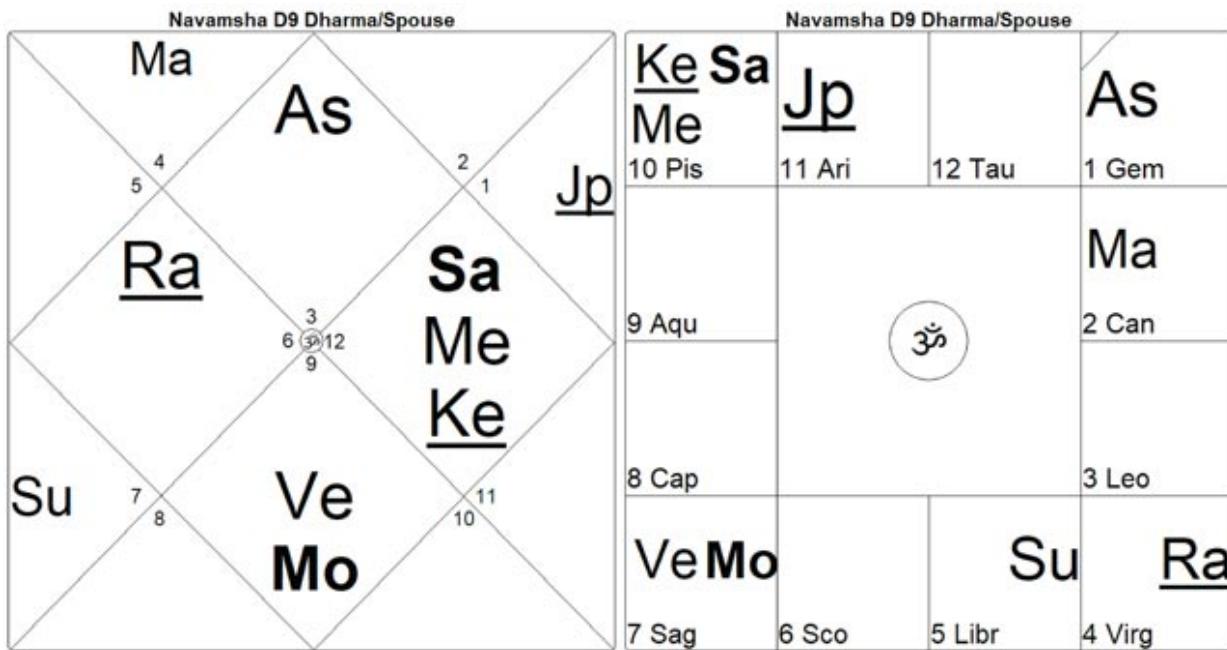
In *Chara dasā*, he was running the major period of Taurus, from where the 11<sup>th</sup> house of gains has the Moon-Venus combination, a *dhana yoga* in the Jaimini system, and again aspected by the Jupiter, the 11<sup>th</sup> lord from Taurus. Taurus-Taurus lay ahead. It was rather easy to see that this period had to be exceptional financially. It proved correct.

Do you see any similarities between the chart shown above and the previous one?

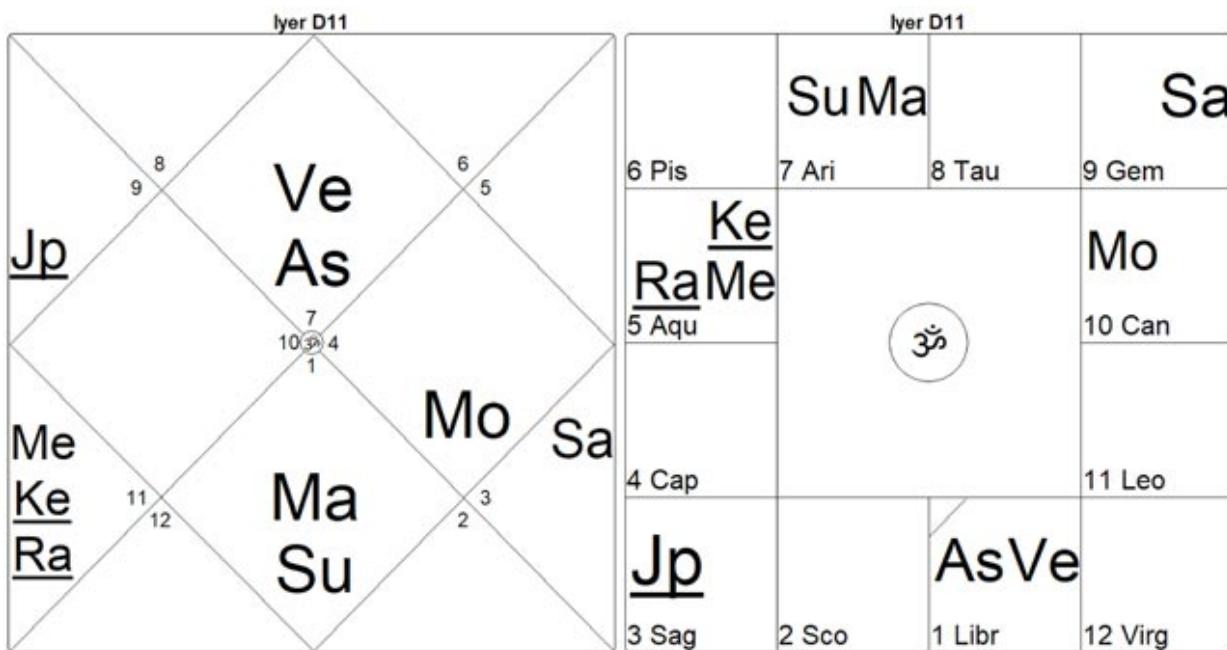


- Venus is again in its exaltation sign only this time as the 9<sup>th</sup> lord conjunct a *vargottama* 5<sup>th</sup> lord Saturn and with both in a mutual glance with their sign lord Jupiter, getting directional strength in the 1<sup>st</sup> house.

- This combination of the 5<sup>th</sup> and 9<sup>th</sup> lords in strength with the additional influence of a benefic, also in strength, is an excellent *dhana yoga* in the 7<sup>th</sup> house of the spouse.



Then see her Jupiter and Venus in the Iyer D-11



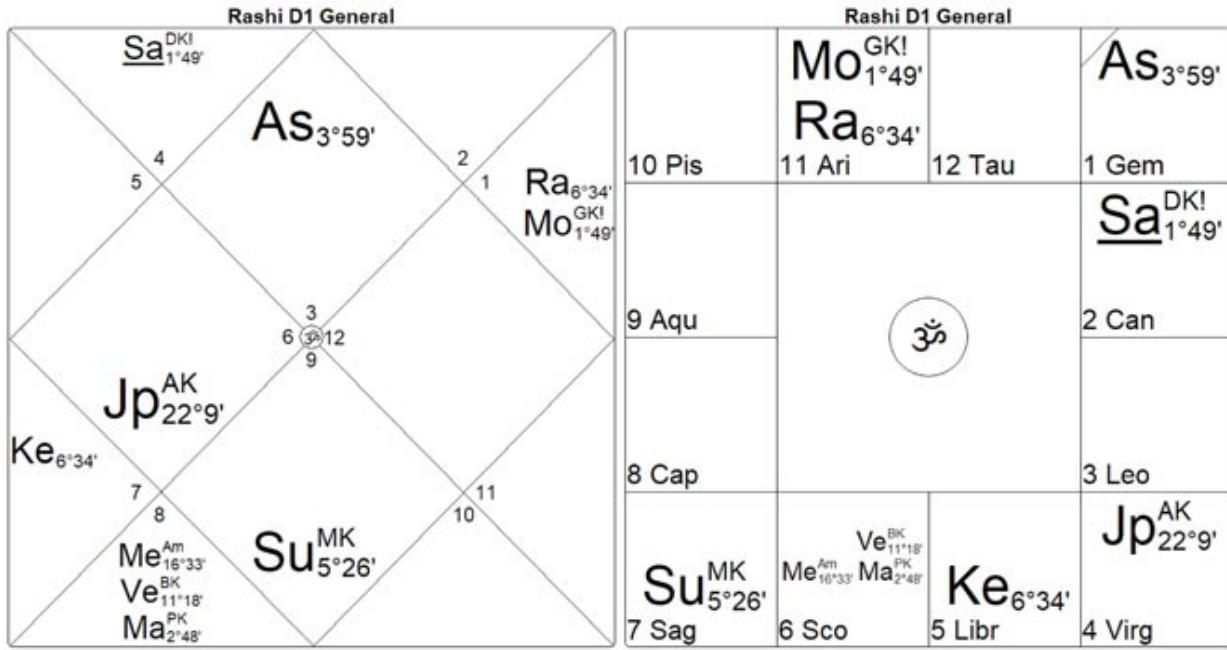
Both are *svakṣetra*.

It was not difficult then to predict then that her Jupiter-Venus period would be exceptional financially, especially since it coincided with Aquarius-Sagittarius in *Chara daśā*.

From Aquarius, Sagittarius becomes the 11<sup>th</sup> house getting the influence of six *grahas* including its lord, Jupiter, and the Moon-Venus combination, with the Moon *vargottama*. She has enjoyed a good level of affluence throughout this period, but in Aquarius-Sagittarius (overlapping with Jupiter-Venus) she received a lumpsum divorce settlement worth over \$600.000.

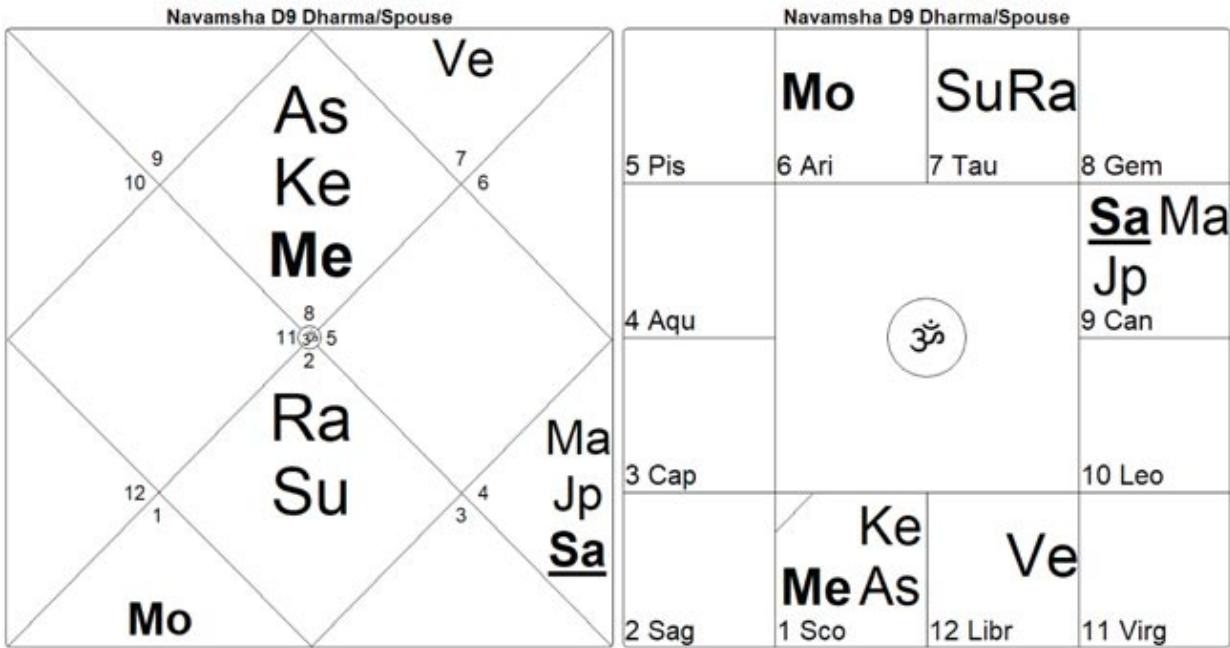
When a child or teenager is running periods that give the results of good *dhana yogas* it typically means that they are growing up in a wealthy or at least affluent family. Such has been the case with regards to a brother and sister whose charts are featured below. Since I am their godparent, I have had their very accurate birth data since they were born and made predictions to their mother, most recently in regards to their Venus-Rahu and Rahu-Venus periods.

First see the chart of the brother, currently a freshman in high school. Can you identify any planets that could give financial gains before reading further?



- The 2<sup>nd</sup> lord Moon goes to the 11<sup>th</sup> house and is aspected by the 9<sup>th</sup> lord Saturn.
- Saturn as the 9<sup>th</sup> lord goes to the 2<sup>nd</sup> house.
- The 5<sup>th</sup> lord Venus is with the 11<sup>th</sup> lord Mars, and they are joined by the 1<sup>st</sup> lord Mercury.
- Rahu will give the results of both the Moon and Mars

Then see his *navāṁśa*, focusing on these six *grahas*.



- The Moon is *vargottama*
- Saturn is *vargottama*
- Venus is in its own sign
- Mars is *nīcabhaṅga* while *svakṣetra* in the birth chart
- Mercury is *vargottama*
- Rahu is in its exaltation sign

Every one of these *grahas* has a source of strength!

Predictions are easier to make when the background of the individual is known. This is why it is said in *Parashara Hora* that an astrologer must predict based on “*kāla, deśa* and *pātra*” meaning, based on the time of life, place where they live, and life circumstances. What was known to me in these cases is that both children are musical prodigies born to parents who are themselves renowned classical musicians. The prediction that I made to

their mother is that both their birth charts showed the potential of winning musical competitions and the awards, honors and financial gains that could go with such winnings.

The combination of the 1<sup>st</sup> lord, Mercury, the 5<sup>th</sup> lord Venus and the 6<sup>th</sup> and 11<sup>th</sup> lord Mars in the 6<sup>th</sup> house gives both *rāja* and *dhana* yoga and shows the potential of the brother winning competitions. At age 14 I saw that he would be running Venus-Rahu activating this potential.

What happened? He was about to graduate from elementary school and wanted to attend a very expensive private high school. Each year this school held a musical competition in which the winner received a full scholarship worth \$30,000. He won. During this period, he was also given a scholarship worth \$6,000 to attend an expensive summer camp for musical prodigies. Additionally, he is paid well for performing at different functions.

In *Chara daśā* it was the Aries-Scorpio period, activating both his 11<sup>th</sup> and 6<sup>th</sup> house and the good Moon-Venus Jaimini-style *dhana* yoga brought about by their mutual *rāśi drṣṭi*.

Now see the chart of his sister who is currently a junior in high school. Note the planets in her chart that could give financial gains.

**Rashi D1 General**

Ma <sup>PK</sup> 15°4'	Mo <sup>Am</sup> 28°2'	As <sub>29°59'</sub>	Ke <sub>4°2'</sub>
10 11	8 7	9 12 3 6	1 2
1 2	5 4	Su <sup>AK</sup> 29°12' Ve <sup>MK</sup> 19°56' Sa <sup>GK!</sup> 11°30'	Jp <sup>BK</sup> 27°1' Me <sup>DK!</sup> 11°5'
Ra <sub>4°2'</sub>			

**Rashi D1 General**

4 Pis	5 Ari	6 Tau	7 Gem
Ma <sup>PK</sup> 15°4'	Mo <sup>Am</sup> 28°2'	As <sub>29°59'</sub>	Ke <sub>4°2'</sub>
3 Aqu	2 Cap	1 Sag	12 Sco
3 6	5 4	9 12 3 6	11 Libr
Me <sup>DK!</sup> 11°5'	Jp <sup>BK</sup> 27°1'	10 Virg	
8 Can	9 Leo		

**Navamsha D9 Dharma/Spouse**

Sa			
Ra Ma	10 11	8 7	
Jp	9 12 3 6	5 4	Me
As	1 2	1 2	Mo
Ve			Su
Su			
Ke			

**Navamsha D9 Dharma/Spouse**

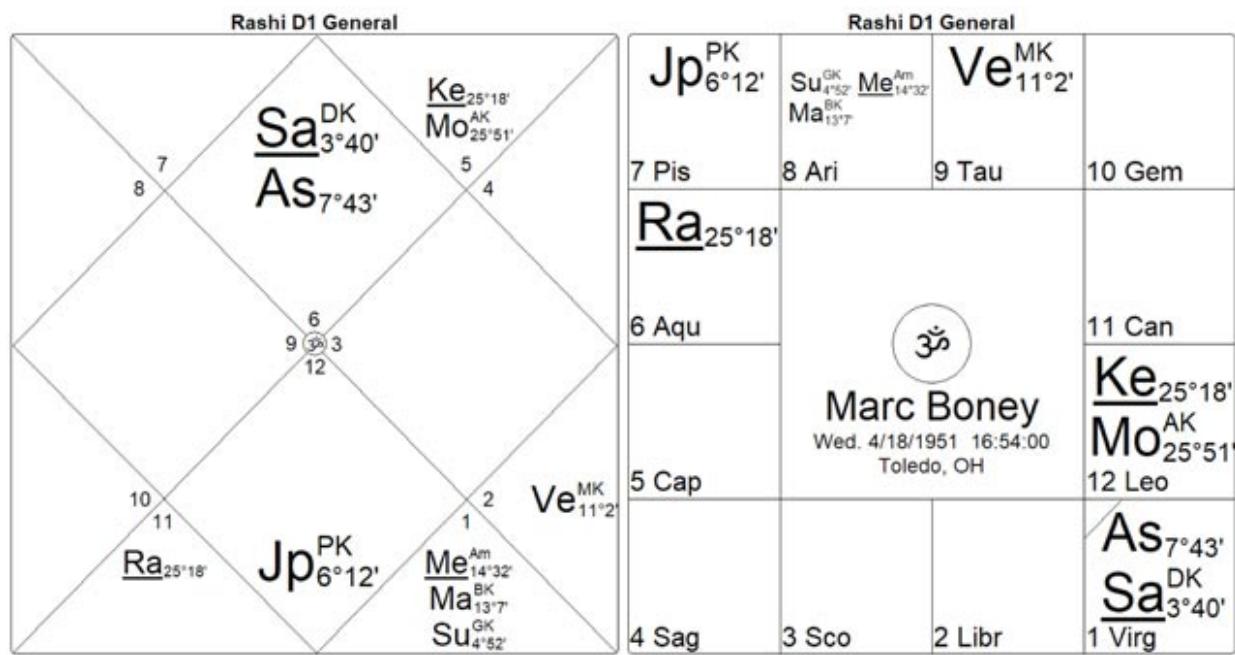
Jp Ve			Su
4 Pis	5 Ari	6 Tau	7 Gem
Ma Ra	3 Aqu	2 Cap	8 Can
3 6	5 4	9 12 3 6	9 Leo
As	1 Sag	12 Sco	11 Libr
Ke			10 Virg
Me Mo			

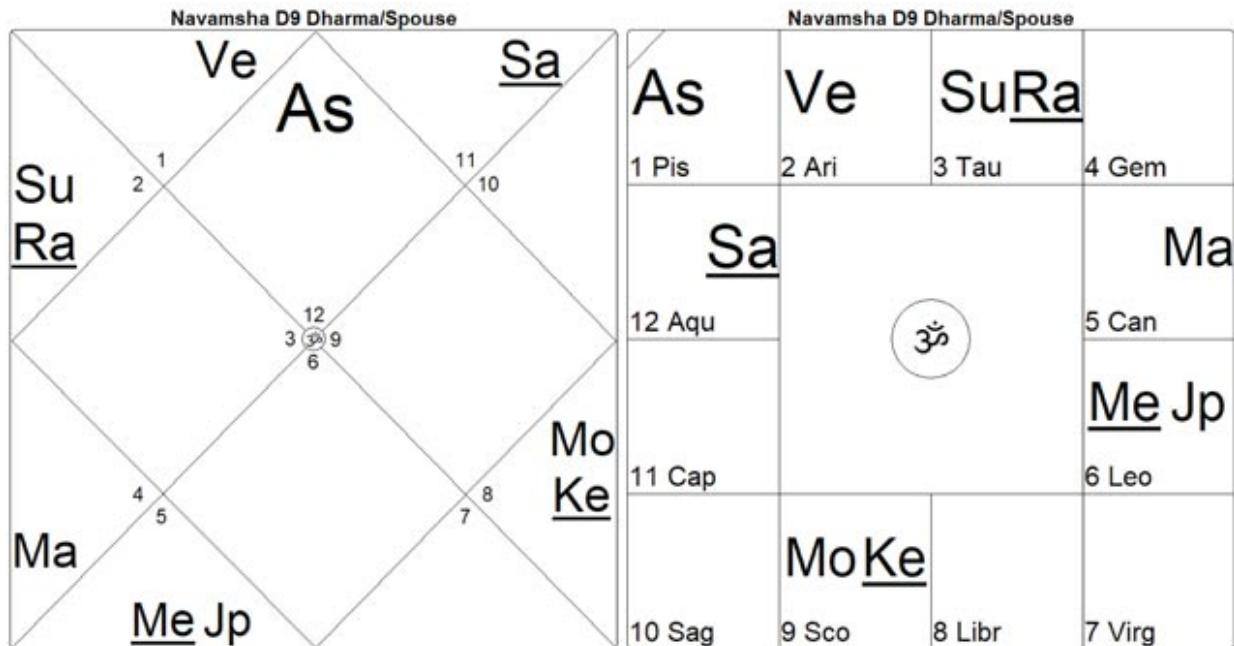
Venus as the 6<sup>th</sup> and 11<sup>th</sup> lord is with the 2<sup>nd</sup> lord Saturn and the 9<sup>th</sup> lord Sun. Her exalted Rahu in the 6<sup>th</sup> house of competitions gives the results of its sign lord, Venus. In D-9 Venus is exalted.

As she is now running Rahu-Venus I foresaw that this period and sub-period would also be favorable for winning musical competitions and the rewards thereof. She has twice now in this period been given scholarships and placed third in a national competition for harpists. She also earns hundreds of dollars per hour performing at functions, while most teenagers earn minimum wage at part-time jobs.

This has coincided with her Libra period in *Chara daśā* from where the 2<sup>nd</sup> house, Scorpio, gets the aspect of the two benefics in Cancer, Mercury and Jupiter, with the later exalted in the *rāśi* and *svakṣetra* in the *navāṁśa*.

It is always a bit dicey to predict for yourself since it is difficult to be objective, but it was not difficult for me to see that my Saturn-Venus period coinciding with Gemini-Aries in *Chara daśā* could prove exceptional financially.

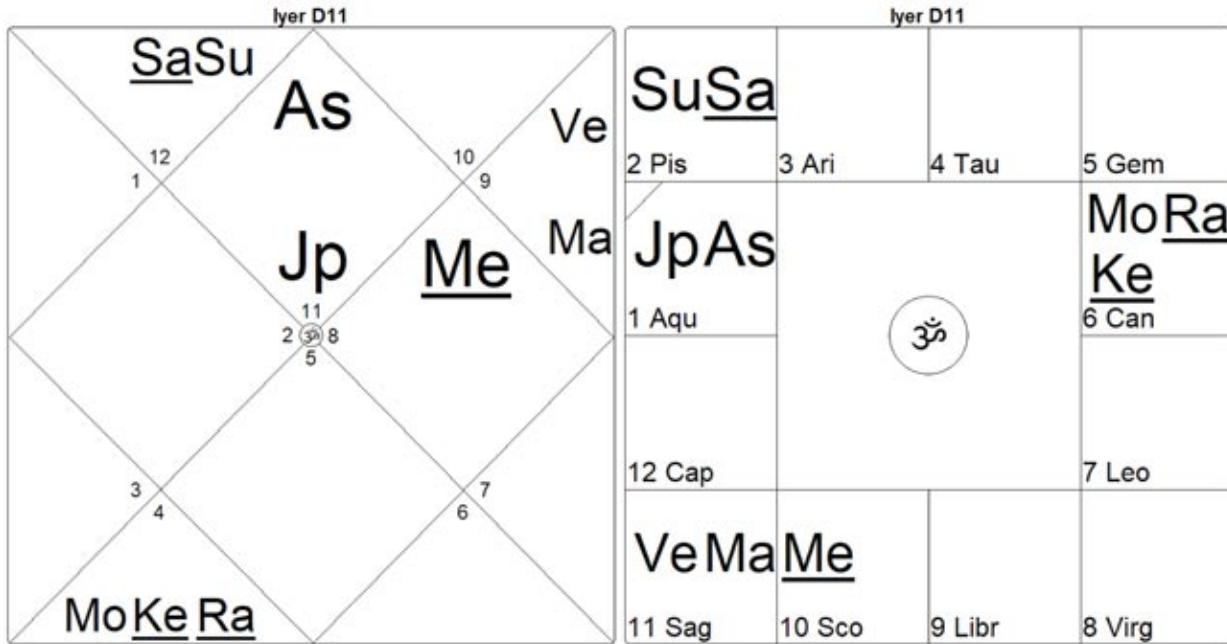




The major period lord, Saturn, is the ruler of the *Lakṣmī-sthāna* 5<sup>th</sup> house placed in another *Lakṣmī-sthāna*, the 1<sup>st</sup> house. It has underlying strength falling in its *mūlatrikona* sign in the *navāṁśa* and gets the additional benefic aspect of a strong Jupiter. Venus as a sub-period is the 2<sup>nd</sup> lord in the 9<sup>th</sup> house *svakṣetra* without affliction. Saturn and Venus are in a *trikona sambandha* with each other.

From the Jaimini perspective, Gemini shows good financial promise as a major period because from their the 2<sup>nd</sup> house, Cancer, gets the aspect of the *svakṣetra* Venus and the 11<sup>th</sup> house from there, Aries, is very strong, having the influence of 5 *grahas* forming good Jaimini yogas with some of the planets in strength. Gemini-Aries in *Chara* had to be excellent financially coinciding with Saturn-Venus in *Vimśottarī* and it was. During this time besides earning well myself, I received a substantial donation from a benefactor who wanted to support my work.

I had foreseen that the Saturn major period in general could be good for financial gains based also on its position and condition in the Iyer D-11.



Here Saturn is the *lagna* lord involved in a 1-2 exchange with Jupiter.

I have now recounted five successful predictions about periods of financial prosperity, which I identified at the beginning of this chapter as “easy predictions.” Why? Simply because each of them was just an obvious case of “*yogas show what and daśās show when*.” All of the relevant periods and sub-periods outlined in these cases activated *dhana yogas* in these birth charts and the planets involved had sources of strength, indicating that they would actually give this result.

From these examples I wanted to demonstrate that predicting periods of financial prosperity begins with identifying planets in the birth chart that have the static potential for giving this result. From the Parashari perspective these can be summarized as follows:

# Guidelines for Assessing Financial Potential in a Birth Chart

1. Among the *grahas*, the natural benefics Jupiter and Venus are the most important for assessing the potential for financial well-being. If these planets are strong, well-placed and in an over-all good condition, they contribute to a person's experience of abundance in life (Jupiter) and the enjoyment of luxury (Venus).

This will be particularly true if these planets participate in *dhana yogas*, or planetary combinations that show the karmic potential for prosperity and wealth.

2. The Moon also plays a vitally important role. A bright Moon, well-placed and associated, and involved in benefic *yogas* can be a major contributing factor to sound financial fortunes.
3. The ancient Sanskrit classics of *Jyotiṣa* identify the trine houses, 1, 5, and 9 as “*Lakṣmī sthānas*,” or places of goddess Lakṣmī, the Vedic deity of wealth and abundance. When these houses and their lords are in a good condition a person is “blessed by the goddess” and experiences material well-being.

Among the trine houses and their lords, the 5th and 9th are especially auspicious, with the 9th being the best of all, referred to in *Jyotiṣa* as the house of *bhāgya* or “fortune.”
4. The 2nd and 11th houses and their lords are also vitally important for assessing the potential for financial well-being, as the 2nd pertains to earned income and the 11th to gains of all kinds and from all sources.

The 11th house and its lord in particular is the “great multiplier” and represents the fulfillment of desires. Whenever great abundance is seen in a person’s life, usually the 11th house/11th lord is very well disposed and in good condition.

5. *Dhana yogas*, or planetary combinations for prosperity based on house lordship are therefore any combination by placement, aspect or conjunction (PAC) between houses 1, 5, 9, 2, and 11 and their lords.

However, such combinations will only give this result if the planets involved are strong and in an otherwise good condition. If weak or heavily afflicted they may not give this result at all.

6. *Dhana yogas* operating along the 5/11 house axis of the birth chart are particularly highlighted in the *Jyotiṣa śāstra* as being wealth-producing.
7. In addition to these simple *dhana yogas* based on house lordship, the classics of *Jyotiṣa* give many, more complex *graha yogas* that can give prosperity as well under the right conditions. *Lakṣmī Yoga*, *Chandra Adhi Yoga*, *Śubha Sunaphā Yoga*, and *Chandra-Maṅgala Yoga* are but a few examples.
8. The *artha* triangle consisting of the earth signs, Taurus, Virgo, and Capricorn, and houses 2, 6, and 10 represent the material aspect of life and therefore play a role in prosperity. Whereas the 2nd house pertains to money directly, the 6th house (employment) and the 10th house (career) pertain to activities in the world by which people earn and acquire wealth.
9. The 8th house has its role to play when it comes to inherited wealth, and when a person experiences sudden windfall gains such as lottery winnings.

10. The *Indu lagna* is a special ascendant given in the ancient texts for assessing financial potentials. This is derived by calculating the cumulative position of the 9th house from the birth *lagna* and from the Moon (the word “*Indu*” refers to the Moon. The calculation is as follows:

The seven planets Sun through Saturn are assigned the following point values:

Sun	30
Moon	16
Mars	6
Mercury	8
Jupiter	10
Venus	12
Saturn	1

- Note the 9th lord from the *lagna* and 9th lord from the Moon.
- Add the units contributed by these two lords
- Divide by 12 to remove multiples of 12.
- Whatever is the remainder, count this many houses from the Moon
- That house/sign becomes the *Indu lagna*

According to the classics the influence of exalted or unblemished benefics, or exalted malefics on this *lagna* can indicate wealth.

11. *Daśās* or planetary periods show timing, which is critically important because even if a chart shows good *dhana yogas*, if the person never runs the major periods of the participant planets, they never enjoy the full benefit of these.

The reverse side of assessing financial potentials are those planetary combinations that can indicate a lack of prosperity and under the worse conditions even poverty. These go by the name of *daridra yogas*. Examples of these given in classics are as follows:

1. *Lagna* lord in the 12th house, and the 12th lord in the *lagna* conjoined with or aspected by a *māraka*.
2. The *lagna* lord in the 6th house and the 6th lord in the *lagna* conjoined with or aspected by a *māraka*.
3. The Moon and Ketu are in the *lagna* and the *lagna* lord is in the 8th house, conjoined or aspected by a *māraka*.
4. The *lagna* lord is conjoined with a malefic in the 6th house, 8th house, or 12th house and is aspected by a *māraka*.
5. Malefics are in the *lagna* with a *māraka* except 9th or 10th lords.
6. *Lagna* lord is conjoined with or aspected by the Sun or Saturn or with the 12th lord and has no influence of natural benefics.
7. Afflicted *lagna* lord in a *Trik* house, and the lord of the 2nd house combust or in the 6th house.
8. The 5th lord in the 6th house and the 9th lord under *māraka* influence located in the 12th house.
9. Malefics in benefic houses and benefics located in adverse houses
10. Location of Mars and Saturn in the 2nd house.

## **Importance of the 5/11 House Axis**

Many of the combinations for wealth mentioned in the ancient texts involve the 5<sup>th</sup> and 11<sup>th</sup> houses, which are always opposite to each other in a birth chart, forming an “axis.” From what has been outlined above, the reason is readily apparent. Any planets in the 11th house and the 5th house will be in a mutual aspect, thus tying together these planets and houses. If these planets are well placed by sign or themselves lords of 2, 11, 1, 5, or 9, it makes for the very combinations that define *dhana yogas* based on house lordship.

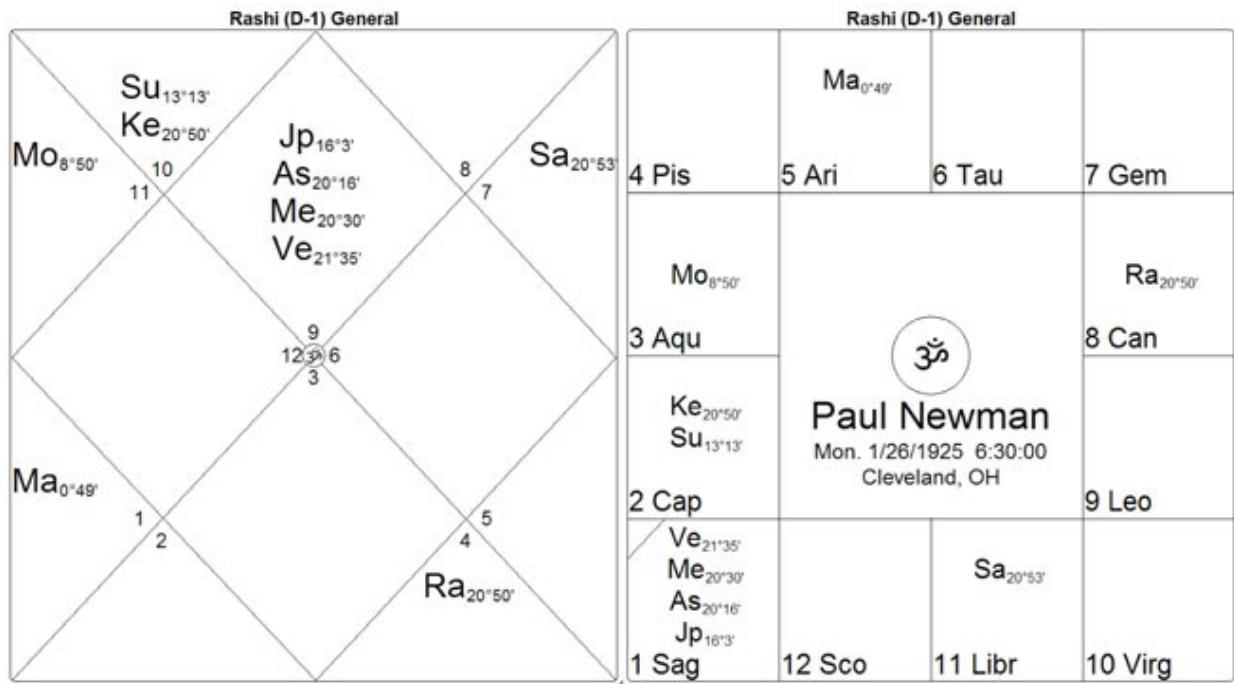
## PAC

When we speak of houses and house lords combining, keep in mind the three different ways this can happen, as presented previously.

### P – stands for “placement by house”

If in a chart the 2nd lord of money and income is placed in the 11th house of gains then this would create the structure of a potentially wealth-giving combination. If additionally, this planet is in a “happy condition”—exalted, own sign, *vargottama*, etc.—then it would give a particularly good *dhana yoga*.

Take for example, the chart of actor Paul Newman, whose 1<sup>st</sup> house is the sign Sagittarius. His enduring film career and products made him enormously wealthy.



His 2<sup>nd</sup> house is Capricorn, ruled by Saturn. His 11<sup>th</sup> house is Libra, ruled by Venus. At the time of his birth, Saturn was in Libra, its exaltation sign, as the 2<sup>nd</sup> lord of money in the 11<sup>th</sup> house of gains. This is a 2-11 *dhana yoga* by placement and a high-quality one since Saturn is in the “happiest” of conditions. To make matters even better, Saturn’s sign lord, Venus, goes into the 1<sup>st</sup> house as the 11<sup>th</sup> lord, giving another *dhana yoga*, this one being a 1-11 combination by placement.

### A – stands for “**aspect**”

If you look at Paul Newman’s chart again, you can see that Mars is positioned in its own 5<sup>th</sup> house Aries. This planet is now also well situated in his chart to give wealth because Mars and Saturn mutually aspect each other along the wealth-giving, 5-11 axis, producing another type of *dhana yoga*, a 5-2 combination by aspect.

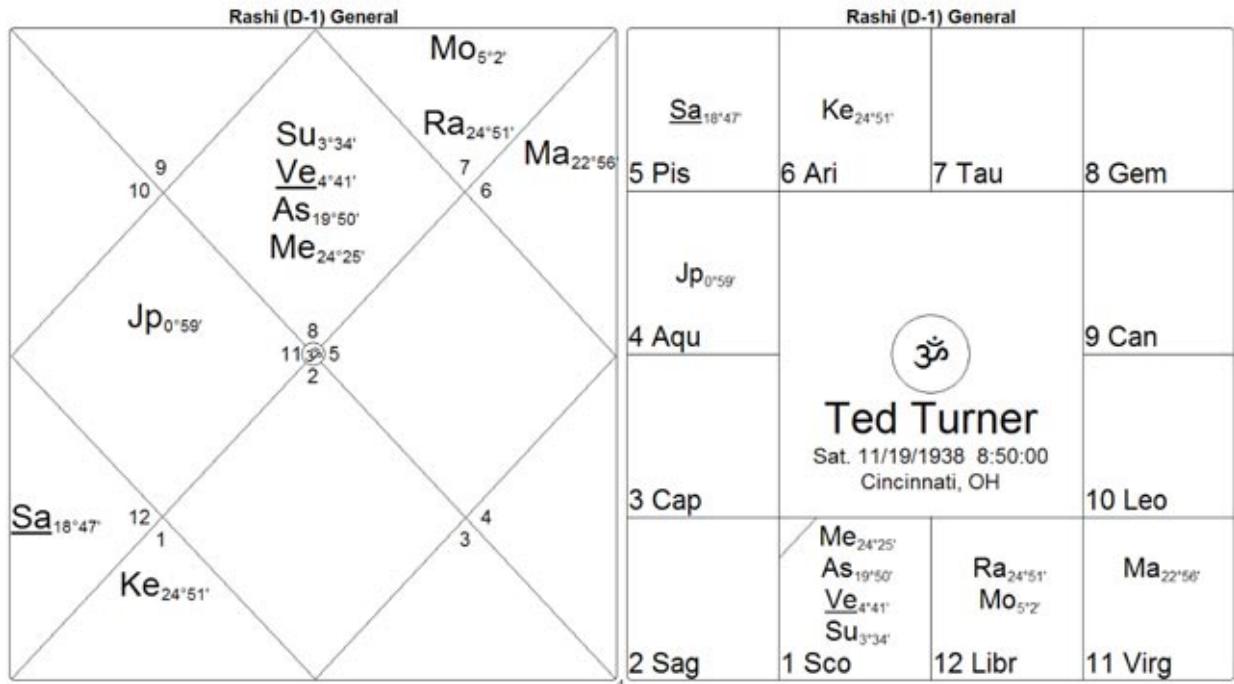
### C – stands for “**conjunction**”

Note also that Newman’s 11<sup>th</sup> lord Venus in his 1<sup>st</sup> house is conjunct the 1<sup>st</sup> lord, Jupiter, very well placed in its own *mūlatrikona* sign, Sagittarius. This gives a third type of *dhana yoga* based on the lords of two wealth-giving houses conjoining. In this case, the combination is made even better by falling in a wealth-giving house—the 1<sup>st</sup>.

As a further point of interest, you can see that Saturn also rules his 3<sup>rd</sup> house of acting and the performing arts. At age twenty-one Newman began his nineteen-year Saturn period. As an exalted 3<sup>rd</sup> lord of acting, Saturn

brought him success and fame as an actor, but as an exalted 2<sup>nd</sup> lord in the 11<sup>th</sup> house, it also brought him a huge paycheck!

A special variation of planets forming *dhana yogas* by “P” or placement occurs when the lords of houses 1, 2, 5, 9 or 11 exchange houses. This produces an extremely strong connection and results in a very wealth-giving combination. The chart of billionaire media mogul, Ted Turner, illustrates this form of *dhana yoga*.

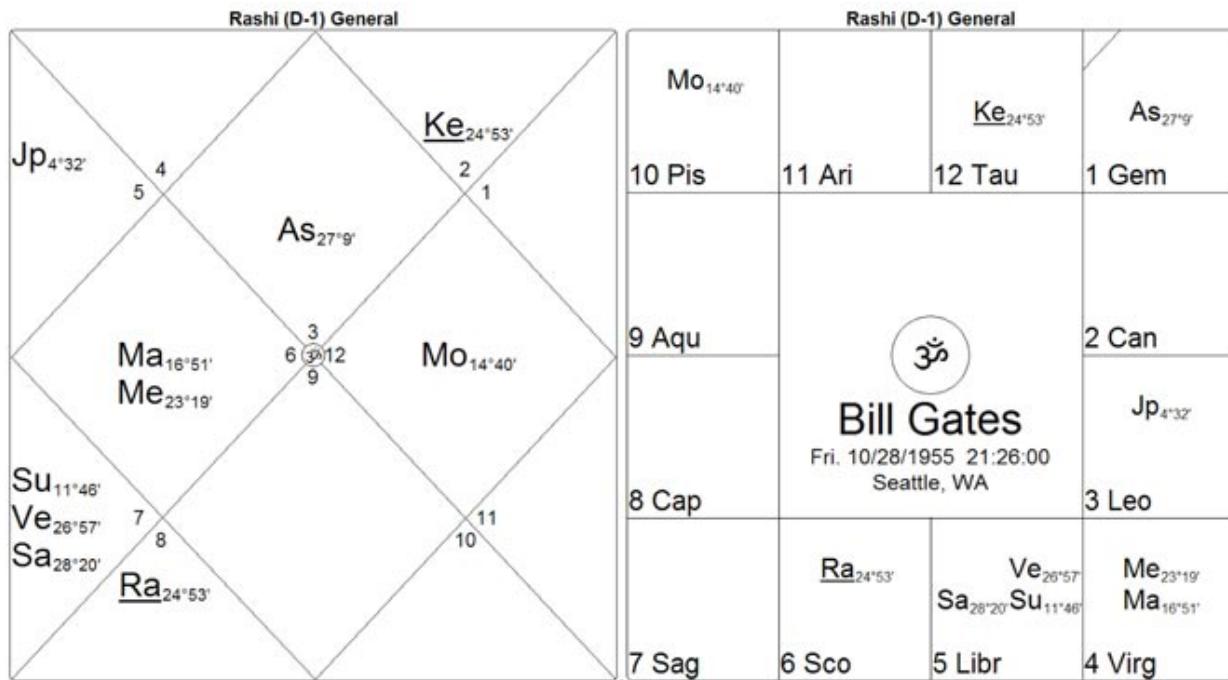


In his chart the 1<sup>st</sup> lord Mars and 11<sup>th</sup> lord Mercury are exchanging signs, referred to in *Jyotiṣa* as a *parivartana yoga*. Besides combining these two wealth-giving houses, this exchange makes these planets very strong and capable of giving dramatic results. Incidentally, Turner is currently in his Mercury period and is so enormously wealthy that he's been giving away billions to good causes, while challenging others with such a fortune to do the same. This illustrates the important point that *yogas* in a chart only show

the potential for wealth. The individual would have to run the right periods of the planets involved in order for them to actually experience that wealth, as in these two examples.

## The Birth Charts of Billionaires

One can hardly imagine a better chart with which to illustrate the concept of *dhana yogas* than that of Microsoft billionaire, Bill Gates. At times in his life he has been the richest man in the world.



Focus on his 1<sup>st</sup> house, which is Gemini, ruled by the planet Mercury. It can be seen that his Mercury goes into the 4<sup>th</sup> house, Virgo, the sign where Mercury gets exalted. In other words, it is in the very best possible condition, capable therefore of giving it results very strongly. Mercury's conjunction with Mars, the 11th lord of his birth chart, forms the same 1-11 combination seen in the charts of Paul Newman and Ted Turner, only in a different way.

Now see how frequently wealth-giving houses and their lords interact in his chart, keeping in mind PAC, or position, aspect, and conjunction.

- The 1<sup>st</sup> lord Mercury combining with the 11<sup>th</sup> lord Mars is *dhana yoga* (1-11).
- The 1<sup>st</sup> lord Mercury in mutual aspect with the 2<sup>nd</sup> lord Moon is *dhana yoga* (1-2).
- The 11<sup>th</sup> lord Mars in mutual aspect with the 2<sup>nd</sup> lord Moon is *dhana yoga* (2-11).
- The position of the 9<sup>th</sup> lord Saturn in the 5<sup>th</sup> house is *dhana yoga* (9-5).
- The 9<sup>th</sup> lord Saturn combining with the 5<sup>th</sup> lord Venus in its own sign/house is *dhana yoga* (9-5).

Then note the condition of three out of five of these planets.

- Mercury is exalted
- Saturn is exalted
- Venus is in its own sign

They also all fall in “good houses,” either the trine houses (1, 5, 9) or the angle houses (1, 4, 7, 10).

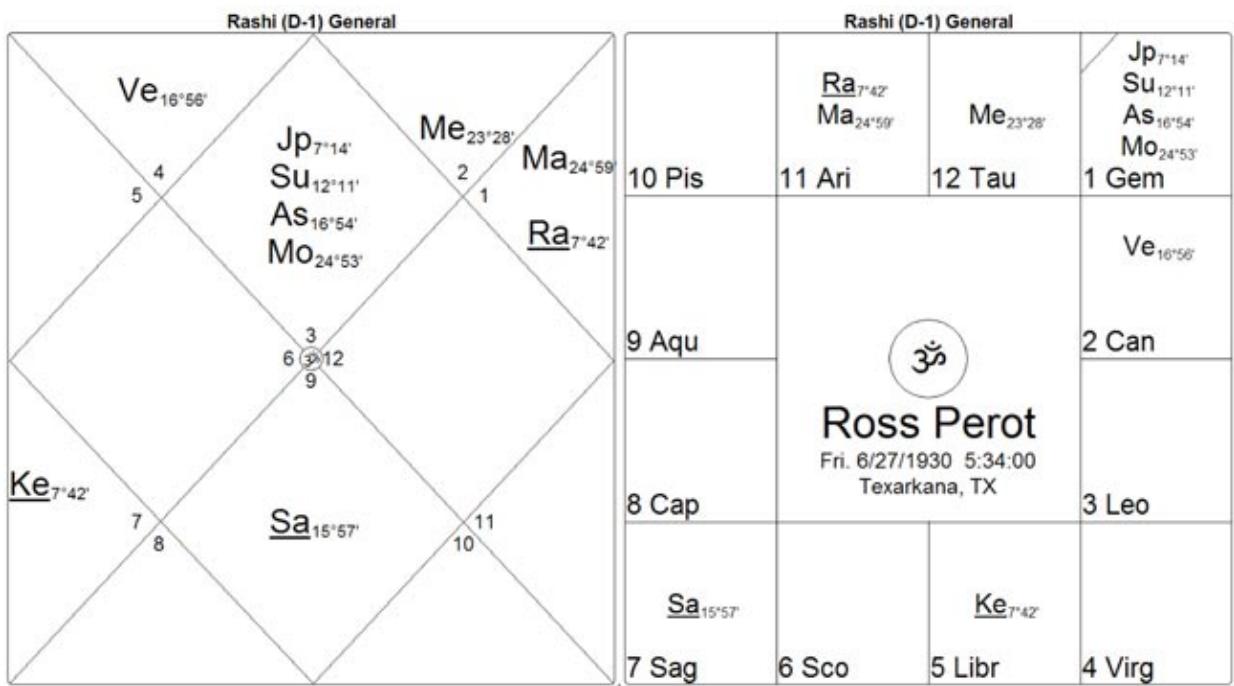
Bill Gates first became the richest man in the world in his twenty-year Venus major period. The conjunction of this *graha* with Saturn in his chart actually forms a very special *dhana yoga* referred to in the ancient texts as *Lakṣmī Yoga*, defined by when Venus in its own or exaltation sign falls in an angle or trine house with the 9th lord, who must also be in its own or

exaltation sign. Only three ascendants are capable of giving such a combination, Gemini being one of them.

Granted, I'm being rather dramatic here, but I wanted to highlight the tremendous confluence of factors in this chart that makes it so incredibly wealth-producing according to the interpretive principles of *Jyotiṣa*. What you've seen so far is actually only the half of it.

Ross Perot is another man who has made billions in the computer industry, and his chart also shows multiple, high-quality *dhana yogas*, though they are not quite so spectacular as those of Bill Gates.

Examine his chart and see if you can identify the *dhana yogas* yourself before reading further, keeping in mind PAC between house 2, 11, 1, 5, 9 and their lords.

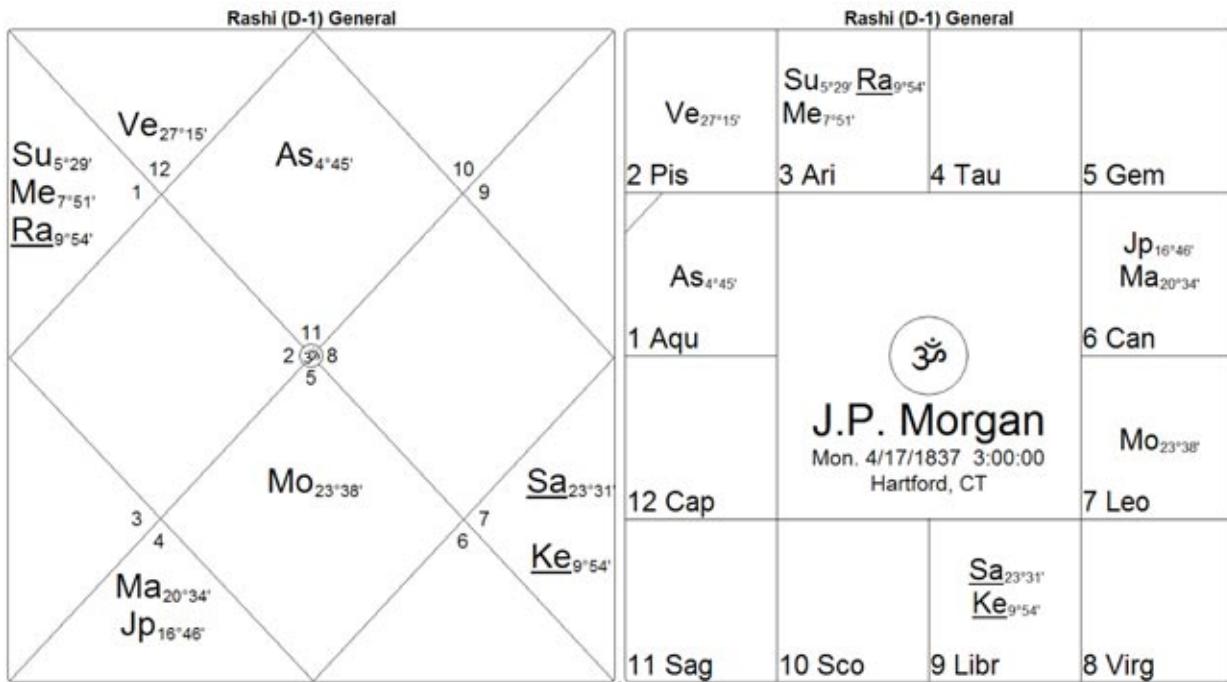


You should have seen that:

- The 2<sup>nd</sup> lord Moon in the 1<sup>st</sup> house is a 2-1 combination.
- The 2<sup>nd</sup> lord Moon and 9<sup>th</sup> lord Saturn in mutual aspect are a 2-9 combination.
- The 5<sup>th</sup> lord Venus in the 2<sup>nd</sup> house is a 5-2 combination.
- The 11th house is strong, with its lord, Mars, in its own sign/ house.
- The *dhana yogas* formed by the 2nd lord, Moon, get enhanced, as do all the *grahas* in Gemini, by the benefic hemming of the 1st house which Mercury in the 12th and Venus in the 2nd produce.

However, the question remains as to when this wealth would come into his life. Ketu and Venus give the results of some of his *dhana yogas*, and the greater part of his wealth happened during these major periods. Ketu is in the 5<sup>th</sup> house and receives the aspect of the powerful 11<sup>th</sup> lord, Mars, thereby giving the results of Mars. Being in Libra, it also gives the results of the ruler of that sign, which is Venus. Venus, in turn, as the 5<sup>th</sup> lord in the 2<sup>nd</sup>, gives a very good *dhana yoga*. Venus' sign lord, Moon also gives *dhana yoga*.

Towards the end of Ketu, he sold his company at a huge profit and has been a billionaire throughout the 20-year Venus period. Like we saw with Bill Gates, the wealth-giving combinations in Ross Perot's chart got activated at a good time of life and his has been a case of ever-increasing fortune since then.



As you look at it, keep in mind that the best condition a planet can obtain is “exaltation.” Morgan’s chart is extraordinary from this standpoint.

- The Sun is in its exaltation sign Aries
- Venus is in its exaltation sign Pisces
- Jupiter is in its exaltation sign Cancer
- Saturn is in its exaltation sign Libra

I would like to call the reader’s attention in particular to Venus. At 27 degrees, Venus is at its most extreme point of exaltation. At 23 degrees, Saturn is within 3 degrees of its highest point of exaltation. It is being aspected by its sign lord, Jupiter who is also exalted.

The 9<sup>th</sup> house is specifically referred to in *Jyotisa* as *bhāgya bhāva* or the “house of Fortune, and we have already learned that the 1<sup>st</sup> house and its

lord are considered of paramount importance.

- The *lagna* lord, Saturn, goes into the 9<sup>th</sup> house in exaltation. Its mutual glance with 5<sup>th</sup> lord Mercury gives another *dhana yoga*, which is also magnified by the Rahu-Ketu axis.
- Venus, in turn, rules the 9<sup>th</sup> house and goes into the 2<sup>nd</sup> house of wealth in extreme exaltation. It receives the aspect of its exalted sign lord, Jupiter
- Jupiter rules both the 2<sup>nd</sup> house of income and the 11<sup>th</sup> house of gains of all kinds and is exalted.

This is an extraordinary astrological picture and it gave him extraordinary wealth when he ran the periods of these planets, particularly Rahu and Jupiter, which occurred in the prime of his life.

His was not a “*rags to riches*” story. Born in the Venus period, his father owned banks, which he worked in as a young man. At around age twenty-seven, he began the Rahu period, which gives the results of the *dhana yoga* created by the mutual glance between the 5<sup>th</sup> lord Mercury and exalted 1<sup>st</sup> lord Saturn. It lasted for 18 years and was followed by the even more wealth-giving 16-year Jupiter period. Then came the period of Saturn. In his later life, Morgan redefined the phrase “rich old man”, enjoying all the fruits of his *dhana yogas* until his death at age 76.

## By Way of Contrast

At this point you might be thinking, “*Okay, if this is what the charts of very wealthy people look like, what does that of a chronically poor person reveal? Will it be devoid of dhana yogas?*” Before answering this question, an important caveat must be kept in mind that also comes right out of the ancient Sanskrit texts. A verse at the end of the chapter on wealth-giving planetary combinations in the *Brihat Parashara Hora Shastra* cautions us that:

“*The yogas mentioned above should be interpreted only after knowing the favorable and unfavorable dispositions of the participant planets and their strength and weaknesses.*”

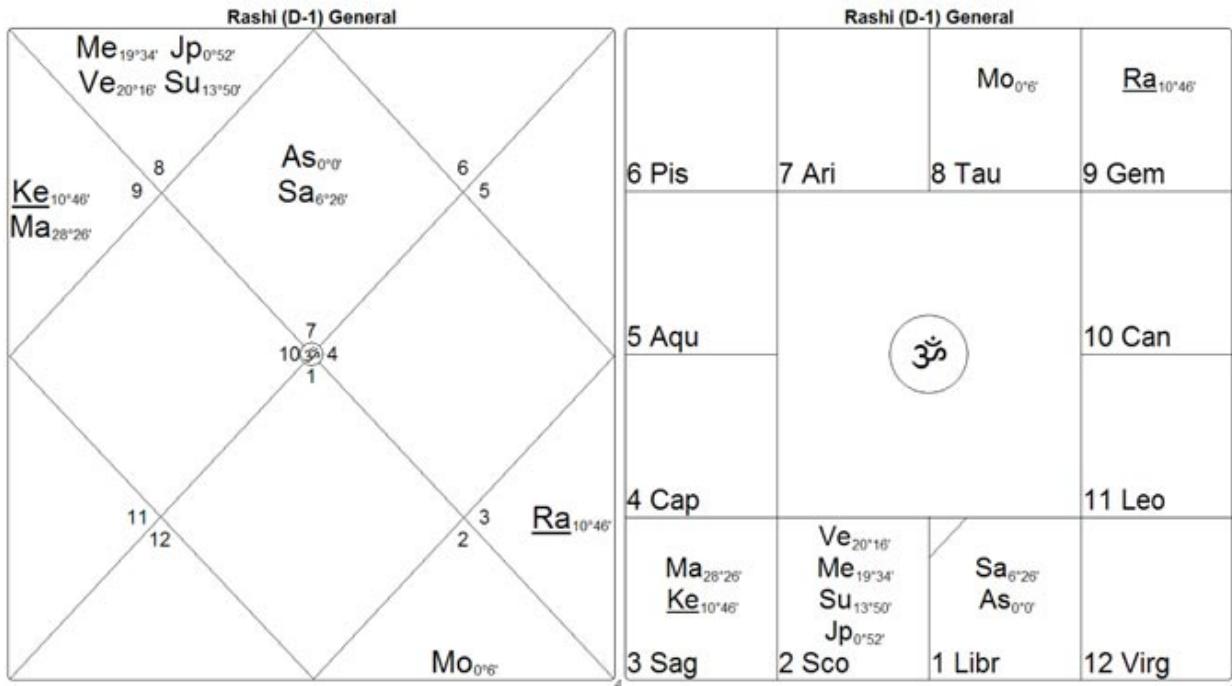
What this verse means is that for *dhana yogas* to really give their promised result, the planets involved need to be “*favorably disposed*” and “*strong*.” Favorably disposed means mostly falling in the so-called “good houses.” This would be angle or trine houses or the 2nd and 11th, and, as I’ve emphasized earlier, the right planetary periods have to come along to “activate” the *yoga*.

However, the verse also implies that if, on the contrary, planets involved fall in “*bad*” houses, and are “*weak*” due to debilitation, combustion, defeat in a planetary war, *gandānta* or *sandhi* positions, or some other negative condition, then negligible results—or even no results would follow.

Consider that:

- All the charts of the billionaires had numerous connections between houses 2, 11, 1, 5, 9 and their lords.
- The participant planets whose periods were running when they made their fortunes were in very good conditions, usually exalted or in own sign.
- These planets all fell in either the wealth-giving houses (1, 2, 5, 9, 11) or other “good” houses like the angles (4, 7, 10). The exception was J.P Morgan’s Jupiter in the 6<sup>th</sup> house, but we saw that its condition was exalted and this is an *artha* house.
- These billionaires not only got the right periods at the right time of life, but since so many of their planets were configured in *dhana yogas*, most ran a whole series of periods that gave wealth continuously to one degree or another.

With these points in mind, consider the following horoscope of a woman from the Ukraine who studied astrology with me. Focus in on the planets in her 2nd house and the houses they rule.



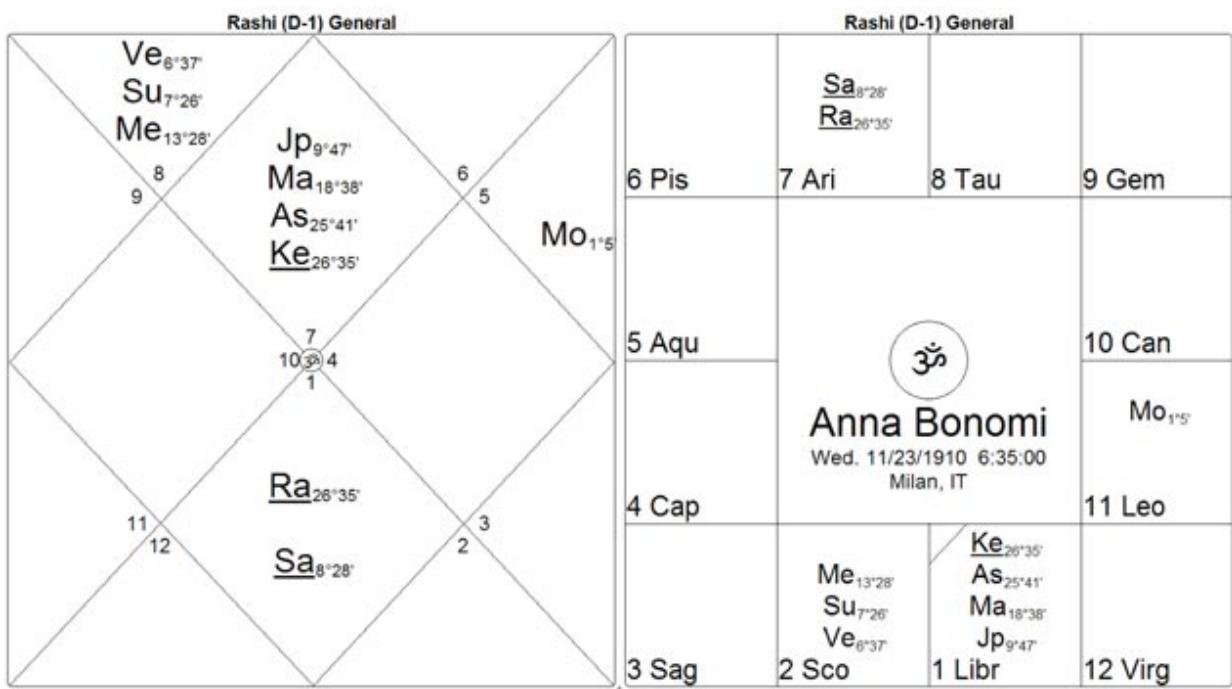
On the surface they appear to be wealth-giving combinations since this group of *grahas* includes the 1st lord, Venus, the 9th lord Mercury, and the 11th lord Sun, all in the 2nd house. Under the right conditions such a configuration could give powerful *dhana yogas*, but they do not in her case. Can you see why?

- Among these the Sun does have a source of strength, being *vargottama*, but this person was born in her Sun period and moved out of it by age four.
- The planetary dignity of Venus and Mercury is average, and both have a degree of combustion and, more significantly, are less than a degree of each other, creating a *graha yuddha*, or planetary war.
- The major blemish on all these planets in Scorpio and any *yogas* that they form is the severe hemming of the sign/ house by the strongest

natural malefics, with *vargottama* Mars with Ketu on one side in Sagittarius, and an exalted Saturn in Libra sign on the other side.

All of these factors considerably reduce both the quality and magnitude of the fruit of what might otherwise be reasonably good *dhana yogas*. The structure is there but not the result. It is like having a bank account with little or no money in it. When I knew her she was running the major period of Rahu, who gives the results of Mercury, and the sub-period of Venus. In Rahu-Venus she was given a small promotion within the company for which she works, along with some increase in her compensation, but nothing out of the ordinary.

Now see the same Venus-Mercury-Sun combination in the 2nd house, Scorpio in another Libra *lagna* chart. Before reading further, try to comprehend the great difference.

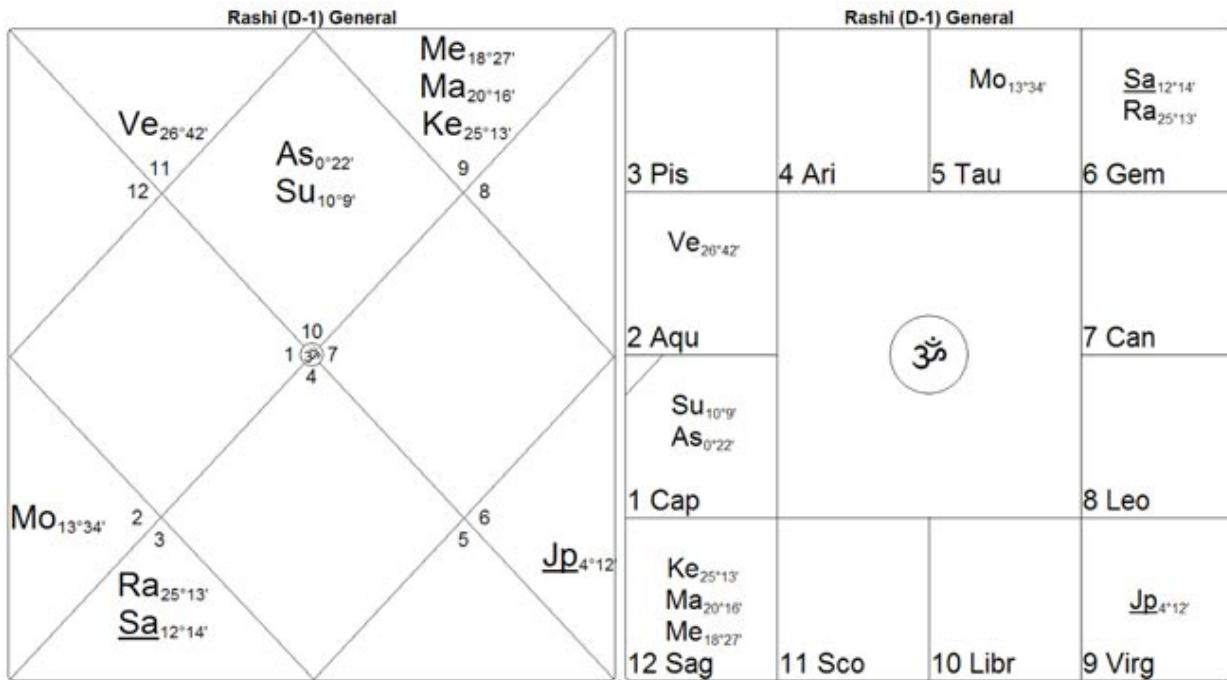


- Here the *lagna* lord, Venus, is in an exchange with the 2nd lord Mars, giving both a good source of strength, though Venus is quite combust. Mercury, the 9th lord of Fortune, is *vargottama*.
- Most importantly, there is no malefic hemming

Anna Bonomi was a very famous and successful Italian business woman who built a commercial empire in Milan, as a result of which she was referred to by the press as “*The Queen of Money*.” She grew up in her Venus major period in very affluent circumstances and then inherited her father’s real estate fortune in the Sun *mahādaśā*. She went on to generate her own wealth in the Mars *mahādaśā* by establishing one of the first mail order businesses. Mars is involved in a 1-2 exchange, and in a mutual glance with the 5th lord, Saturn, whose debilitation it cancels. Her *dhana yogas* are for real and they gave their fruit strongly in the major periods of the participant planets.

In this example it is important to understand why Venus still gave the fruit of *dhana yoga* strongly even though it is quite combust. The answer is because it had other compensating sources of strength, in this case, the exchange with its sign lord, Mars.

In this chart of another former student of mine examine the house placement of the 2nd and 11th lords, and the trine lords.



- The 1st and 2nd lord, Saturn, goes to the 6th house with all malefic influence.
- The 11th lord, Mars, goes to the 12th house, also with additional malefic influence.
- The 9th lord, Mercury, is in the 12th house with all malefic influence.
- Only the 5th lord Venus is well situated, falling in the 2nd house. It does form a potential *dhana yoga*, but this person would have to live to age 91 even to begin their Venus major period, so it is unlikely that they ever will experience any fruit of this *yoga*.

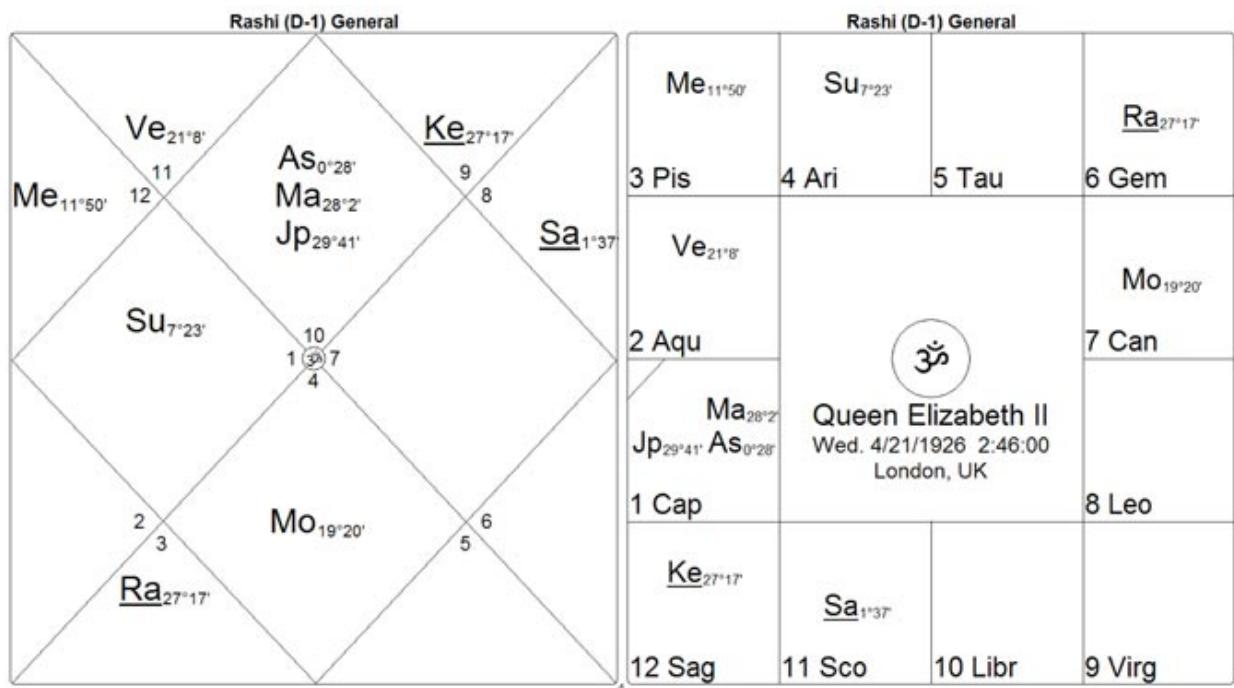
At the time that I have knew her, she was running her Saturn major period, throughout which she was quite poor. Her husband had a disability that prevented him from working, and she worked minimum wage jobs. In the Saturn-Mars period/sub-period, they were evicted from their apartment and became homeless. They remained so throughout the rest of the Saturn

period, at the end of which the husband died. Her Mercury period has not been much better financially.

A previous example was of a chart containing a number of house lords combining that could have produced *dhana yogas*, but did not, whereas this chart is an example of house lords that can give affluence being poor placed and afflicted for the most part. These give combinations that are the exact opposite of *dhana yogas*, known in the ancient texts as *daridra yogas*. *Daridra* means “poor,” “needy,” or “deprived of.”

## The Importance of the Right Planetary Period

Given below is the birth chart of Queen Elizabeth II of England, one of the richest women in the world.

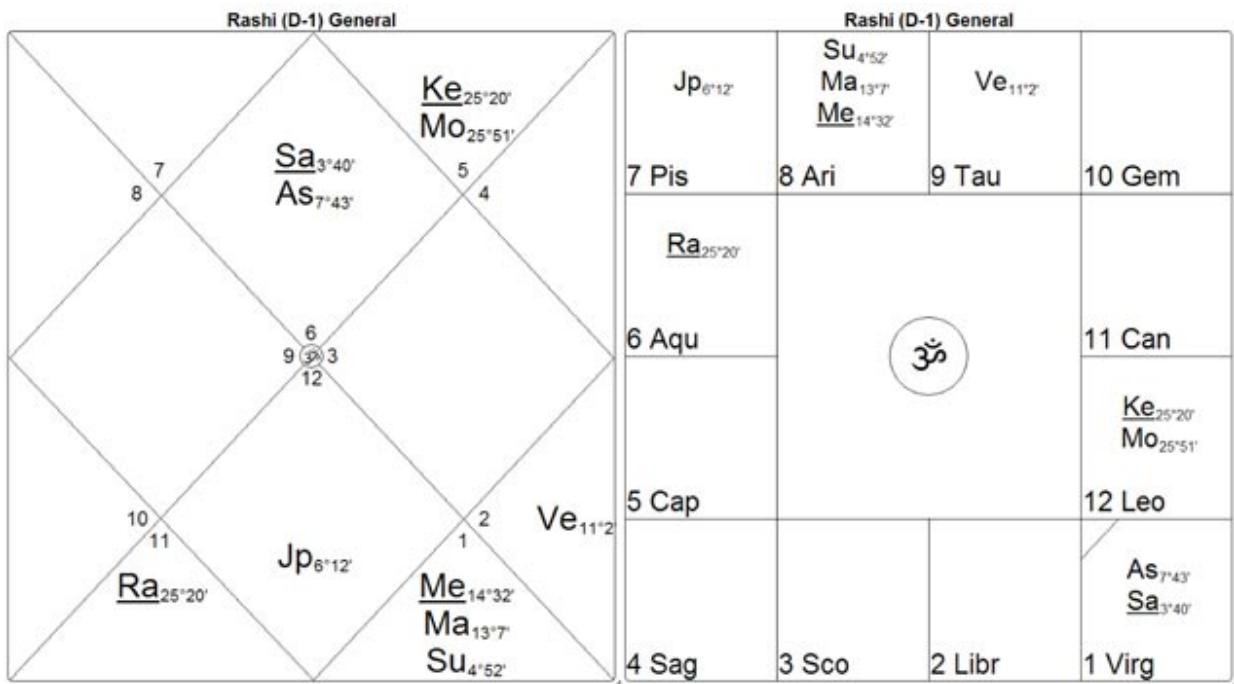


Notice that the Queen has the same Capricorn *lagna* as the previous chart of the impoverished person, and that her 5th lord Venus is also placed in the 2nd house, forming the same *dhana yoga*. However, she began running her Venus major period at age 20, and it was in this *mahādaśā* that she became Queen, inheriting an immense personal fortune. In contrast to the previous chart, many of the other house lords that can give wealth are strong and well-placed, forming spectacular *dhana yogas*:

- Of particular significance is the 1-11 exchange between Saturn and Mars, with the latter at its exact degree of extreme exaltation. She was crowned Queen in Venus-Mars.

- Saturn is also the 2nd lord in the 11th, getting strength by virtue of the exchange with its sign lord.
- The 9th lord, Mercury, is in its debilitation sign, but aspects onto its own 9th house.

Below is another chart that illustrates the importance of getting the right planetary period in order to have the promise of wealth become a reality. Planets well-placed in a chart for giving affluence cannot give their full fruit if they never get activated in major periods.

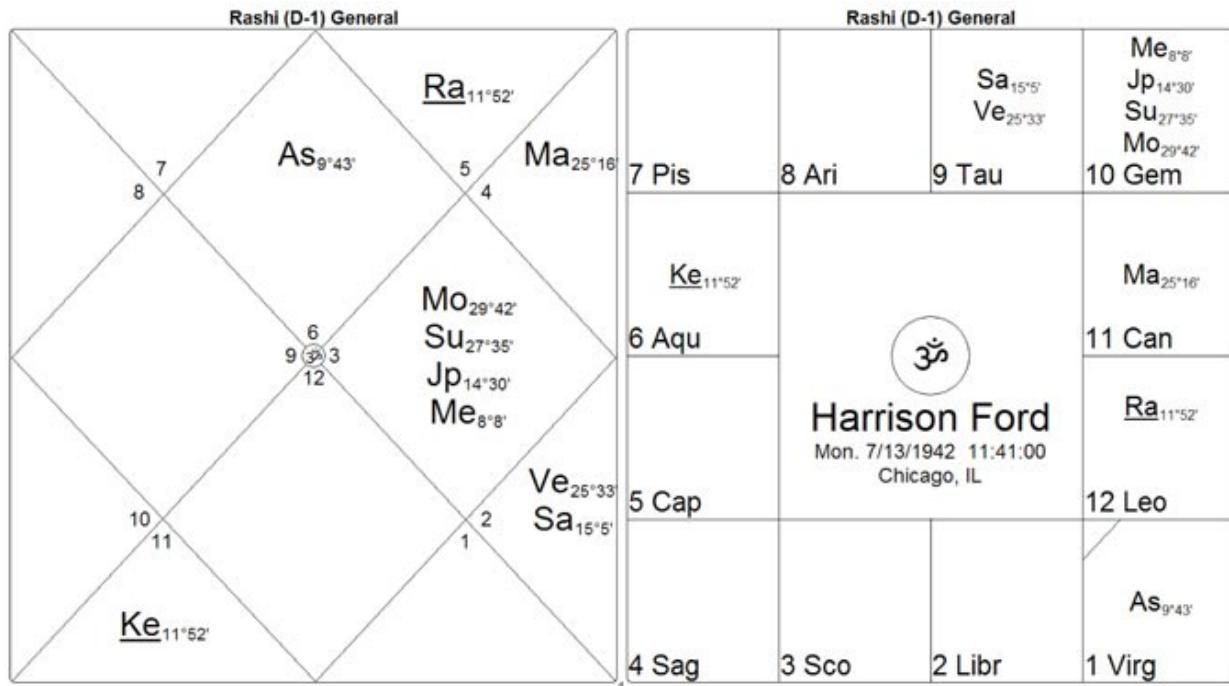


For anyone with Virgo *lagna*, Venus has a special wealth-giving capacity, since it rules both the 2<sup>nd</sup> house of income, and the 9<sup>th</sup> house of fortune. This is particularly so when Venus falls in either of these two houses, in which case it will be strong in its own sign Libra or Taurus. As you can see, this is exactly the condition of Venus in this chart. It gives a

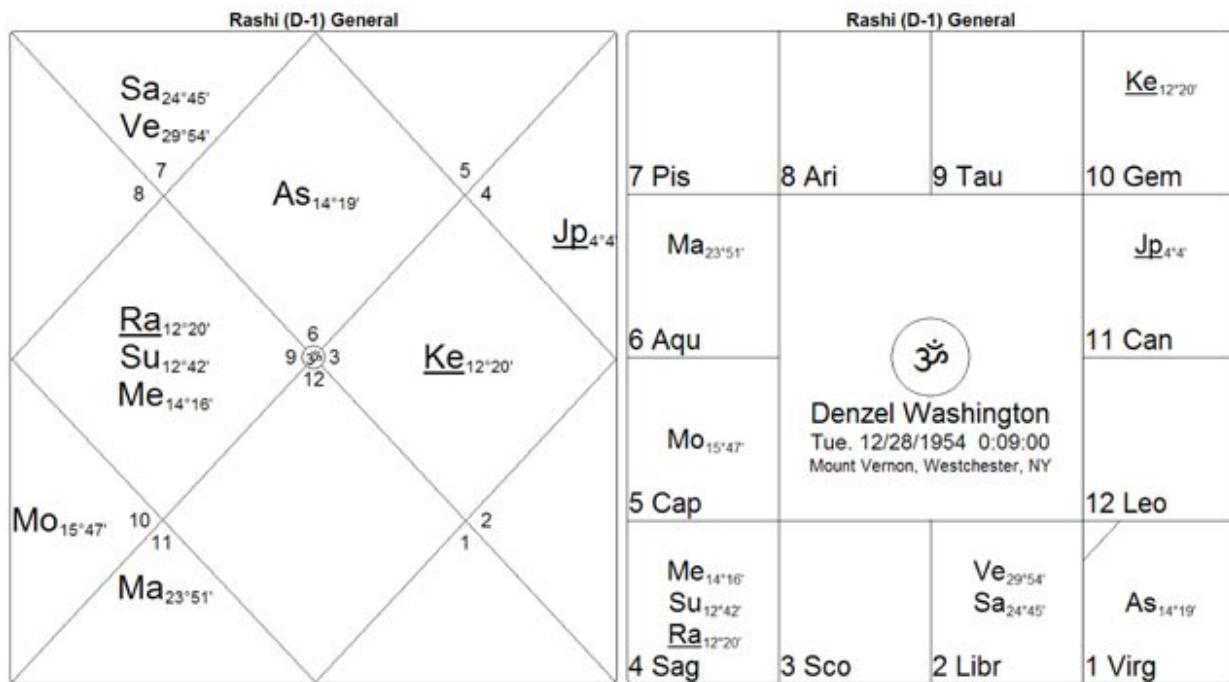
good quality *dhana yoga* that is completely unblemished by the additional influence of any natural malefics or negative house lords.

The problem is that this person was born in his Venus period, with just six months remaining. He would have to live another 119 years to run the period again. The full fruit of the *yoga* is never realized. Not completely though, since he does experience Venus sub-periods in the *mahādaśā* of other planets, which have been fortunate financially.

The Virgo *lagna* chart of mega-movie star, Harrison Ford, also has Venus as the 2nd and 9th lord, strong in its own 9th house. However, in his case Venus is also conjunct the 5th lord Saturn, forming one of the best possible *dhana yogas* for this ascendant. The other all-important difference is that he began running the major period of Venus in 1989 at age 47, which he then enjoyed for a full 20 years. Harrison Ford has starred in some of the highest grossing box office hits of all time and as a result has an estimated net worth of \$230 million.



A second example of Venus and Saturn combining as the 9th and 5th lords to form a superior *dhana yoga* for Virgo *lagna* can be seen in the birth chart of another mega-movie star, Denzel Washington.



In his chart these two *grahas* are conjunct in the 2nd house with Saturn now in its exaltation sign and Venus in its *mūlatrikona* sign. He began his 19-year Saturn period starting in 2001 at age 46, and his estimated net worth as of 2017 is \$140 million.

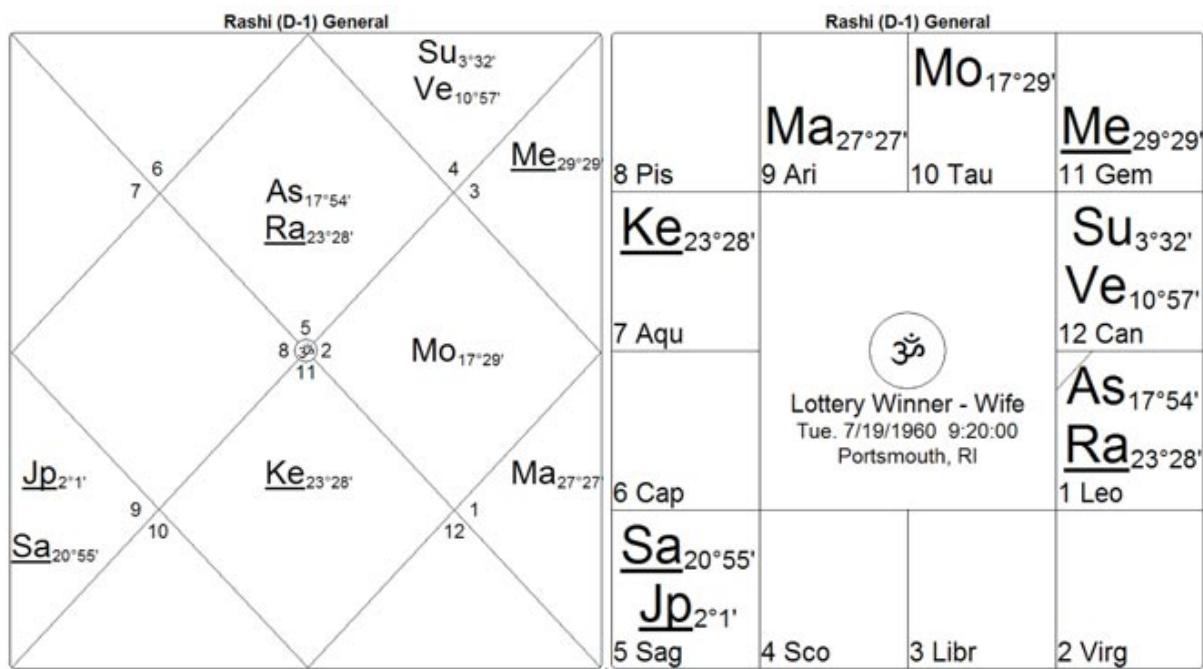
We have now seen the birth charts of five billionaires who earned their wealth, though at least four of them got a big head start from their fathers—a circumstance of birth. Harrison Ford and Denzel Washington were born into working class families, but became extraordinary wealthy as a result of their exceptional success as movie stars. Queen Elizabeth's chart is an example of enormous inherited wealth. In all these case there birth charts showed the karmic potential for experiencing great wealth that then got activated in the *daśā* sequence at a good time of life for them to enjoy it. But what of those individuals who are neither born wealthy, nor do they inherit or earn it, yet they become enormously wealthy with little or no effort? In other words what of people who win multi-million dollar lotteries?

## Lottery Winners

Inheriting wealth is not an unusual occurrence, and is often anticipated far in advance by those who are obvious heirs. Winning millions in a state lottery is another matter. Several years ago I was given a great opportunity to test the theory of *dhana yogas* when birth data came into my hands of a husband and wife who had just won the \$20 million Rhode Island State Lottery.

What particularly intrigued me about this case is that the charts of both husband and wife would have to show the potential for this sudden, unexpected wealth. They would also need to show that potential being activated in the planetary periods *simultaneously*.

Below is the chart of the wife.



The *dhana yogas* here are quite literally, “textbook.” Chapter 41, verse 6 of the *Brihat Parashara Hora Shastra* states:

*“Should Jupiter be in the 5<sup>th</sup> house identical with his own house as Mercury is in the 11<sup>th</sup> identical with own house, the person will be wealthy.”*

As you can see, this is exactly the case with this chart. The 5<sup>th</sup> lord Jupiter is very strong in its own sign and is mutually aspecting the 11<sup>th</sup> lord Mercury, equally strong in its own house, and *vargottama* in addition. *But now see that Mercury is both the 11<sup>th</sup> lord of gains and also the 2<sup>nd</sup> lord of money for anyone with Leo as the 1<sup>st</sup> house.*

This is the wealth-giving 5-11 axis I mentioned at the beginning of the presentation and we have seen that it comes into play repeatedly in the charts of the billionaires. Her planets along the 5-11 house axis again fulfill the necessary formula for wealth—multiple *dhana yogas*, plus participating planets in excellent condition. They but awaited the Wheel of Time to give their fruit.

The sudden, unexpected wealth came on March 15, 1997. See a partial list of her planetary periods.

<b>Planetary Periods</b>	<b>Began</b>	<b>Duration</b>
Moon	Born 1960	With about 6 years left
Mars	December 1964	7 years
Rahu	December 1971	18 years
Jupiter	December 1989	16 years
Saturn	December 2005	19 years

She moved into her 16 years Jupiter period at the end of 1989. The sub-periods in Jupiter were as follows:

Jupiter-Jupiter	Dec.1989
Jupiter-Saturn	Jan. 1992
Jupiter-Mercury	Aug.1994
Jupiter-Ketu	Nov. 1996
Jupiter-Venus	Oct. 1997

The period and sub-period encompassing March 15, 1997 was Jupiter-Ketu. Remember that Rahu and Ketu give the results of the planets they are connected with, and the lord of the house they are in. Here Ketu is not connected with any planets, and therefore gives the results of Saturn. To say “*Jupiter-Ketu*,” is like saying “*Jupiter-Saturn*” for this chart.

Another principle is that planets in their periods will give their strongest results in the sub-periods of planets with which they are most closely connected. Jupiter in this chart is most closely connected to Saturn. They are together in her 5<sup>th</sup> house.

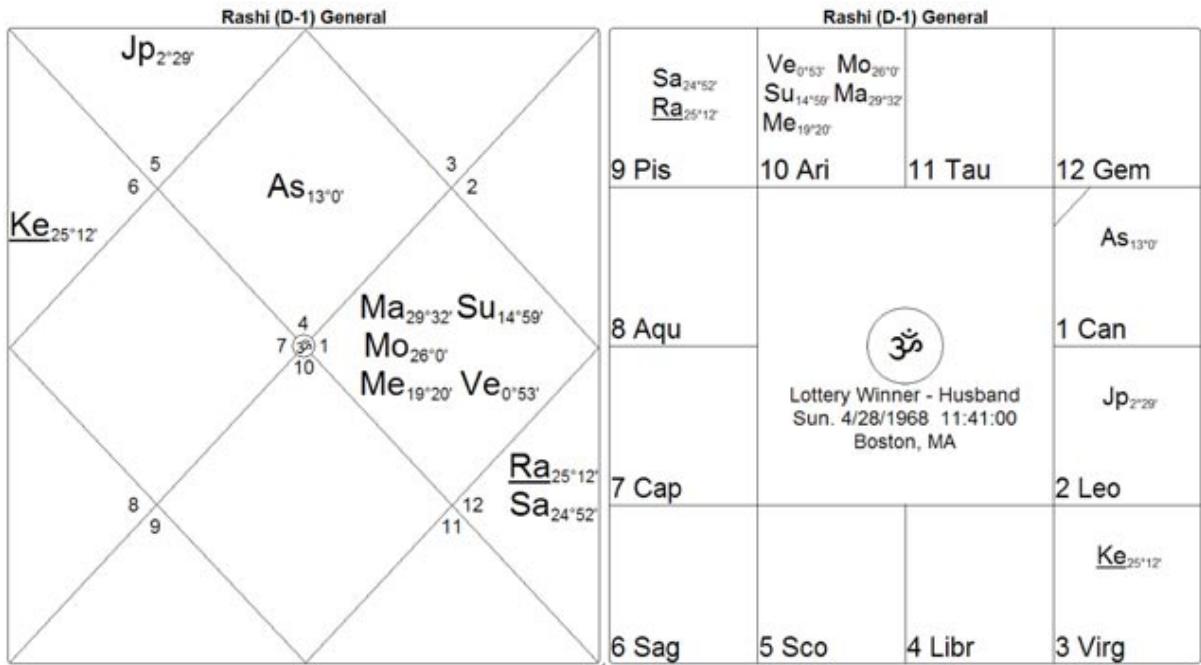
From the standpoint of *Jyotiṣa* the reasoning process would go like this:

- *What will the Jupiter period bring in terms of karma?*  
Among other things it can bring wealth because Jupiter is configured in good-quality *dhana yogas*.
- *In which sub-period is this wealth karma likely to come?*  
The sub-periods of Mercury, Saturn, and Ketu are all good possibilities. They are the most connected to Jupiter—Saturn by conjunction,

Mercury by mutual aspect and Ketu because it gives the result of Saturn.

She won a share of a \$20 million lottery in Jupiter-Ketu

Look now at the relevant factors of her husband's chart.



Multiple, high quality *dhana yogas* are quite evident in his chart as well. They are so obvious that I'll refrain from spelling them out completely, other than to highlight the 9th lord Jupiter placed in the 2nd house, while its sign lord Sun is exalted and conjunct a *vargottama* 11th lord, Venus

It was his Rahu major period, placed in the 9<sup>th</sup> house of Fortune, that brought him his lottery winnings. This *mahādaśā* began for him in 1992. Can you guess in which sub-period the event took place? Saturn would have been a reasonable guess, since it is with Rahu in the 9<sup>th</sup> house, but Rahu will also give the results of its sign lord, Jupiter. Rahu-Jupiter is like saying Jupiter-Jupiter.

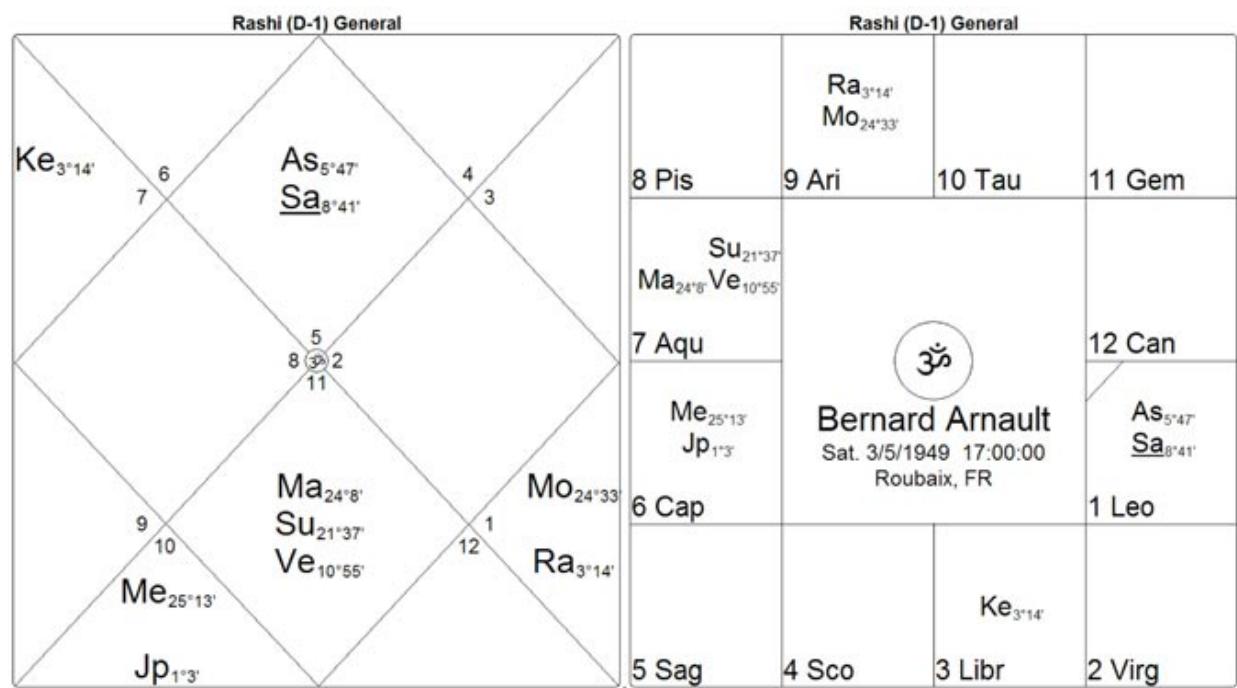
There is one more interesting feature of this event worth noting. Consult any good textbook on *Jyotiṣa* and you will find that one of the meanings attributed to the 8<sup>th</sup> house is “*sudden, unexpected gain of money.*” This is what happens when someone dies unexpectedly and the heirs suddenly come into an inheritance. It is also what happens when people win the lottery, and according to *Jyotiṣa* the 8<sup>th</sup> house/8<sup>th</sup> lord must come into play.

Recall the two charts of our lottery winners and what planets gave them the “*sudden, unexpected gain of money.*” For the wife it was her 5<sup>th</sup> lord Jupiter, *who is also the 8<sup>th</sup> lord of her chart.* For her husband, it was Rahu *conjunct the 8<sup>th</sup> lord Saturn.*

## **Dhana Yogas and Chandra Lagna**

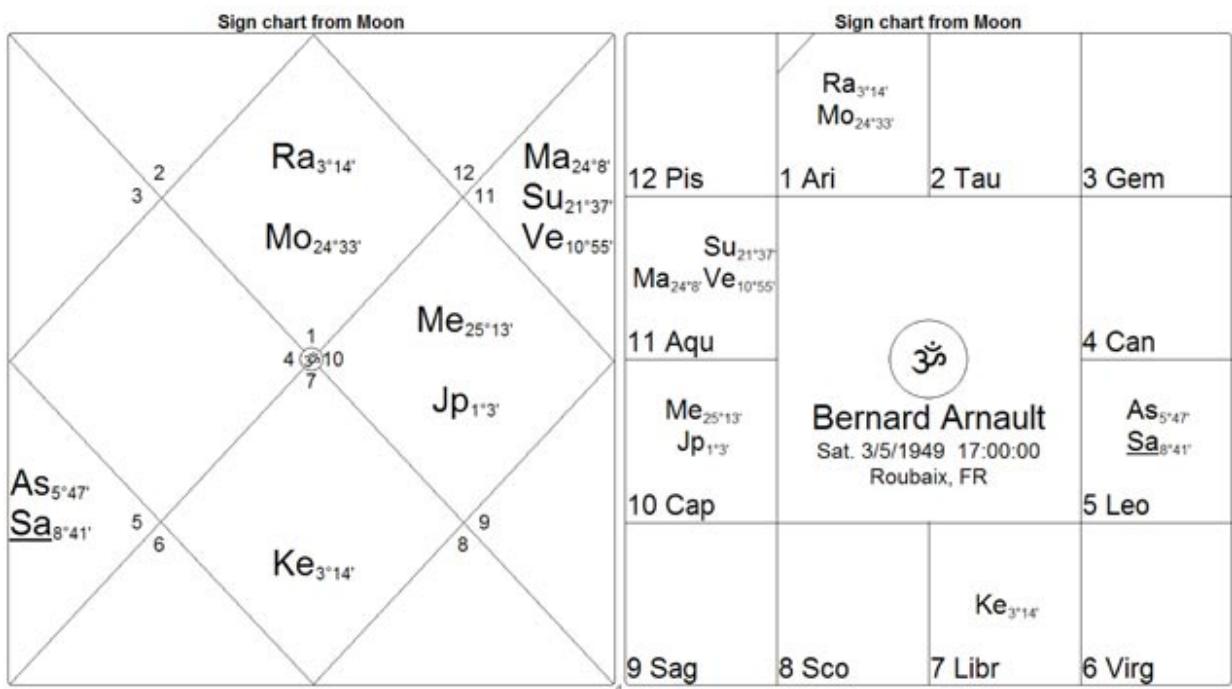
Sanskrit classics of *Jyotiṣa* are very emphatic in their view that for a complete and thorough analysis of karmic potentials in a birth chart, the planetary patterning from the position of the Moon, known as *Chandra Lagna*, must also be examined.

Bernard Arnault is the CEO and major stockholder in a French luxury goods conglomerate with a personal net worth estimated at over \$53 billion, making him one of the richest men in the world.



From the birth *lagna* his *dhana yogas* do not look that dramatic. His *lagna* lord Sun, strong by virtue of its exchange with Saturn, is conjunct the 9th lord, Mars. These fall in an angle house and have the additional influence of the natural benefic Venus. Certainly, this gives a good *dhana yoga*.

The 5th lord Jupiter is with Mercury, the lord of both the 2nd and 11th houses, giving another *dhana yoga*, but falling in a *dussthāna*. Jupiter is in its debilitation sign, but with cancellation, and is additionally *vargottama*. In my experience such planets do not give weak results at all, quite the contrary. Still, these hardly looks like *dhana yogas* that would give such stupendous wealth. That view changes when you see the chart using *Chandra lagna*.



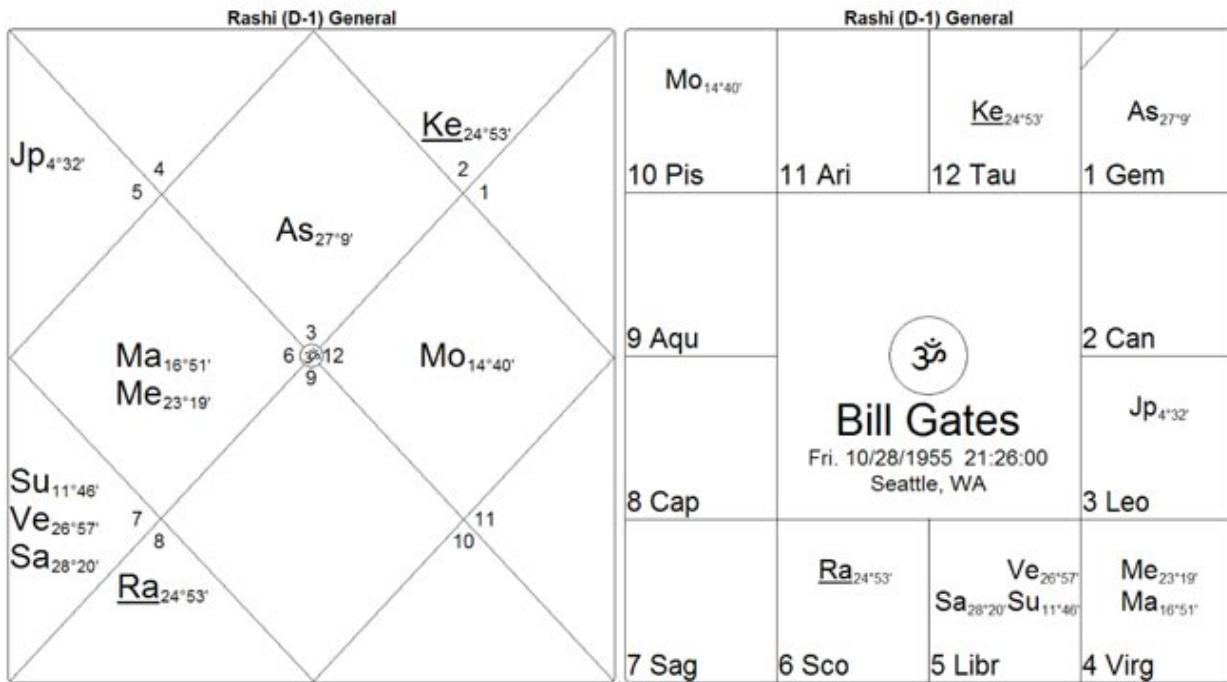
Do you see what happens now along the wealth-giving 5-11 axis from this perspective? There is an exchange between the 5th lord, Sun, and the 11th lord, Saturn. Venus becomes the 2nd lord in the 11th with Mars, the 1st lord. The 1st, 2nd, 5th, and 11th lords are all combining along the 5-11 axis forming spectacular *dhana yogas*. Without this additional perspective, their is no accounting for the enormous fortune that she has accumulated. The wealth has come in the consecutive *mahādaśās* of Mars, Rahu, Jupiter and

now especially, Saturn. It is primarily from *Chandra Lagna* that Saturn shows such wealth-giving potentials.

## ***Dhana Yogas Combining with Wealthy-Giving Graha Yogas***

The *dhana yogas* presented here thus far are all based on house lordship and placement. However, the Sanskrit classics of *Jyotisa* enumerate many other wealth-giving combinations that come under the classification of *graha yogas*, meaning they must involve certain planets. When the two combine the planets involved become even more wealth-giving.

For example, *Chandra-Adhi Yoga* is one of the most powerful status and wealth-giving yogas. It is defined by when the three natural benefics, Jupiter, Venus and Mercury fall in the 6th, 7th and 8th houses respectively from the Moon. *Chandra-Maṅgala Yoga*, or the Moon-Mars combination is also highlighted a potentially wealth-giving under the right conditions. Earlier we saw the chart of Bill Gates who in 2017 again the world's richest man with an estimated net worth of an astonishing \$88.5 billion. See it again with the thought of both *Chandra Adhi Yoga* and *Chandra-Maṅgala Yoga* in mind.



Both are present in his chart and the planets involved are all the same planets that form superior *dhana yogas* based on house lordship. His bright, waxing Moon, so strongly placed in the 10th house, is his 2nd lord in a mutual aspect with the 11th lord Mars, giving also *Chandra Mañgala Yoga*.

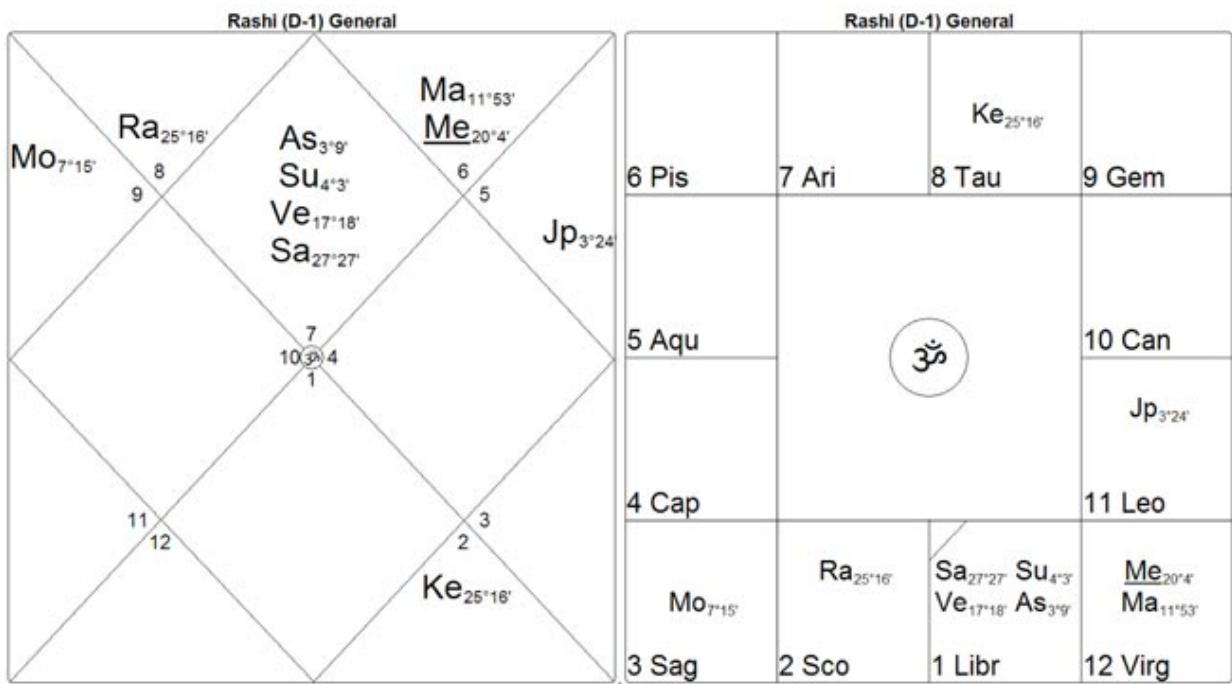
From the Moon in Pisces, Jupiter, Mercury and Venus fall in the 6th, 7th and 8th houses respectively, forming a superior *Chandra-Adhi Yoga*. Venus, based on its house lordship, helps forms the spectacular *Lakṣmī Yoga* with Saturn, and his exalted, 1st lord Mercury forms *dhana yogas* with the 11th lord Mars and 2nd lord Moon. Wealth-giving *graha yogas* involving the same planets forming superior *dhana yogas* based on house lordship produce an incredible astrological picture that has given rise to an unprecedented level of wealth.

We saw earlier that it came initially in his Venus major period. Now in the Moon *mahādaśā* in 2017, he and his wife give away billions each year to

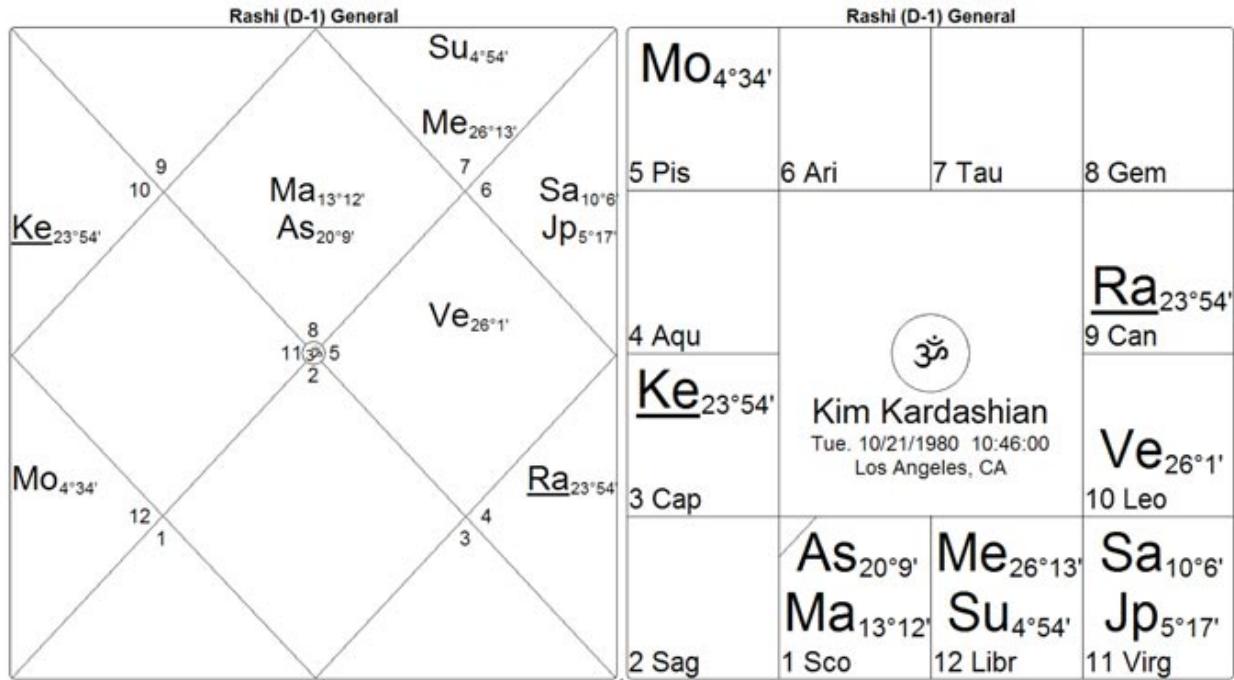
worthy causes, mostly health-related, through their various philanthropic foundations.

The following chart is of a woman friend of mine born just a few days before Bill Gates, such that all the sign position of the planets are the same except for the position of the Moon. Of course, the *lagna* is different, hers being Libra, and all the divisional charts are quite dissimilar. However, Saturn and Venus continue to form a *dhana yoga*, since Saturn is an exalted 5th lord, Venus is the 1st lord *svakṣetra* in the *lagna*, and these are conjoined with the 11th lord, Sun

She is a brilliant psychiatrist who has earned very well throughout her distinguished career and owns expense real estate, since Saturn is also an exalted 4th lord.

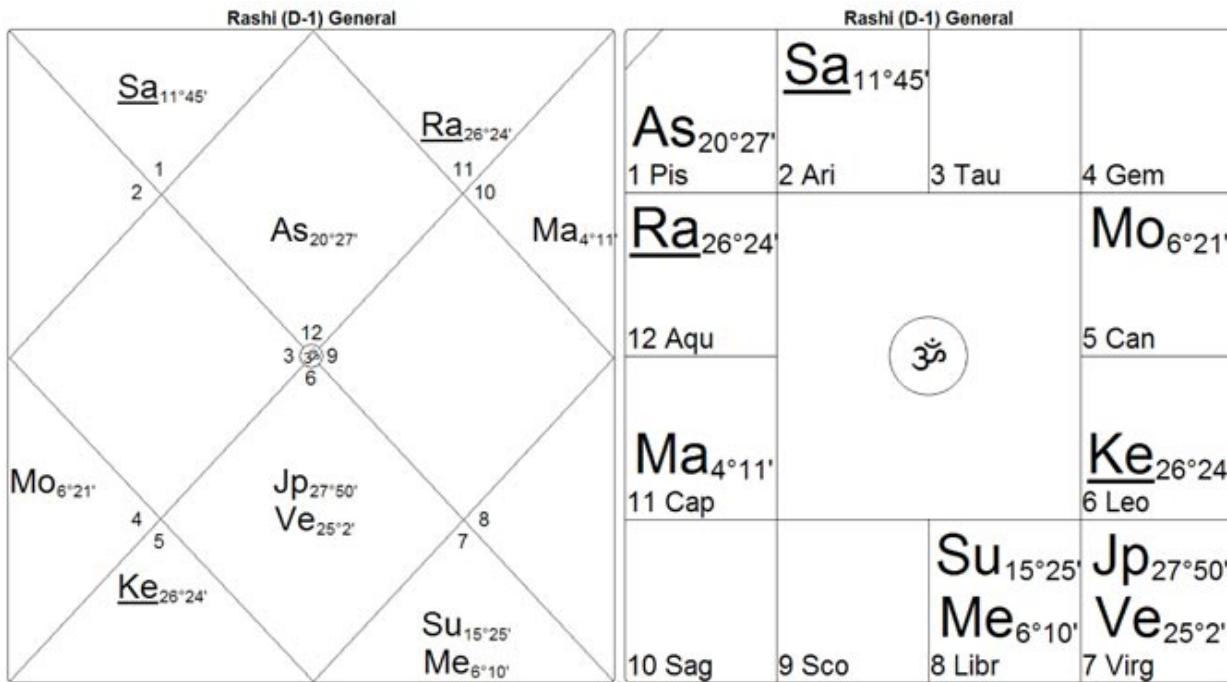


A huge difference though is that her Venus is not additionally involved *Chandra-Adhi Yoga* like that of Bill Gates.



As a reality TV star and fashion industry entrepreneur, Kim Kardashian has amassed a fortune estimated at approximately \$50 million. Her bright and waxing 9th lord Moon goes to the 5th house in a mutual aspect with the 5th lord Jupiter from the 11th house. Together these form a powerful *dhana yoga* along the 5-11 axis of her birth chart.

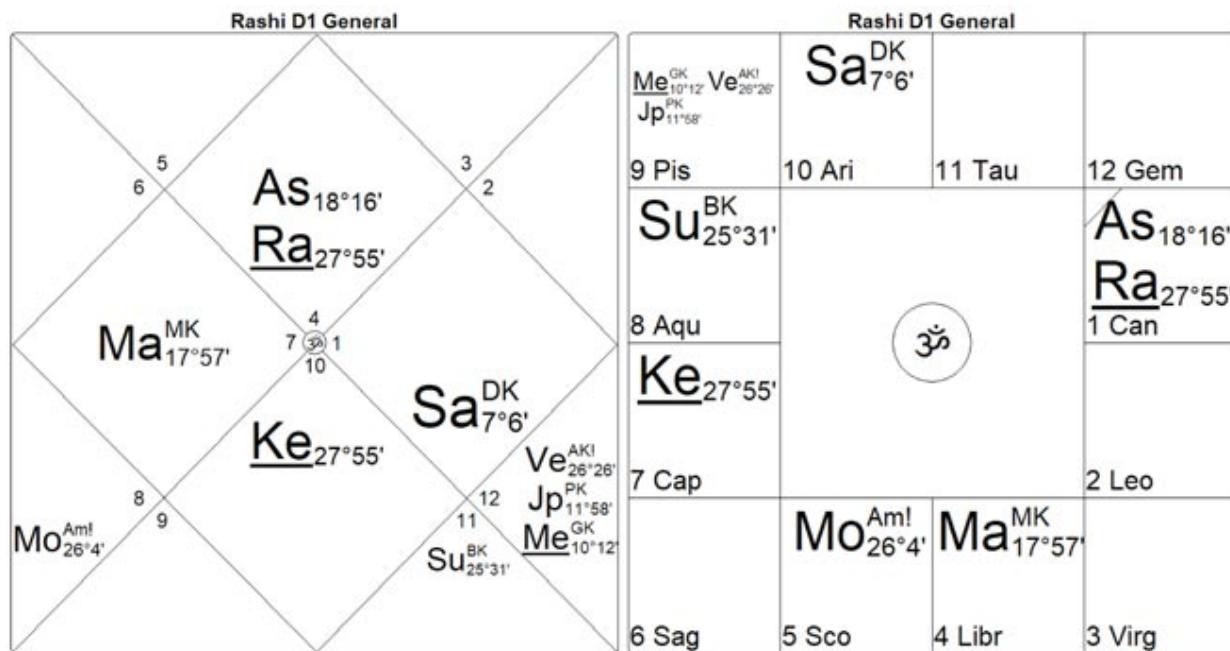
However, what makes it even more spectacular is the fact that Jupiter and the Moon are also involved in *Chandra Adhi Yoga*, with the natural benefics Venus, Jupiter and Mercury falling in the 6th, 7th, and 8th houses respectively from the Moon. The wealth came in the Mercury major period, a component of this *yoga*, and in the sign of Venus and the *nakṣatra* of Jupiter.



This is the chart of another woman friend of mine who has the 5th lord in the 5th house in a mutual aspect with an exalted 9th lord Mars in the 11th house. It is again a good *dhana yoga* along the 5-11 wealth-giving axis of the birth chart. However, see that it is also a good *Chandra-Maṅgala Yoga*. The problem here is that she does not get the major periods of Moon and Mars until quite late in life. On the basis of these *yogas*, though, I did predict for her a good increase in affluence in Venus-Moon followed by Venus-Mars, which did prove correct.

The point I am making here with this chart, and those of Bill Gates and Kim Kardashian previously, is that when good *dhana yogas* based on house lordship combine with *graha yogas* that are also wealth-giving, *and the planets involved have sources of strength*, then the magnitude of the wealth increases considerably.

It is beyond the scope of this book to enumerate and illustrate all the Parashari style *graha yogas* that can contribute to the wealth potentials of a birth chart since there are quite a few. I refer the reader to my two-volume set, *Graha Yogadeepika*, to learn these. Suffices to say that when they are present in a chart *and* the planets involved are strong *and* a person runs these periods, wealth can be predicted. See the following chart for example of a non-celebrity.



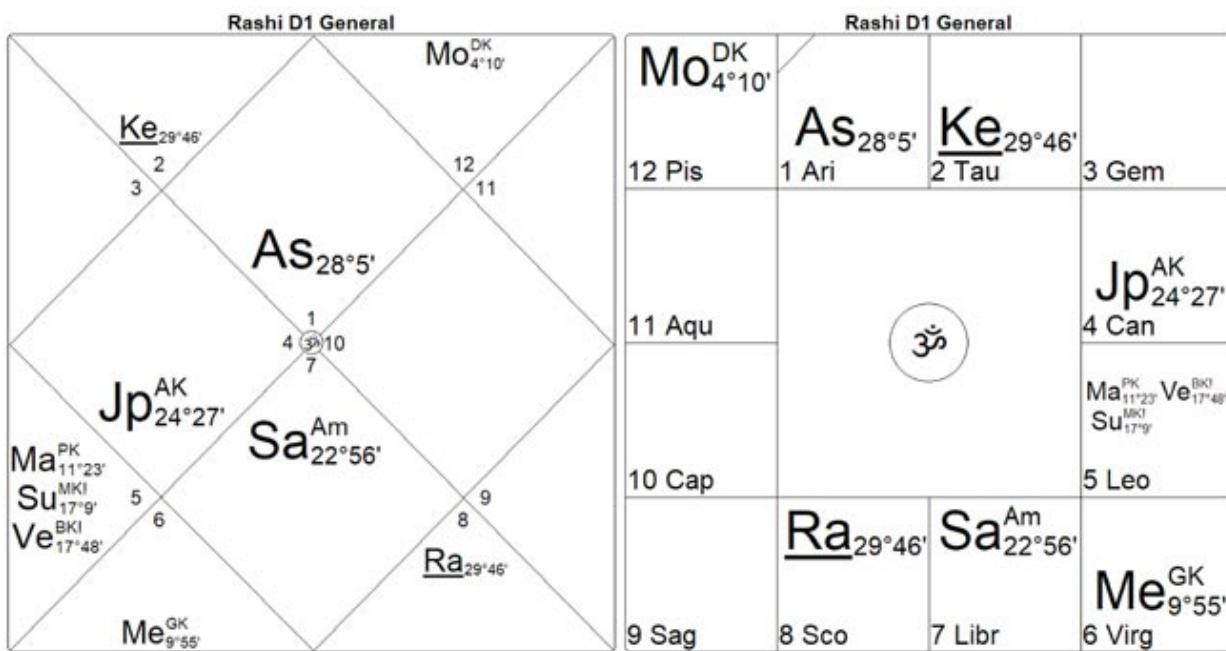
It is the chart of a young Indian woman in her early 20s who has been running her Venus major period. Venus could not be more exalted as the 9<sup>th</sup> lord in the 11<sup>th</sup> house with a *svakṣetra* 9<sup>th</sup> lord Jupiter. This actually gives the Cancer ascendant variety of *Lakṣmī Yoga*. When asked to consult with her I saw at a glance that she must have grown up in very affluent circumstances, which proved correct. It is not the best *Lakṣmī Yoga* because of the malefic hemming of the 9<sup>th</sup> house and the planets forming the *yoga*, but still it gave reasonably good results.

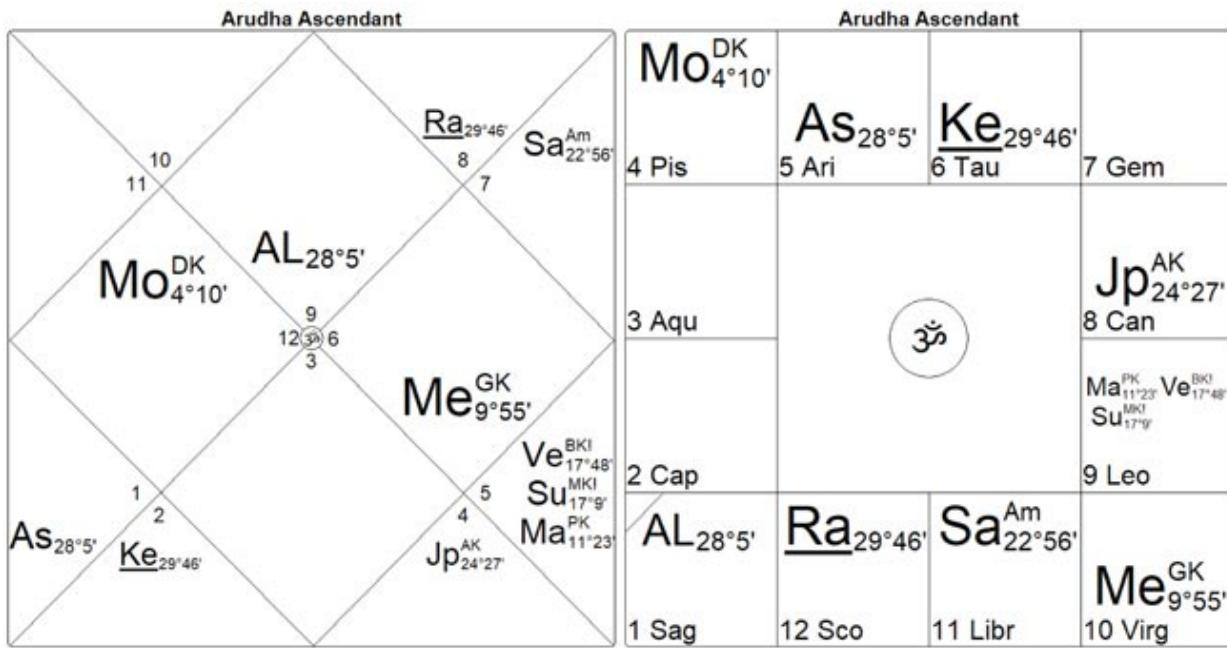
## The Jaimini Perspective

For additional and more extensive input about seeing wealth potentials in the Jaimini system of *Jyotiṣa* I refer the reader to my two books the *Essentials of Jaimini* and *Jewels of Jaimini*.

Suffices to say here that from a static potential point of view, Sage Jaimini emphasizes assessing the 2<sup>nd</sup> and 11<sup>th</sup> houses from *Pada lagna*, sometimes referred to as the *Ārūḍha lagna*. This is determined by seeing how many signs/houses the *lagna* lord has gone forward in the zodiac and then counting an equal number of signs houses from there inclusively.

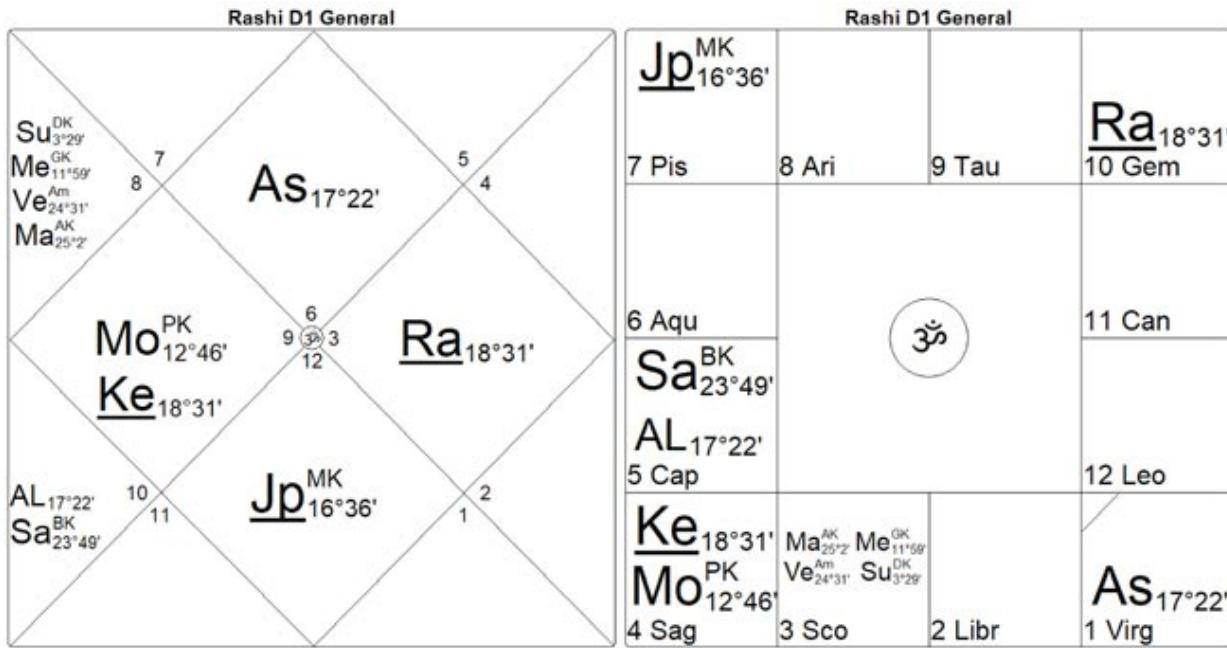
For example, in the following chart of a woman doctor the *lagna* lord Mars is five signs forward in Leo, the 5<sup>th</sup> house. Counting five signs/houses forward inclusively gives Sagittarius as the *Pada lagna*.





From this *lagna* the 2<sup>nd</sup> lord Saturn goes to the 11<sup>th</sup> house in its exaltation sign, and gets the *rāśi drṣṭi* of the planets in Leo which includes the 11<sup>th</sup> lord Venus and the 9<sup>th</sup> lord Sun *svakṣetra*. These planets in Leo are a combination of the 5<sup>th</sup> lord Mars, 11<sup>th</sup> lord Venus and 9<sup>th</sup> lord Sun all in the 9<sup>th</sup> house. They aspect by *rāśi drṣṭi* the 2<sup>nd</sup> house, Capricorn additionally. Her and her husband are both doctors that have been quite affluent throughout their adult lives, but they are also very charitable and have donated considerable amounts to good causes.

From a dynamic point of view when a person is running a particular sign *daśā*, the wealth potentials in that particular period should be assessed by evaluating the 2<sup>nd</sup> and 11<sup>th</sup> houses and their lords from that *daśā lagna*.



In this chart the PL is Capricorn containing its own lord who is also the 2<sup>nd</sup> lord. Note how strong the 11<sup>th</sup> house Scorpio is from Capricorn containing four *grahas* including the lord, Mars. These planets are all in *rāśi dr̥ṣṭi* with the 1<sup>st</sup> and 2<sup>nd</sup> lord Saturn. It shows a good wealth potential.

Financial prosperity was predicted for him in his Gemini major period based on the fact that from Gemini as a *lagna* the 2<sup>nd</sup> house Cancer gets the *rāśi dr̥ṣṭi* of all the *grahas* in Scorpio as does the 11<sup>th</sup> house from Gemini, which is Aries. The 11<sup>th</sup> lord from there is Mars forming some exceptional Jaimini *rāja yogas* and aspecting onto its own 11<sup>th</sup> house, and the 2<sup>nd</sup> lord Moon from there gets the *rāśi dr̥ṣṭi* of a *svakṣetra* Jupiter. The prediction proved correct.



# PREDICTING RELATIONSHIP AND MARRIAGE





## Birds and Cages

The French philosopher, Montaigne, once observed that with respect to marriage, people behaved a lot like birds do with cages. “*Those on the outside can think of nothing but getting in, and those on the inside can often think of nothing but getting out.*” In a society where the divorce rate is 50%, this 19th century European observation seems quite contemporary American. It would appear that human nature remains the same, regardless of the place or age.

However, the corollary statistic that also says something about human nature is that the overwhelming majority re-marry, and in a few years subsequent to their divorce. This mating impulse (one might say compulsion) seems as much a part of our make-up as the self-preservation instinct that drives us to eat when we are hungry. Among men or women not in a relationship, I’ve met very few who didn’t want one in their heart of hearts.

It is this “*heart of hearts,*” the inner hopes, fears, wishes, and aspirations of people, that an astrologer encounters in the privacy and confidentiality of a consultation. With so much turmoil and confusion between the sexes these days, it is not surprising that of all the questions put to astrologers by their clientele, questions about relationship rank among the topmost. In fact, my teacher, K.N. Rao, calls relationship questions “*number one among consultors in the USA.*”

This resonates with my own experience as well, particularly in the case of unmarried women. It is a touching experience to see that this question is of such monumental importance to them that they are almost afraid to ask, for fear of what they may find out. It is a difficult situation for an astrologer.

How this delicate issue should be handled is beyond the scope of this article. However, given the frequency of the question “*When will I marry?*” an astrologer does need reliable methods for timing this important event in people’s lives. Fortunately, *Jyotiṣa*, with its amazing variety of techniques, has a lot to offer in this regard. In this chapter, I propose to outline a step-by-step process taught by K.N. Rao for timing marriage and to demonstrate the effectiveness of it. Since I have given numerous retrospective examples of this using the charts of famous people in my many articles and books, here I will confine myself to actual successful predictions made using his methodology. Before outlining the methodology, I will relate the story of one of my very first successful predictions of marriage. It happened to be for a sister of mine.

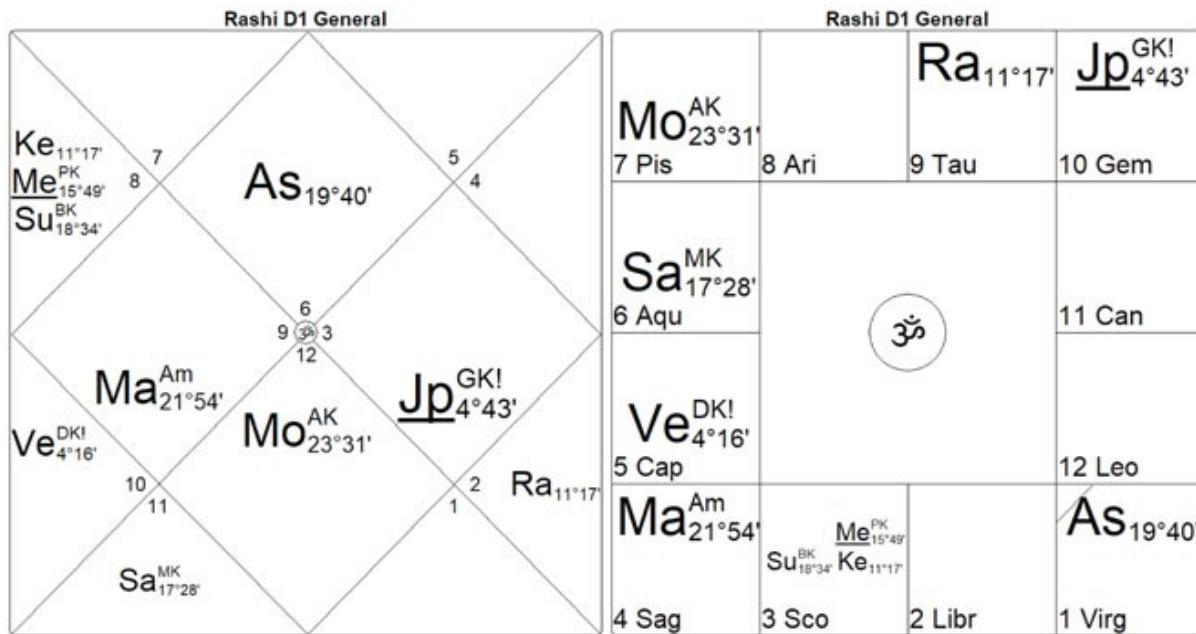
She is the youngest of my five sisters, and named after our beloved grandmother, Molly. Since I was already 14 when she was born, I had the pleasure of seeing her grow up. I remember a very amusing reaction she would have whenever the family was watching a movie in which a couple were shown kissing. She would turn to us with a beaming smile on her face and exclaim, “*They’re going to get married!*”

However, back in the mid-1990s as age 30 approached, her preoccupation was getting herself married. Graduate school and a good career as a speech therapist had followed her college days, but meeting Mr. Right had proved elusive, at least in Cincinnati where she had been living. “*Always a bridesmaid, not yet a bride*” had been the story of her mid-twenties. What was a girl to do? After a weekend visit with some friends in the Lincoln Park area of Chicago, she decided the answer was to move.

For those unfamiliar with Lincoln Park, Chicago, it is an area teeming with young, single professionals of all persuasions, eager to engage in that oldest of

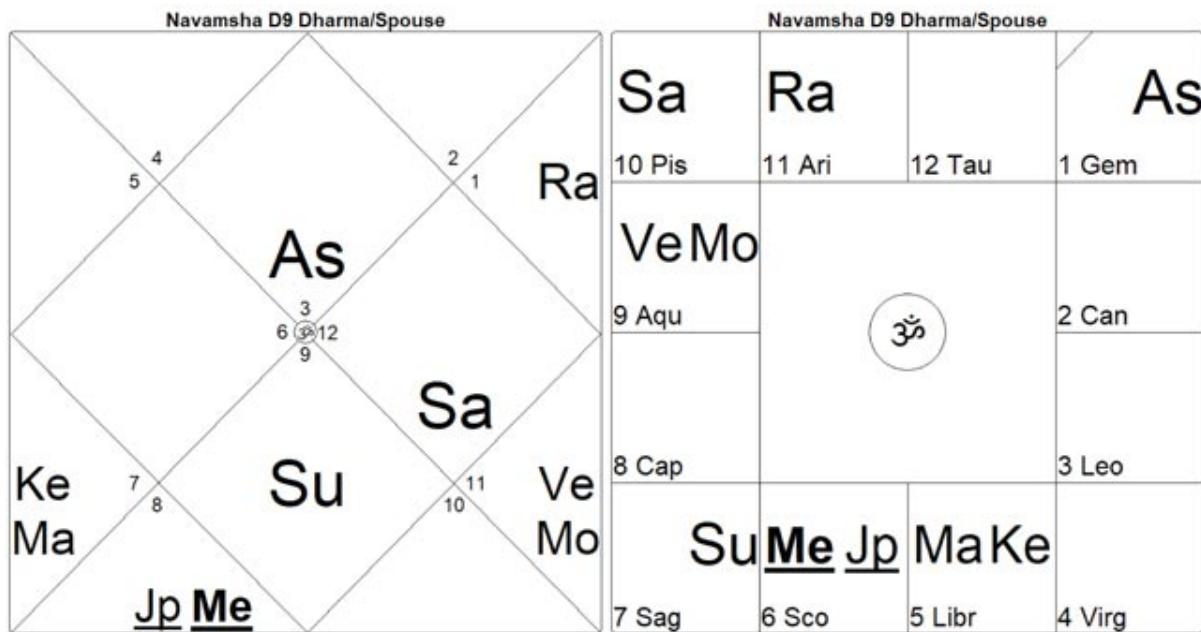
rituals, the mating game. Two of her older sisters had already taken their turns down the aisle after living there.

Some months after her move, I called her to see if any Prince Charmings had surfaced. “*Indeed, they have,*” she replied. The family hotline buzzed. The mere fact that she was dating someone had not prompted me to investigate the situation astrologically. However, a year later, when the gentleman in question was invited to accompany her to the family’s annual summer gathering on Lake Michigan, my curiosity became stronger. Could this be the one? Now see her horoscope.



In *Vimśottarī* she was running the major period of Venus, which in her chart is in the 5th house of love affairs. In the *navāṁśa*, Venus rules the 5th. However, it was not until the sub-period of Saturn, which began January of 1994, that a serious love relationship had come into her life. Notice that Saturn rules the 5th house of the birth chart and that the *mahādaśā* lord, Venus is in a

sign ruled by Saturn, both in the birth chart and the *navāṁśa*. Venus/Saturn clearly had to bring a love affair. But marriage?



Next, I noted that in *Chara dasā* she was running the major period of Capricorn, her 5<sup>th</sup> house containing the natural *kāraka* of marriage, Venus, but the planet who also happened to be the Jaimini *dārakāraka*, or indicator of spouse in her birth chart. This again confirmed the love affair at the time, but I was aware that such periods are also pre-eminently eligible for bringing marriage.

In August of 1994, at the time of the family gathering, Saturn and Jupiter in transit were both making aspect onto the 5th lord, reemphasizing the love relationship, but would not mutually aspect the 7th house or 7th lord of marriage until 1996. I went back to the *daśās* and began looking at the sub-sub periods of Saturn. They were as follows:

Mercury until 12/94

Ketu until 2/95

Venus	until 9/95
Sun	until 11/95
Moon	until 2/96 (double transit affecting 7th house/7th lord begins)
Mars	until 4/96
Rahu	until 11/96
Jupiter	until 5/97

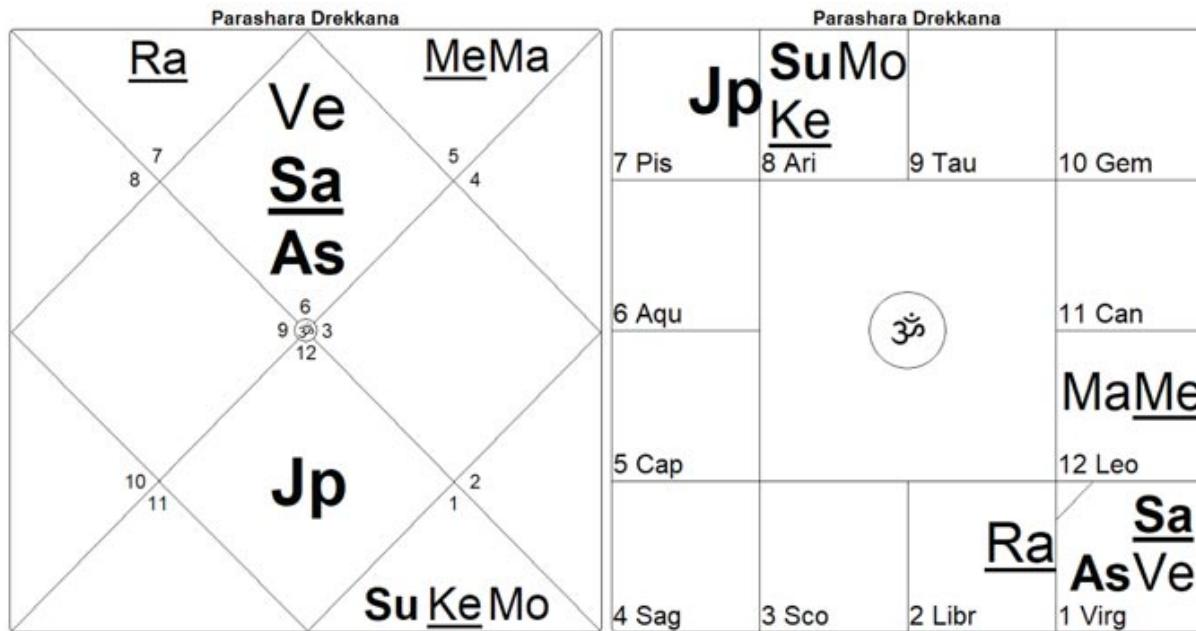
The sub-sub periods of the Sun, followed by that of the Moon and Mars, caught my eye since her Sun is in the 7th house in the *navāṁśa*, and the Moon occupies that position in the birth chart and Mars aspects both the 7<sup>th</sup> house and 7<sup>th</sup> lord. In *Chara dasā* Capricorn-Capricorn would be in effect the whole of 1996.

Beginning in February of 1996, transiting Jupiter from Sagittarius would be making aspect onto natal Jupiter, lord of the 7th house, while transiting Saturn in Pisces would be in the 7th house. Marriage seemed a distinct possibility in 1996, but I kept quiet. I mentioned it to only one of my sisters, not wanting to be wrong about such an important matter. I merely said, “*the stars seemed favorable for 1996,*” and asked her not to say anything to Molly.

As time passed, in early ‘95, I came to know that they were living together, though she maintained her studio apartment for the sake of appearances with my parents. Later they took a vacation to Hawaii, which caused my distressed mother to lament, “*In my time you got married before you went on the honeymoon.*” Shortly thereafter, the buzz was that he had decided to go back to school and get an MBA, and it was unlikely that anything would happen until

he finished. That would be years. Were the stars portending only a “*common law*” marriage?

Then, in the late summer of '95 I began reflecting upon the concept of “*inter-linked destinies*,” as Shri Rao calls it. Simply put, this means that a significant event like marriage is not only reflected in an individual’s birth chart, but also the birth charts of their close relations as well. Because of this, it occurred to me that my own birth chart could be used to confirm what was happening in my sister’s life.



Parashara tells us that younger siblings can be seen from the 3rd house of the birth chart, but even more completely from the *drekkāṇa*, or one-third divisional chart. Starting in September of 1995, I began the Saturn sub-period of my Jupiter *mahādaśā*. In my birth chart the *daśā* lord, Jupiter, and the sub-lord, Saturn, both make aspect onto the 3rd house. However, in my *drekkāṇa*, these planets fall in the 1/7 marital axis, mutually aspecting each other. Could it mean the marriage of a younger sister?

However, the question remained would she legally, sacramentally, marry this man and if so, when? If the truth were known, I could not say for sure. It is a tricky matter to distinguish between living together and marriage.

To the delight of everyone in the family they announced their engagement in September of '95 in Venus/Saturn/Sun, and married in July 13, 1996 in Venus-Saturn-Rahu. In *Chara daśā* it was Capricorn-Capricorn-Gemini. Gemini contains the 7<sup>th</sup> lord of the birth chart.

This case study highlights some of the methodology for predicting marriage including:

- the simultaneous use of the Parashari planetary *daśās* and the sign *daśās* of Jaimini
- the use of the double transit of Saturn and Jupiter
- the understanding that Venus as a major period in *Vimśottarī* can always bring this event since it is the *natural kāraka*
- Signs containing the DK in the Jaimini systems become very eligible for marriage However, before making any prediction, the static potential for the event as reflected in the birth chart must first be assessed. What follows are some useful guidelines for doing this.

## **Guidelines for Assessing Love Relationships/ Marriage Potentials in a Birth Chart**

1. Begin with an evaluation of the planetary indicator of love and love relationships, Venus, both in the birth chart and in the *navāṁśa*.

Venus well placed, in a good dignity, well associated and without the influence of natural malefics shows a good promise, whereas Venus ill-placed, weak or in a poor condition, and under the influence of natural malefics can indicate difficulties in this area of life.

The strong influence of Saturn on Venus in particular can show obstacles/delays to fulfillment in love relationships/marriage, though not invariably, and this must be evaluated in combination with other factors in a chart.

2. The 7th house and the 7th lord is the most important factor in evaluating the karmic potentials regards marital relationships. The over-all condition and disposition of these, both in the birth chart and the *navāṁśa*, should be thoroughly assessed in making this evaluation.

(Note: *Understand that the navāṁśa, like all divisional charts, can be very sensitive to even minor inaccuracies in the birth time, and should not be relied upon unless the birth time comes from a written record. Even then,*

*(a navār̥īṣa must “prove itself” in terms of timing relationship events in a person’s life, and can therefore also be utilized to rectify birth times.)*

This assessment of the 7th house/lord should be done from three perspectives:

- From the birth *lagna*
- From the Moon
- From *kāraka*, Venus

Apply all the standard methods for assessing the well-being of a house/house lord or the lack thereof, and look for repeating patterns and themes.

The lord of the 7th house in or aspecting the 7th house, and the influence of natural benefics on the 7th house/7th lord, particularly a strong Jupiter, help to insure a legal, sacramental marriage and a happy married life, especially when these factors are also devoid of the influence of natural malefics.

If the 7<sup>th</sup> house or the 7<sup>th</sup> lord is repeatedly connected with the *Trik* houses and their lords, (6, 8,12) and/or severely afflicted by natural malefics, marriage may be delayed or denied, and/or at least problematic. Divorce or more than one marriage become more likely. These problems may be overcome or modified by the application of spiritual remedial measures.

3. Within the context of the static relationship potentials indicated by the composite picture shown in the birth chart and *navāṁśa*, the indications from *daśā lagna*, (using the position of the *mahādaśā* lord as the 1st house) provides valuable clues as to a person's relationship experience in a particular major period.
4. From the Jaimini angle examine the condition and placement of the planet with the lowest degrees, referred to as the *dārakāraka* or indicator of spouse in both the birth chart and *navāṁśa*.

## Timing of Relationship/Marriage

Every astrologer must have reliable methods for timing marriage since questions about relationships and marriage are the most frequently asked. But always bear in mind that “*apples do not grow on pear trees.*” Before predicting marriage, see the static potentials for this experience—or not—in both the birth chart and *navāṁśa* as indicated above.

- Using the *Vimśottari daśā* look for significant relationships and marriage to occur in the periods and sub-periods of planets connected primarily to the 1/7 axis in the birth chart and in the *navāṁśa*. Among these, planets placed in the *navāṁśa lagna* become particularly eligible for bringing this event in their periods and sub-periods.
- The major periods of Venus and Rahu can also bring marriage independent of their connection to the 7<sup>th</sup> house/7th lord. The period-sub-period of Venus-Rahu or Rahu-Venus in particular very often brings the manifestation of strong relationship *karma*, a very fated love affair, frequently leading to marriage.
- Strangely, Rahu-Saturn, and Saturn-Rahu, often brings this as well, though not as frequently or reliably in my experience.
- Another very important principal for timing marriage is to see the period and sub-period of two planets closely associated in the *navāṁśa*. They need not be associated to the 7<sup>th</sup> house/7th lord of either the birth chart or the *navāṁśa*—*just with each other*. By close association, I mean exchange, conjunction, or mutual aspect. *This*

*tends to be particularly true if they are in a 1-7 relationship with each other.*

- Planets ruling or placed along the 1-7 axis of the *daśā lagna* also become eligible for bringing relationship/marriage, especially the period and sub-period of two planets falling along the 1-7 axis of the birth chart.
- Predictive accuracy can be increased by using multiple *daśās* systems to see if they “*line up*,” all showing a potential for marriage within the same timeframe. *Yoginī* is another planetary-based *daśā* system which in my experience is particularly good for timing relationship/marriage.
- The greatest predictive accuracy comes about by using the “*composite technique*” of combining *Parashari* planetary *daśās* with Jaimini sign-based *daśās*.

## **Summary of Jaimini Parameters for Predicting Marriage**

- Mark the position of the DK and Venus in both the birth chart and the *navāṁśa*
  - Mark the *pada* of the 7th house (P7) and *upapada lagna* (P12)
1. Marriage can take place in the periods and sub-periods of signs containing the DK or Venus, the natural planetary indicator of marriage
  2. Marriage can take place in the periods and sub-periods of signs from where the DK or Venus fall in the 7th house from there (*daśā* or *antardaśā lagna*)
  3. Marriage can take place in the periods and sub-periods of signs aspected by the DK or Venus
  4. Marriage can take place in the periods and sub-periods of signs from where the 7th house is aspected by the DK or Venus
  5. Marriage can take place in the periods and sub-periods of the sign of the 7th house of the birth chart
  6. Marriage can take place in the periods and sub-periods of the *pada* of the 7th house (P1) or UPL (P12)
  7. Marriage can take place in the period and sub-period of two signs that are 1-7 from each other

- If the *daśā* sequence is favorable, see if both Saturn and Jupiter in transit are influencing the 1/7 axis in the birth chart or their lords. Bear in mind that these planets can be said to make an aspect from the previous sign when retrograde.
- See also whether by transit Jupiter is in the sign of or aspecting the *vivāha saham* or “*marriage point*.” Calculate this by adding the sum of the position of the *lagna* lord and the 7th lord zodiacally.

## **Example:**

1st lord is Mercury at 13 degrees of Aries

7th lord is Jupiter at 6 degrees of Pisces

Mercury has progressed in the Zodiac 0 number of signs, 13 degrees

Jupiter has progressed in the Zodiac 11 whole signs and 6 degrees.

Adding these together gives 11 whole signs 19 degrees = 19 degrees Pisces

(Note: If *the sum is greater than 12 subtract 12*)

- If a marriage/significant relationship seems a possibility based on a confluence of these factors, work on the *pratyantar daśā* (third level) to refine the timing, but only if the birth time is known to be accurate or has been rectified using life events.
- Fine-tune this timing by seeing periods when all the transiting planets cluster around the 1/7 axis or their lords—and *when the 1st and the 7th lords are connected* by transit.
- Remember that the *daśās* and transits can “*line up*,” but if the person involved is some *yogi* practicing *sādhana* in a cave in the Himalayas with all kinds of *Sannyāsa Yogas* in his chart, then the period is not going to mean marriage
- Pray for Divine assistance and be humble, for as I once heard my teacher say, “*An astrologer will never foresee anything that the*

*Divine does not want to be seen.”*

- I recommend caution in making emphatic predictions. I personally only speak in terms of “*potentials*” and “*possibilities*.”

Some of these predictive parameters were tested on a sample pool of 218 charts by Shri Rao’s students at his school in Delhi in 2008 with the following statistical results.

## Predictive Parameters

### **Daśā**

1. Connection of *Vimśottarī* period/sub-period/sub-sub-period with 1<sup>st</sup> or 7<sup>th</sup> houses or their lords in the birth chart or *navāṁśa*. (100%)
2. Sub-period in *Chara daśā* making a connection with DK, DKN, P7, UPL or 7<sup>th</sup> lord of D1 or D-9 (96%)

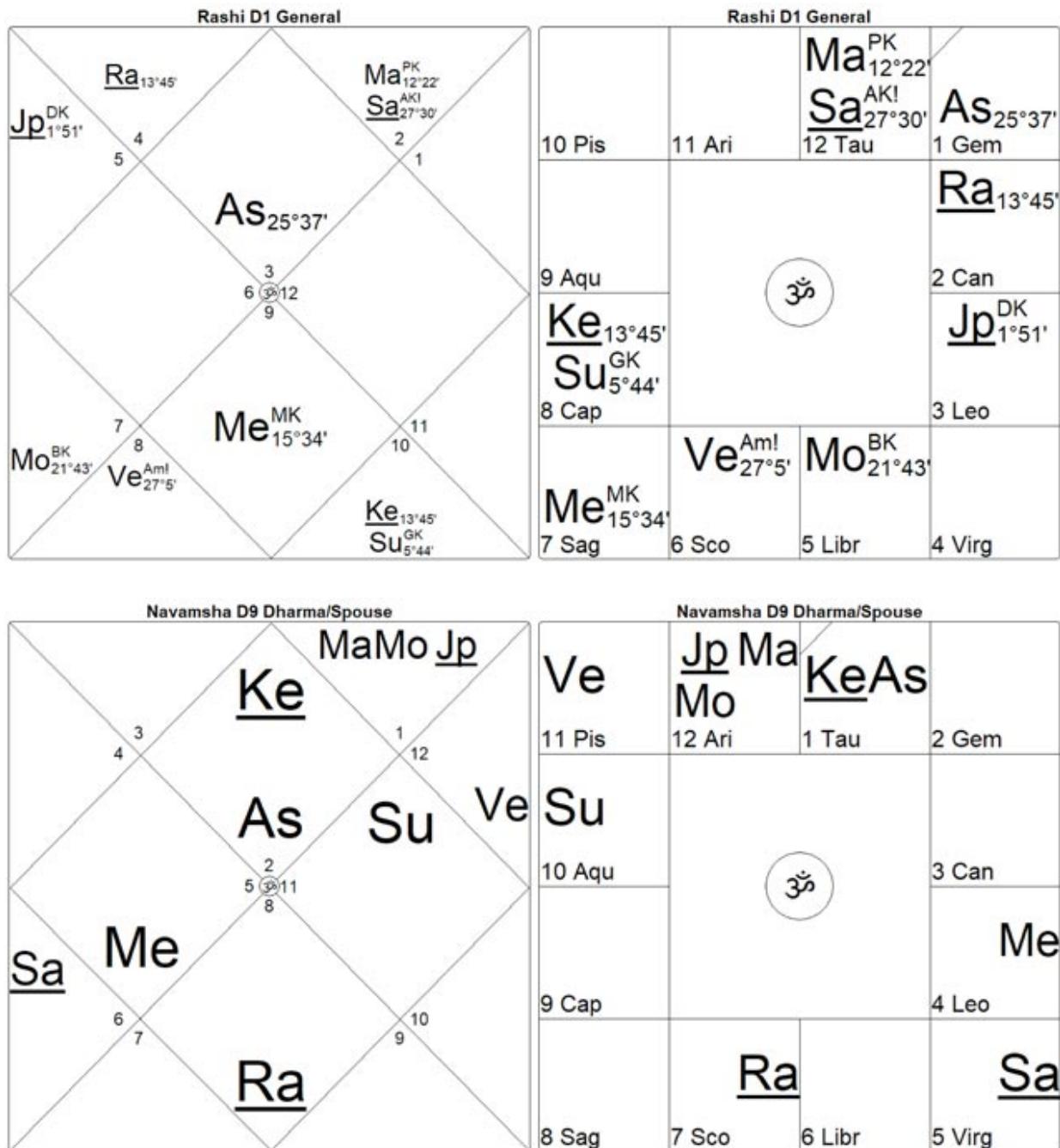
## Transits

1. Transiting Jupiter aspects on *Vivāha Saham* (77%)
2. Jupiter and Saturn activating 1<sup>st</sup> house/1<sup>st</sup> lord or 7<sup>th</sup> house/7<sup>th</sup> lord (85%)
3. The 1<sup>st</sup> lord and 7<sup>th</sup> lord making a connection in transit (98%)
4. Jupiter activating natal Venus in male charts and natal Mars in female charts (68%)
5. Sun and/or most of planets around 1<sup>st</sup> or 7<sup>th</sup> houses (70%)
6. 1<sup>st</sup> lord transiting in or near 7<sup>th</sup> house, or 7<sup>th</sup> lord transiting in or near 1<sup>st</sup> house (59%)

What follows now are case studies in which I utilized these predictive parameters to make successful predictions about marriage/ relationship. I will begin with examples of the principle given above about Rahu-Venus and Venus-Rahu periods. Both can be understood as “*unqualified marriage givers*” and when active as a *daśā sequence* they very often give fated love affairs, sometimes leading to marriage.

I have had a number of opportunities to predict relationship/ marriage on this basis very close to home. Starting in 2004 I began hosting a *satsaṅga* at my house on Thursday nights that has attracted a number of beautiful souls, many of whom I have predicted a serious relationship/marriage for over the years.

Rahu or Rahu-Venus periods can give this result at just about any age.



This is the *rāśi* and *navāṁśa* of a lovely soul, a female psychotherapist who began attending the *satsaṅga* when the topic was *Jyotiṣa*. She heard me mention the relationship- giving potential of Rahu-Venus, or Venus-Rahu

periods. This caught her attention in particular because she happened to be running her Venus-Rahu period. She was 65 years old at that time.

Married previously but divorced and without out a relationship for some time, she was desirous of marrying again, but was realistic about the chances. In the U.S. the statistical probability of remarriage for a woman over the age of 45 is 5%. For a woman age 65 or older it is a 1 in 10,000 chance! But the *jyotiṣi* knows that there is statistics and then there is *karma*, and when it is a person's *karma* to marry as reflected in their birth chart, statistics mean nothing.

With her permission I projected her chart for the group and discussed the romantic implications of her Venus-Rahu period. Based just on the birth chart alone, these did not look promising at all. Her Venus goes to the *dussthāna* 6th house and is in a mutual glance with the two worst natural malefics, Saturn and Mars. Here Mars is also the 6th lord and the worst functional malefic for her Gemini *lagna* chart. *And see that Venus is also in an exchange with this 6th lord Mars.* It could hardly be more under its influence.

This configuration brought to mind that line from Shakespeare's *A Mid-Summer's Night Dream*, “*Never did the course of true love run smooth.*” Nor had it in her case with the *kāraka* of love and love-relationships in such a condition. Note that this 6th lord Mars also aspects her 7th house, Sagittarius. Yet with her *lagna* lord Mercury in the 7th house, she was *very* relationship-oriented, and the saving grace here is that the 7th lord Jupiter aspects its own 7th house, though falling into a mild *dussthāna* itself. Her marriage, though not a very happy one, had lasted for some time.

However, it was the placement and condition of Venus and Rahu in her *navāṁśa* that both intrigued and emboldened me to make a public prediction. Here Venus is in its exaltation sign as the *lagna* lord of D-9, and Rahu goes to the 7th house. Venus-Rahu would be followed by Venus-Jupiter, with Jupiter as her 7th lord of the birth chart and with the 7th lord in D-9. Could it mean a romance followed by marriage, I wondered? I went out on a limb and said to the group that it could, though tempered it by saying, “*marriage or marriage-like situation.*”

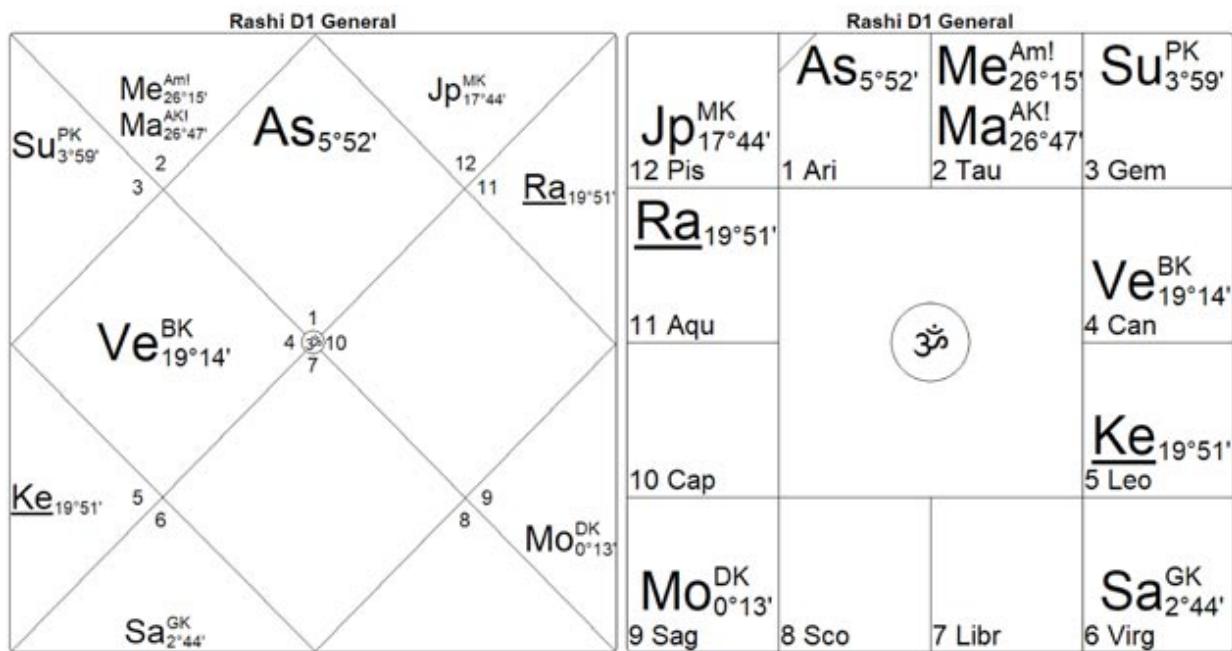
However, as I am a student of Shri Rao’s, I never make a prediction based on applying only one *daśā*, and I had examined it in other *daśās* systems as well, including a conditional one based on a special feature of her chart. When the 1st lord is in the 7th house, or the 7th lord in the 1st house, one can apply *Dvisaptati-sama daśā*. This and other *daśās* I applied also pointed in the direction of relationship opportunities coming into her life at this time. Transits were additionally supportive. Of course, she was delighted to hear this, but I could also see the doubt in her eyes.

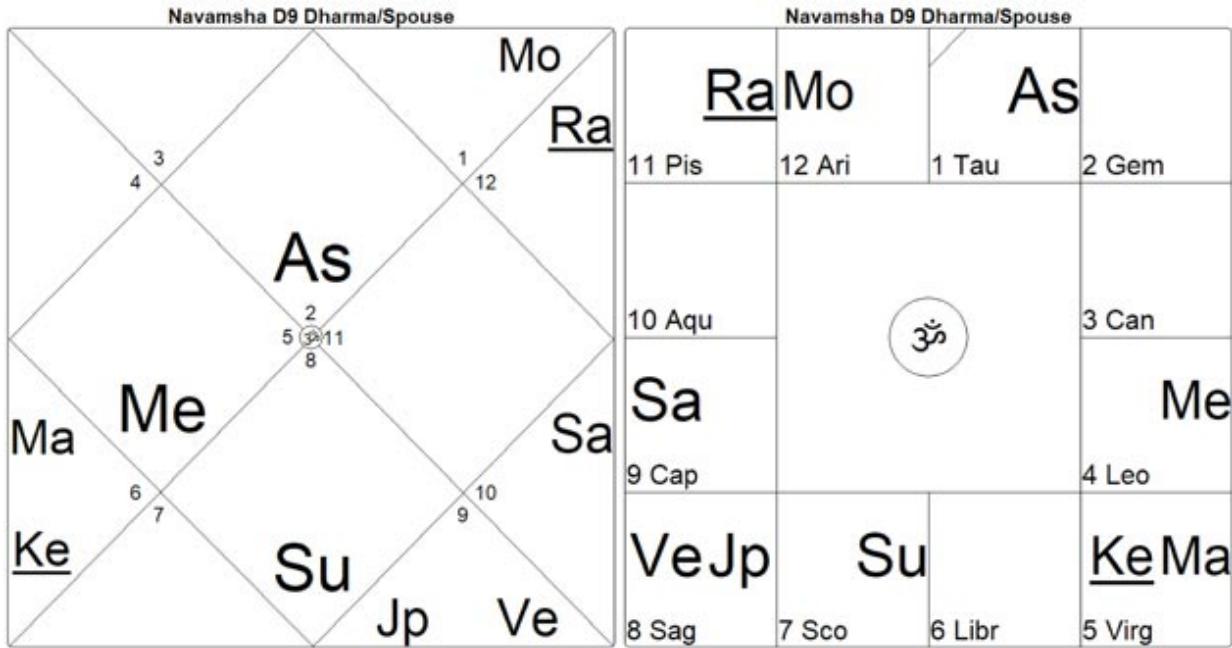
What happened? One Thursday night she came into the room with a rather enigmatic smile on her face. When I inquired about it, she shared with the group that “*Mr. Venus- Rahu had arrived!*” Everyone cheered. She was seriously dating a man, a former minister turned fellow psychotherapist, and eight years her junior. Dating progressed to living together in a marriage-like situation, so in this sense the prediction had already been fulfilled.

Alas, the course of this love did not run smooth. One Thursday she came in with a crestfallen look on her face and reported that he had moved out after announcing that “*he needed some space.*” Before reserving a room for

her at the Heartbreak Hotel, I attempted to console her one evening with a bowl of Haagen-Dazs ice cream, and the further astrological input that because she was now running Venus-Jupiter I thought he would either return or other relationship opportunities would come her way. In this “*happily ever after*” story, he did return, pledged his love, proposed marriage, and after that statistically improbable event, they remain happily so today. She’s now in her 70s.

In a strange twist of fate (read *karma*) no less than five more relationship predictions based on Venus-Rahu or Rahu-Venus periods came true for other members of this same Thursday night *satsaṅga*. See the following chart.



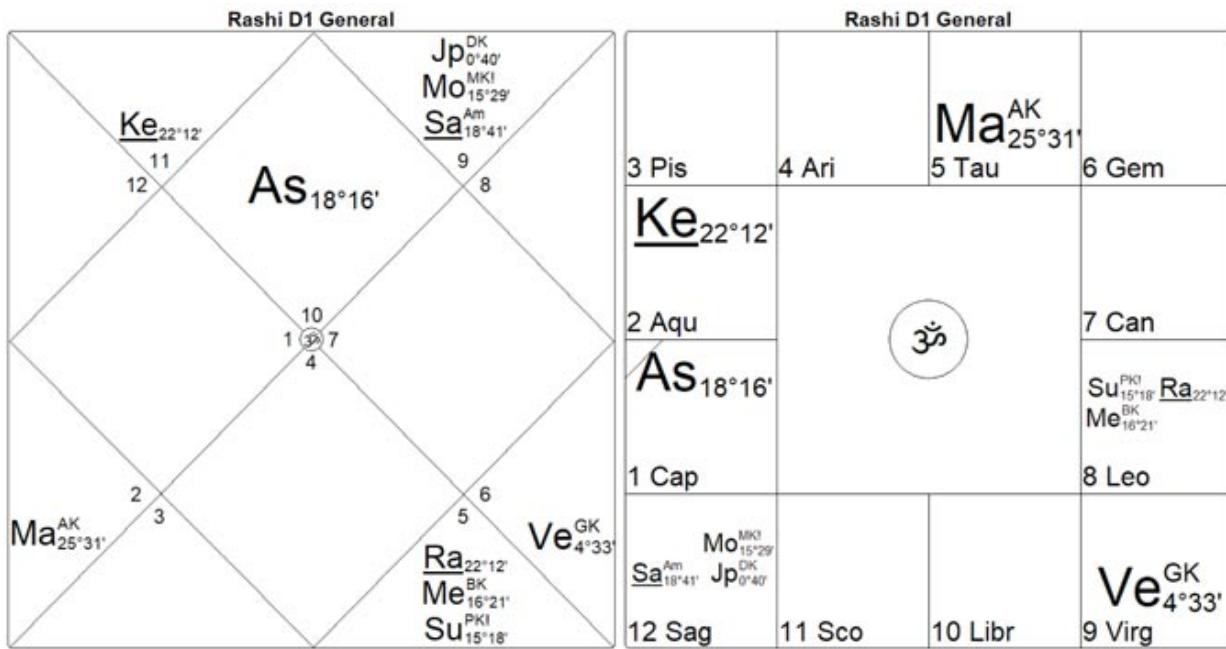


When this man first joined the group in 2005 he had just moved into his Rahu period and sought me out for a consultation upon learning that I was an astrologer. His main motivation was to find out when a romantic relationship might come into his life, as apparently, he had been experiencing quite a drought in this area. He was 54 at the time. I identified some sub-periods coming up that could be fruitful this way, but then said jokingly that if all else failed, Rahu-Venus beginning in 2012, was a “*sure thing*,” given that Venus is also the 7th lord of his birth chart. He remarked “*God, I hope I don’t have to wait that long!*” Little did I realize at the time how prophetic my “*joke*” would prove.

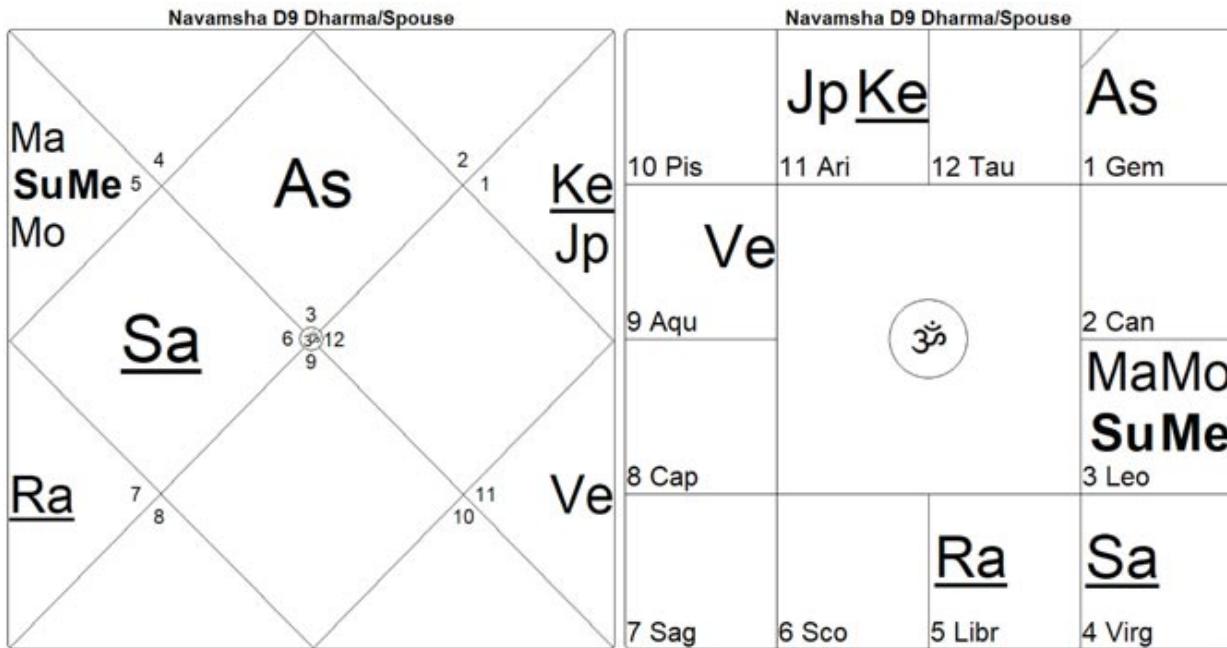
For seven long years no meaningful relationship came into his life, only casual and very occasional dating, though he searched everywhere. His lack of love life was his constant lament. Then, finally, the Rahu-Venus period came at age 61. Sure enough, shortly thereafter he finally found a “*soul-*

*mate,”* a woman 20 years younger who he has been in a marriage-like situation with ever since.

Rahu-Venus worked its romantic magic in the life of another member of the *satsaṅga*, who is also a close personal woman friend to whom I have been giving astrological input for decades. Her love/ relationship life has been a struggle to say the least. A very sweet, loving, spiritual soul who is also quite beautiful in her appearance, her problem has never been in attracting suitors, but rather in finding “*Mr. Right*,” as she would say. She’s been involved in quite a number of relationships, but none that “*go the distance*,” or have been very satisfying.



Before reading further can you see why her relationship *karma* has been rather difficult and not very fulfilling?



Answering such a question begins with an assessment of *kāraka*, Venus, and immediately we see “*trouble in River City.*” It is in its debilitation sign Virgo, without any cancellation, and therefore truly debilitated. Its dispositor, Mercury goes to the 8th house with the 8th lord, and is afflicted by the Rahu-Ketu axis. However, the real “*ouch*” here is the additional aspect of Saturn. Over and over again I have seen that when Venus comes under the strong influence of Saturn, marriage is oftentimes delayed and love relationships are problematic. A person oftentimes feels “*blocked*” in this aspect of their life. It won’t always be so, but it is generally an unfavorable factor.

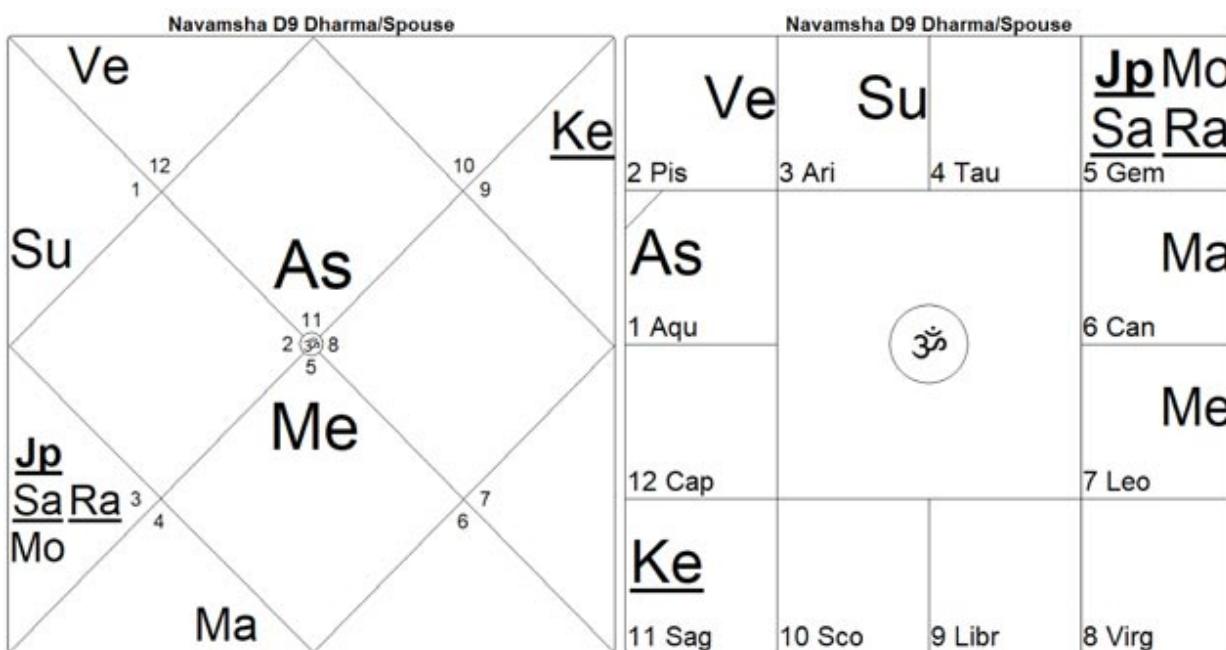
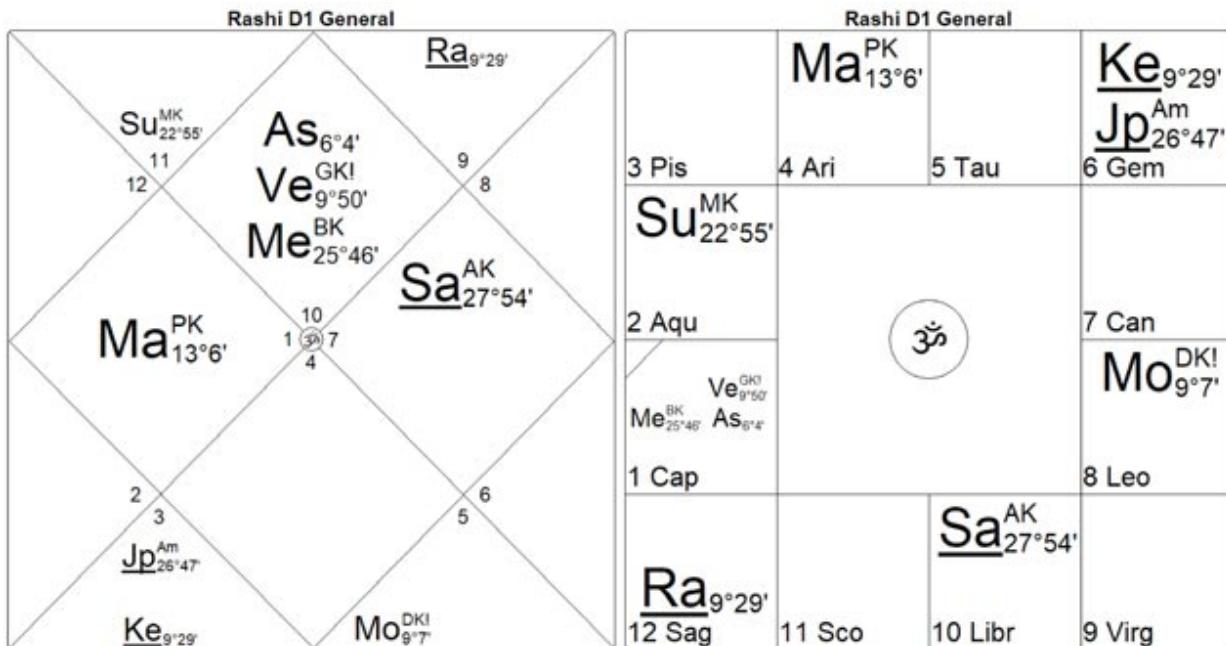
However, it is never just one factor that tells the story of anything in a person’s life, and in her case, the 7th lord Moon goes into the 12th house, again with Saturn. It is also with Jupiter, a counter-balancing influence, but here Jupiter is also the 12th lord, and a functional malefic for this *lagna*. It means she’s had relationships with foreigners, and has met men and gotten

into relationships in foreign countries. But the 7th lord in a *dussthāna* with that *dussthāna*'s lord, with the addition of a natural malefic, gives a virulent *Duṣkṛti Yoga*, a combination for misfortune in marriage/relationship life.

As her friend and *jyotiṣi*, it has been my sad duty to explain all this to her when she has pressed me to tell her honestly about her relationship *karma*, and not to “*sugar-coat it*,” as she knows I am prone to do with friends. However, I have emphasized to her that the picture improves in the *navāṁśa*, where the 7th lord Jupiter is not badly placed and only mildly afflicted. With her also I had spoken for years about the Rahu-Venus period she would run starting at age 51 around the beginning of 2012.

Shortly after moving into this time period, suitors started coming, as she put it “*out of nowhere and from every direction*” Soon it came down to a two-man race that had her feeling so conflicted as to which would be the better choice, that for a period of time she broke it off with both of them! One really persisted in his pursuit though, and since he also shared her deep interest in spirituality, he became her “*Mr. Rahu-Venus*.” Sometime later in this period they moved in together, and remain in this “marriage-like” situation today.

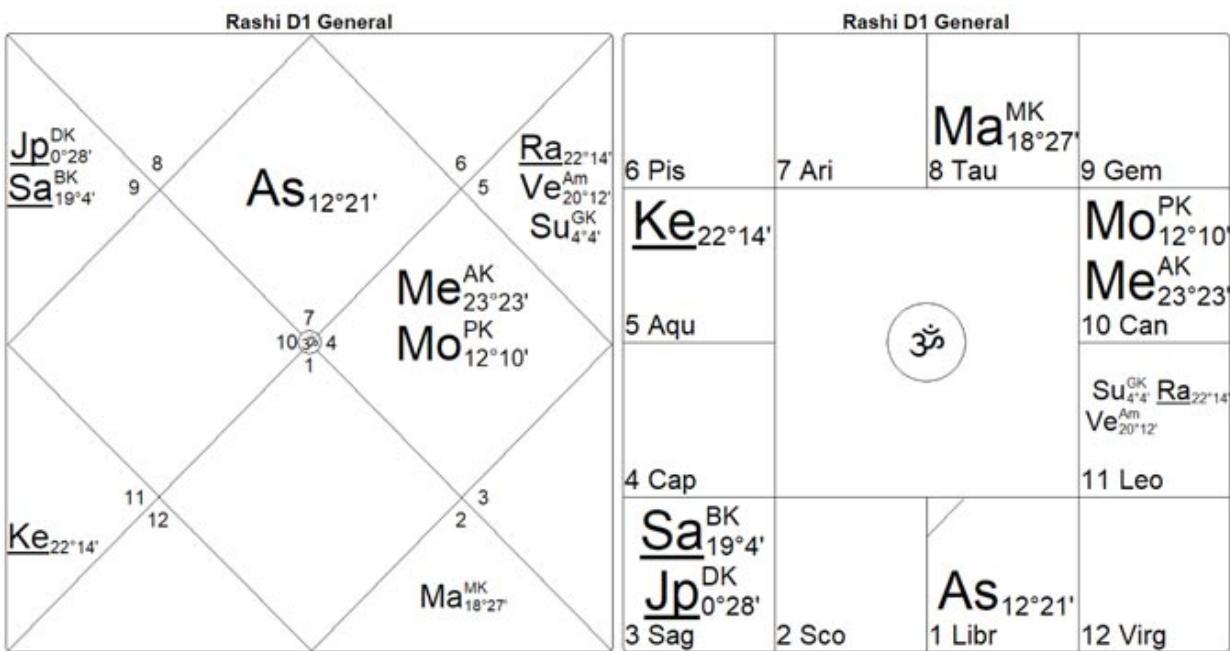
Rather serendipitously, another member of the group, a university professor, was running a *daśā* sequence nearly identical to the woman in the previous case, meaning he also moved in Rahu-Venus at the very end of 2011. A relationship he had been in for years had ended some months before, and he also consulted with me about future prospects.



See that his Venus is also under the influence of Saturn, being in Saturn's sign, Capricorn, and in an exchange with Saturn. But it also aspects the 7th house, and Venus is exalted in his *navāṁśa*.

I felt fairly confident in telling him that I didn't think he would be single very long, and after about a year into Rahu-Venus, he got involved with a woman with whom he is now in a marriage-like relationship. They have purchased a home together where they hold yoga classes, *kīrtans*, and *Vedic* rituals.

One of my favorite members of the group is a very intelligent, vibrant, *yoga* teacher who has Venus and Rahu conjunct in her chart.

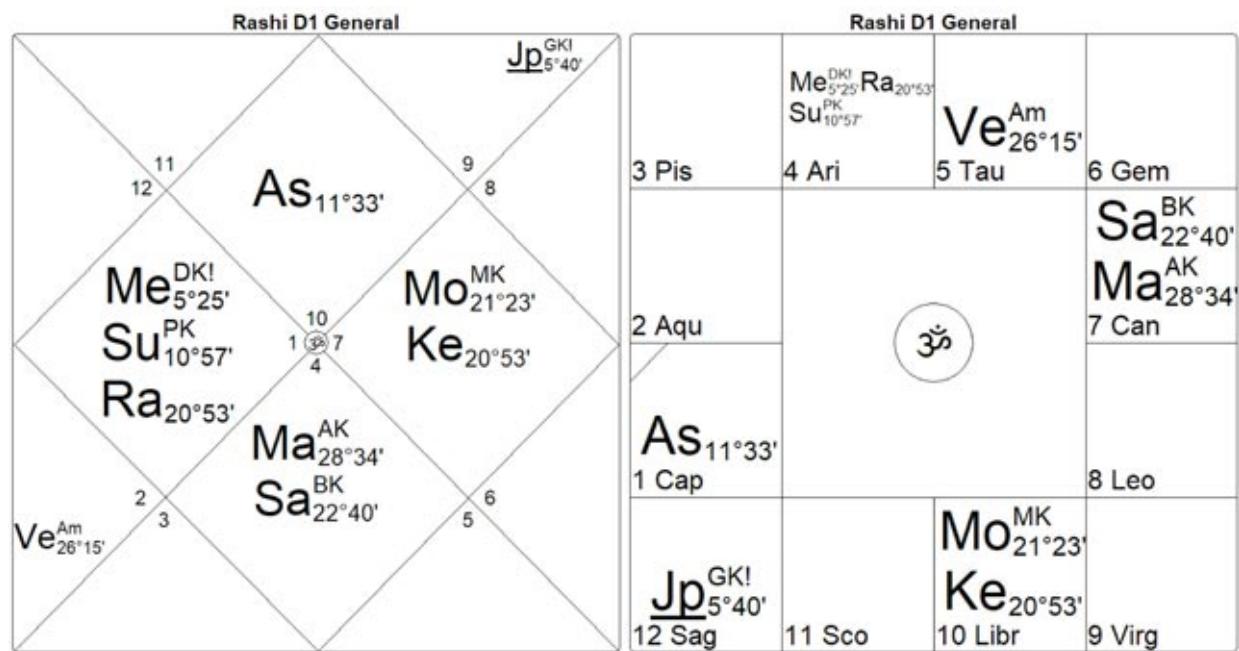


With the 7th lord in the 8th house, and her Venus under the influence of three natural malefics (conjunction Sun and Rahu, and aspected by Mars), her relationship *karma* has also not been the best. She has been married and divorced, and a man she lived with for a long time in a marriage-like situation died suddenly of a heart attack in his sleep. After that she dated and got involved in some relationships that fizzled quickly. She was about to give up on the online dating site she was using to meet prospects, when “*Mr. Right*” appeared.

Earlier I mentioned that I was taught by Shri Rao to use multiple *daśā* systems when attempting to time an event, and for timing marriage/relationship, I find the *Yoginī daśā* to be very useful. It is another *nakṣatra*-based *daśā* yielding planetary periods that are used in the same way as those of the more familiar *Vimśottarī daśā*. This man came into her life shortly after moving into Rahu-Venus in *Yoginī*.

It was Sun-Saturn in *Vimśottarī*, and to understand it, you have to apply *daśā lagna*, (Leo), from where Saturn is the 7th lord in the 5th house with the 5th lord Jupiter. They also moved in together and announced their engagement in Rahu-Venus (*Yoginī*).

Not all predictions within this group of people who have run either Rahu-Venus or Venus-Rahu have come to fruition, at least not in the way the person had wished.



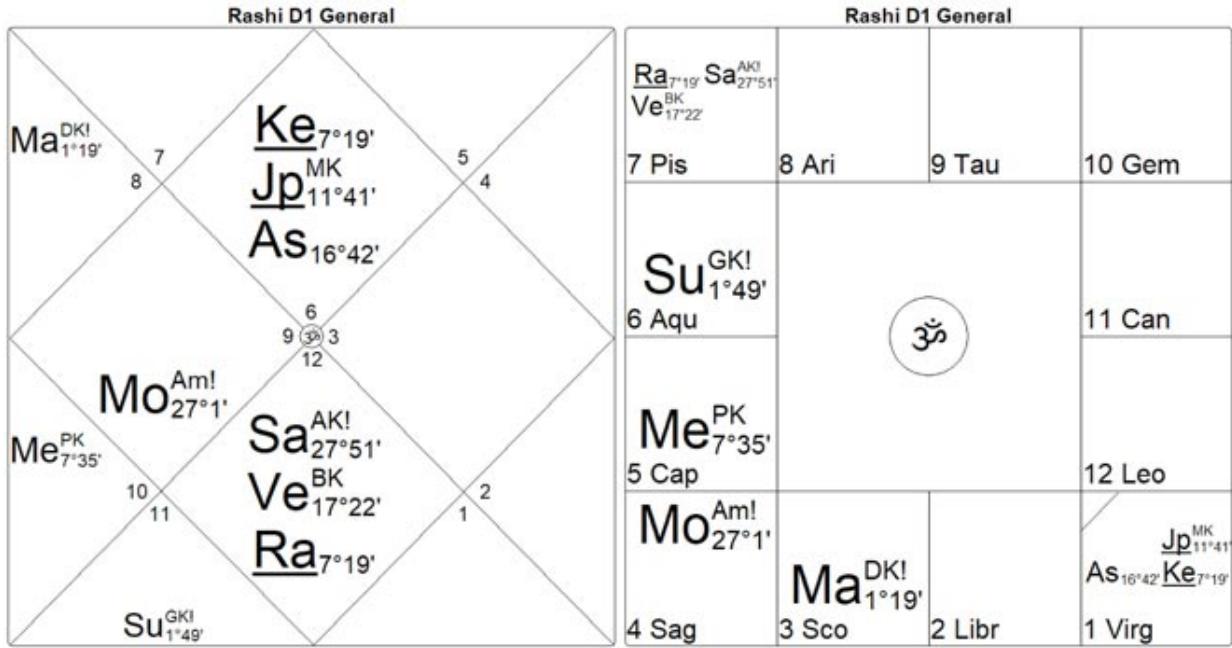
This is the chart of another woman of the *satsaṅga*, who entered her Venus-Rahu period at age 65. Encouraged by what she had seen happen with other members in such periods, she consulted with me about her prospects. I cautiously indicated that I certainly thought it possible that a love relationship would come into her life at this time. Venus is a beautiful, unblemished 5th lord in its own sign in the 5th house, and Rahu is connected with the 7th lord, Moon. How fulfilling it might be and whether it would last was something about which I kept silent. Saturn and Mars are together in her 7th house and the 7th lord Moon is closely conjunct the Rahu-Ketu axis.

Her “*Mr. Rahu-Venus*” did appear, a foreign-born gentleman much younger than her, a fellow member of another spiritual group she frequented. They did have a relationship in that they spent a lot of time together. Unfortunately, while I got the impression that it was very much a love affair for her, it was more a friendship for him, and it ended in heartache and disappointment. This is the downside of astrological prediction. It can create expectations that when not fulfilled leave a person feeling very depressed and disappointed, and sometimes quite upset with the astrologer who created such “*false hopes*.”

Speaking of statistics, what are the odds of six people in a group of less than 20, all over the age of 50, getting into relationships in Venus-Rahu or Rahu-Venus periods, with five of these resulting in either marriages or marriage-like situations!?

These examples have highlighted the use of planetary *daśās*, but most of my predictions of marriage have been based on combining these with Jamini sign-based *daśās*.

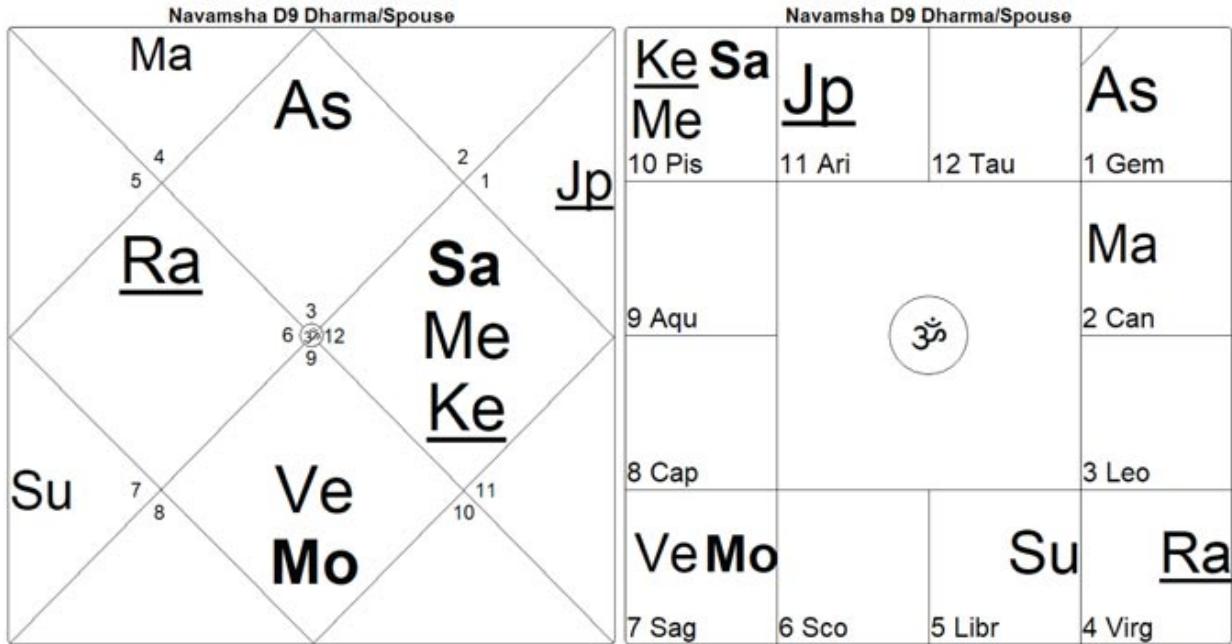
Readers have seen the following chart in both the chapter on educational achievement and career rise. See it again now for a prediction of marriage.



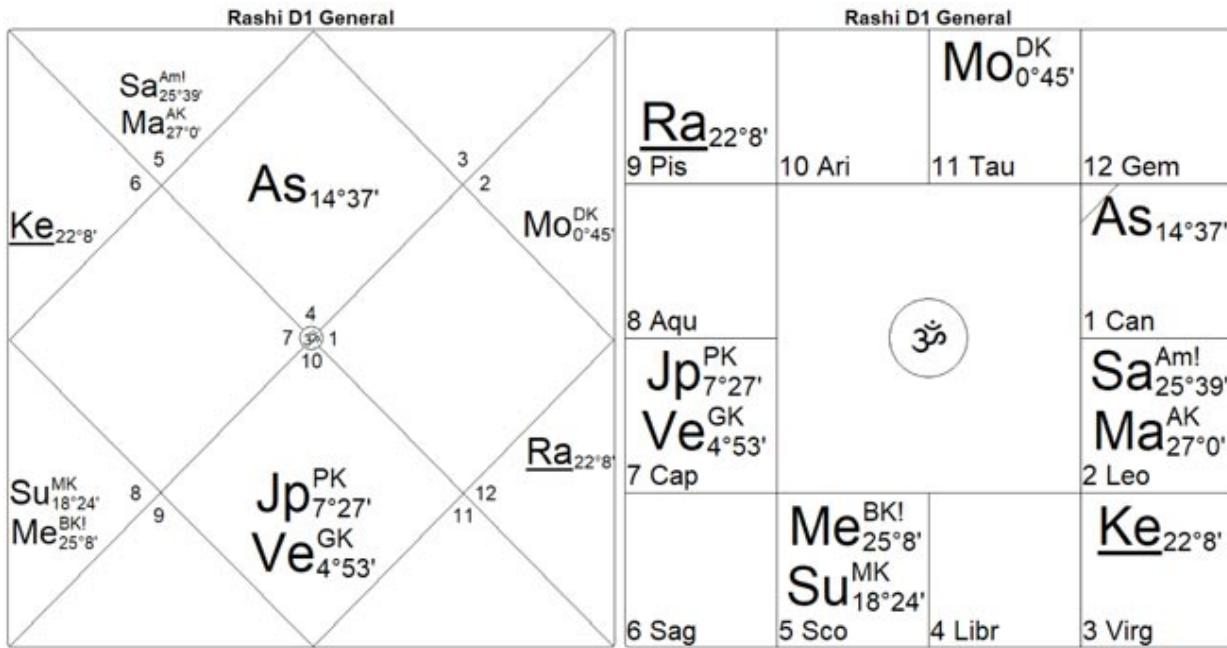
It was a rather easy prediction since the major period of Rahu was in effect, with this *chāyā graha* in the 7<sup>th</sup> house, aspected by the 7<sup>th</sup> lord, and with *kāraka* Venus. It was then merely a question of sub-period. She was running Rahu-Jupiter when I met her, and she was then in a relationship with an older, foreign man. Rahu-Saturn brought a relationship with another foreigner when she was living/ working in Germany. It was tempting to predict marriage in Rahu-Venus, but Rahu-Ketu caught my eye because of the *Chara daśā* period and sub-period that would also be in effect at that time.

I had the information that at age 19 she had been engaged to marry in Scorpio-Capricorn but broke it off. Scorpio contains her DK Mars and in her *navāṁśa* Mars is in the 7<sup>th</sup> house from Capricorn. I saw that Rahu-Ketu would coincide with Capricorn-Scorpio, the latter duplicating a pattern when

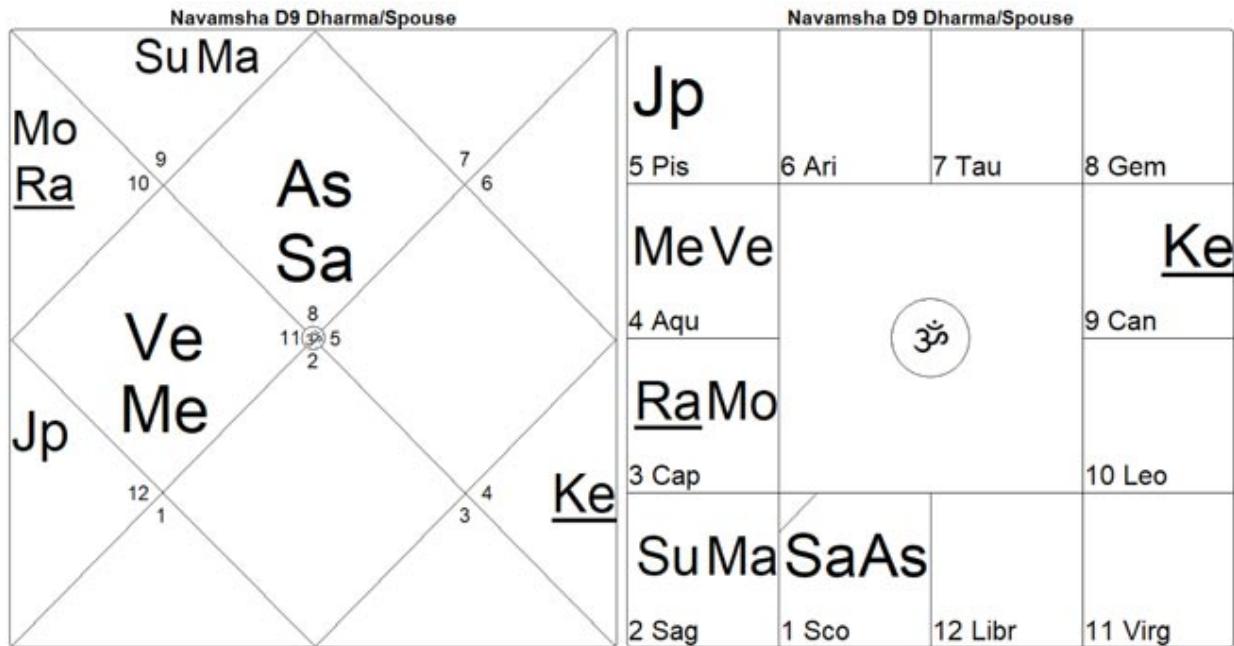
she had previously almost married, and I predicted on this basis. It proved correct.



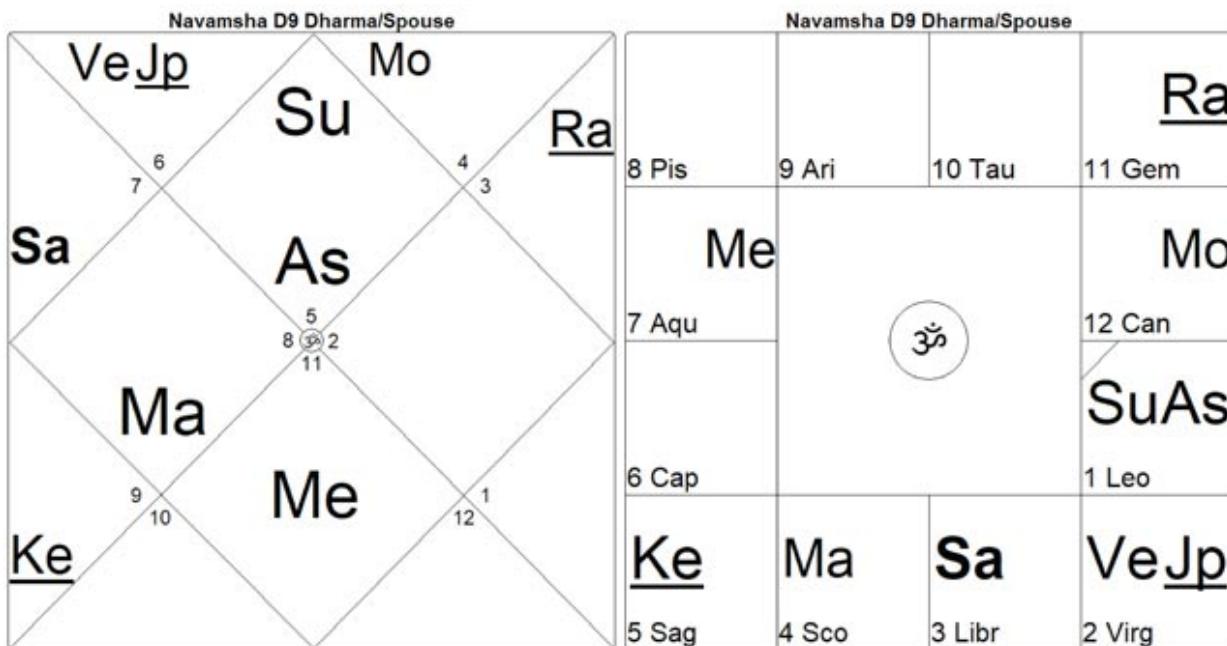
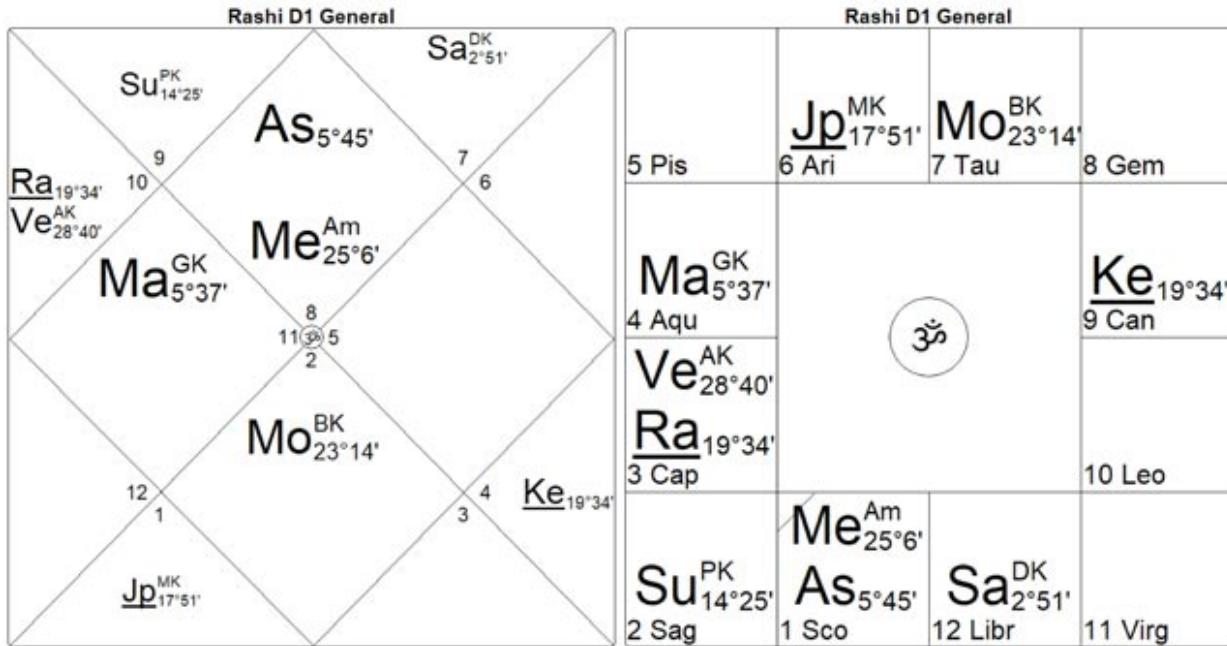
The easiest prediction of marriage that I have ever made was for a close woman friend of mine who had been divorced for over ten years and was wondering if she would ever marry again. When I looked at her chart shown below in late 1994, I assured her that she would, though she might have to wait awhile still.



I saw that beginning in December of 1996 she would move into her *Vimśottarī daśā* of Jupiter-Venus, two *grahas* in the 7<sup>th</sup> house of her birth chart. In *Yoginī* it would be the Rahu major period, giving the results of Jupiter in the 7<sup>th</sup>. I refined the timing to a sub-period of Capricorn in *Chara daśā* that started in June of 1997. Capricorn is the 7<sup>th</sup> house of her birth chart containing *kāraka* Venus and getting the aspect of her DK Moon from Taurus. Capricorn contains the DK in her *navāṁśa*. Transits were supportive in that same time frame. She married in August 1997 and acknowledged the prediction at the wedding.

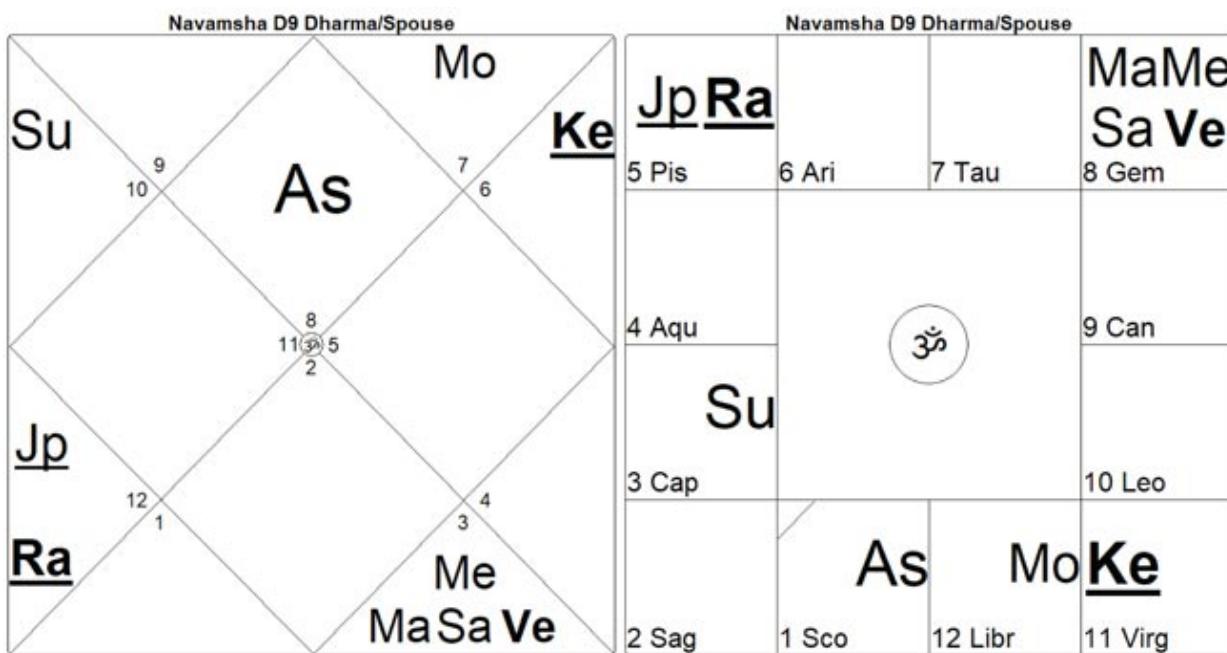
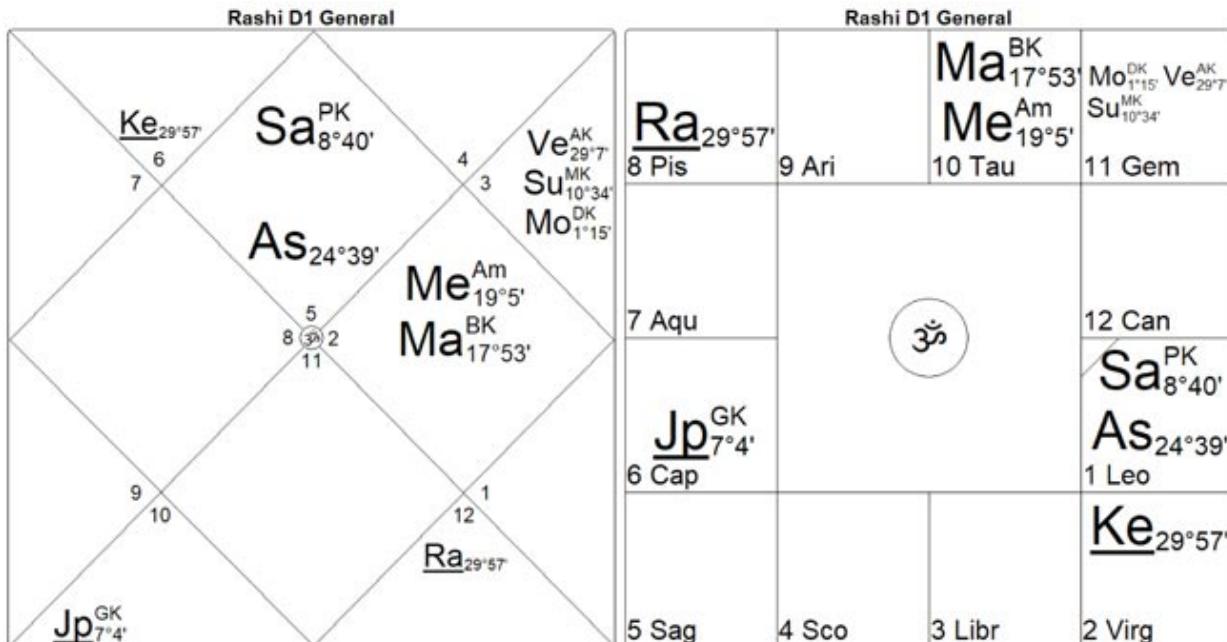


The woman whose chart is shown below consulted with me in 1996 wondering if she would ever meet “*Mr. Right*” since she was in her mid-40s. I told her that I didn’t know about “*Mr. Right*” but that I thought a marital opportunity would come in 1997. She was rather incredulous until it happened. This time see the *navāṁśa* in particular. She was running her Saturn-Mercury period. In her D-9 Saturn is the 7<sup>th</sup> lord and Mercury is in the 7<sup>th</sup>. Mercury also aspects the 7<sup>th</sup> house in her birth chart and falls in the 7<sup>th</sup> from the Moon.



I also saw that she would be in Aries-Taurus from January of 1997 until October of that year. Saturn is her DK, and is in Libra in both her birth chart and *navāṁśa*, falling in the 7<sup>th</sup> house from Aries. Taurus is the 7<sup>th</sup> house of her birth chart. Simple. She also acknowledged the prediction at her wedding party.

This next prediction came in “*just under the wire*,” occurring within days before it was due to expire. A significant relationship, possibly leading to marriage was predicted for the Saturn-Mars period in *Vimsottari*.

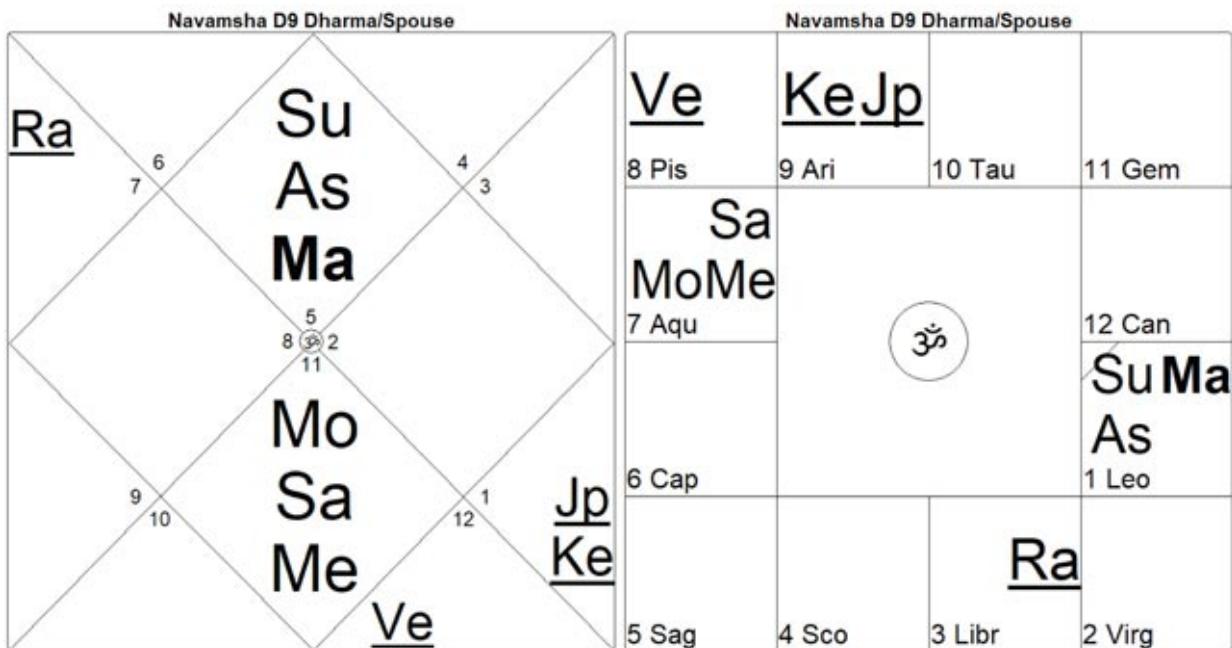
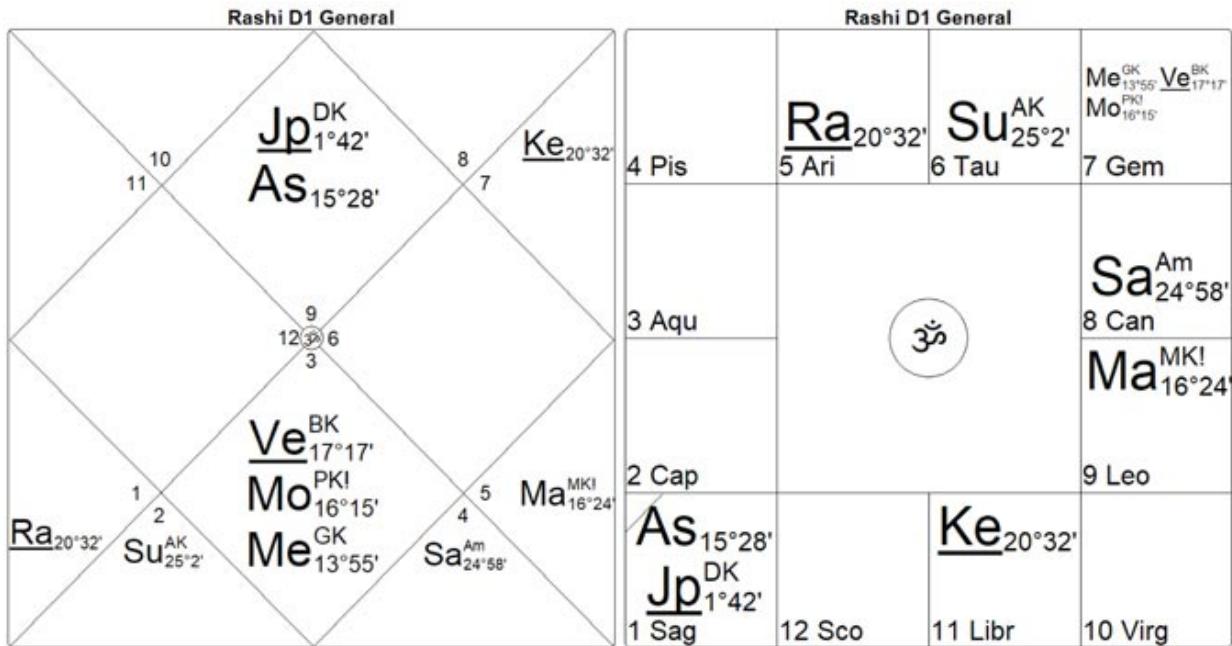


In her birth chart Saturn is the 7<sup>th</sup> lord in mutual aspect with Mars. Significantly, they are also together in the *navāṁśa* with the 7<sup>th</sup> lord Venus, *but in the 8<sup>th</sup> house*. In early December of 1999, with just a few days remaining in the period, she met a man and within a month they had moved in with each other and subsequently married.

What helped clinch this prediction for me was the fact that she was running her Gemini period in *Chara*, which in the birth chart is occupied by her *dārakāraka* Moon. She met her mate in Gemini-Cancer. Cancer is ruled by the *dārakāraka* Moon.

In these examples I have given just the bare bones of the prediction focusing on coordinating planetary and sign-based *daśās*. I will now illustrate the process in more detail.

This next case concerned a former business associate of mine. When she asked for an astrological consultation, I sensed that ““*The Question*” was soon to follow and it did. She had been previously married, now divorced and wanted to know about the possibility of a future marriage.



The first step for me in this process is to always verify the birth chart and the *navāṁśa* by seeing what periods in the past should have been significant relationship-wise. The *Vimśottarī* period of Saturn-Mercury immediately caught my eye since this would have occurred in her early 20's, a typical time for a woman to marry, at least back then. Mercury is the 7<sup>th</sup> lord of the

birth chart, but also note that these two planets are conjunct in the 7<sup>th</sup> house of the *navāṁśa*, with Saturn as the 7<sup>th</sup> lord. If this chart and *navāṁśa* were correct, Saturn-Mercury had to be significant in her relationship life. She ran this period beginning in the summer of 1972.

To crosscheck this indication, I examined the same period in *Yoginī daśā* and noted that starting in March of 1972 she began Venus-Jupiter. Note how these two planets are along the 1-7 axis of the birth chart. This is strong confluence but the real “*clincher*” came when I noted that from February to October of 1972, she ran Libra-Sagittarius in *Chara daśā*. From Libra in the *navāṁśa*, the *dārakāraka* Jupiter falls in the 7<sup>th</sup> house. Jupiter is in Sagittarius in the birth chart.

I asked her if she got married or had a major love affair beginning in 1972. She replied, “*I got married that year.*” Having thus established that this chart and *navāṁśa* were giving correct results, I could now proceed to answer her question. I saw these upcoming periods in each of the three *daśās*.

<i>Vimśottarī</i>	<i>Yoginī</i>	<i>Chara</i>
<b>Mercury-Jupiter (current)</b>	<b>Saturn-Venus (current)</b>	<b>Aries-Virgo (current)</b>
<b>Mercury-Saturn (10/02)</b>	<b>Saturn-Rahu (11/00)</b>	<b>Aries-Libra (2/01)</b>
		<b>Aries-Scorpio (6/01)</b>
		<b>Aries-Sagittarius (10/01)</b>

Based on the timing that was seen previously, the implications were rather obvious. Mercury is the 7<sup>th</sup> lord of her birth chart in a mutual glance with Jupiter along the 1-7 axis. It is also in the 7<sup>th</sup> house of the *navāṁśa*. Saturn is the 7<sup>th</sup> lord in the 7<sup>th</sup> house in the *navāṁśa*. *Dārakāraka* Jupiter is in Aries in the *navāṁśa*. It was just a question of which sub-periods, and coordinating these with transit.

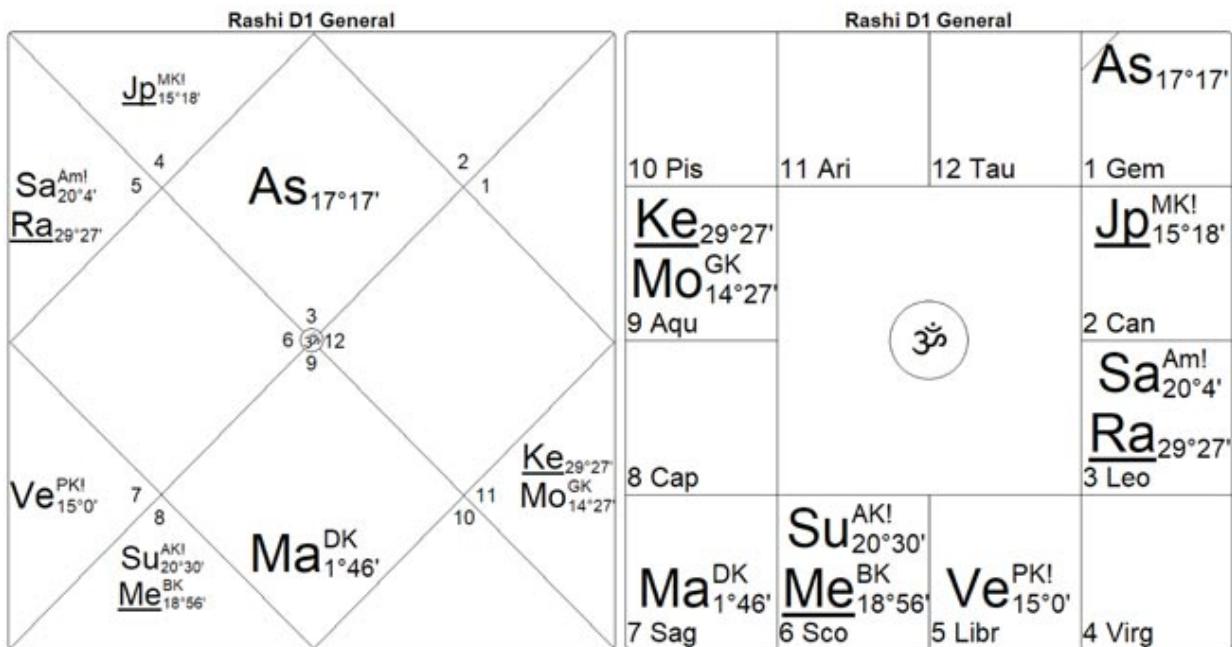
I told her that I thought a relationship could come into her life anytime then (July 2000) since she was in Mercury-Jupiter. She was running Saturn in *Yoginī*, the 7<sup>th</sup> lord in the 7<sup>th</sup> house of D-9 and Saturn-Rahu was upcoming. I also indicated that there was some possibility that she would marry within a year or two, broad timing.

The upcoming *Chara daśās* of Aries-Sagittarius and Aries-Aquarius looked particularly promising since Sagittarius has the *dārakāraka* Jupiter in the birth chart, and Aquarius is the 7<sup>th</sup> house of the *navāṁśa*.

I checked the transits and saw that Jupiter was going to be moving through Gemini in the 7<sup>th</sup> house conjunct the 7<sup>th</sup> lord in the same time frame of Aries-Sagittarius, and transiting Saturn from a retrograde position in Taurus would be aspecting as if from Aries, again onto her 7<sup>th</sup> house/7<sup>th</sup> lord.

The next step was to determine the position of the *vivāha saham* for her chart. Her 1st lord Jupiter was eight whole signs from zero degrees of Aries plus two degrees and her 7<sup>th</sup> lord Mercury was two whole signs plus 14 degrees. This equals 10 whole signs 16 degrees or 16 degrees Aquarius. When transiting in Gemini, Jupiter would be aspecting this point also.

Everything appeared to be lining up for her to marry in mid-year 2001, which is what happened. Two months after she consulted me in July 2000, she started dating a man who proposed to her on Christmas Eve of that year. In July of 2001 she married in Aries-Sagittarius in *Chara daśā*, Mercury-Jupiter-Venus in *Vimsottarī* and Saturn-Rahu-Mercury in *Yoginī*.

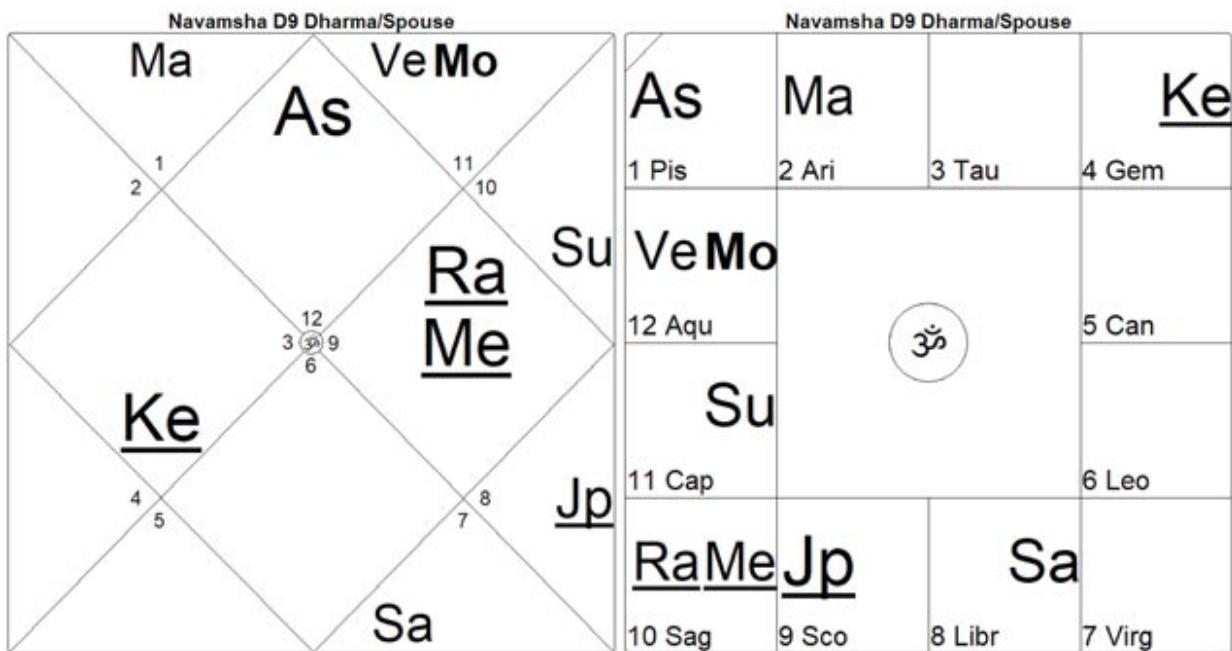


The Indian man whose chart is given above was living in Nepal when he first consulted with me in 2013 if memory serves. He was already 34 years-old and shared with me that he had never once had a relationship or even dated anyone. His burning question was whether he would ever marry and if so when. I considered it:

- *Kāraka* Venus is well placed and *svakṣetra* in the birth chart but aspected by Saturn as the 8<sup>th</sup> lord. In D-9 it goes to the 12<sup>th</sup> in Saturn's sign but is unafflicted.
- From the birth *lagna* the 7<sup>th</sup> house has the malefic Mars as a malignant 6<sup>th</sup> lord. The 7<sup>th</sup> lord Jupiter is in its exaltation sign but

retrograde.

- From the Moon the 7<sup>th</sup> house has two malefics
- From *kāraka* Venus in the birth chart there are no planetary influences on the 7<sup>th</sup> house and the lord Mars goes to the 3<sup>rd</sup>.
- In his D-9 the *lagna* lord, Jupiter, is well placed and aspecting the *lagna*, the 7<sup>th</sup> house is unafflicted and the 7<sup>th</sup> lord is in an angle only mildly afflicted by the RKA.



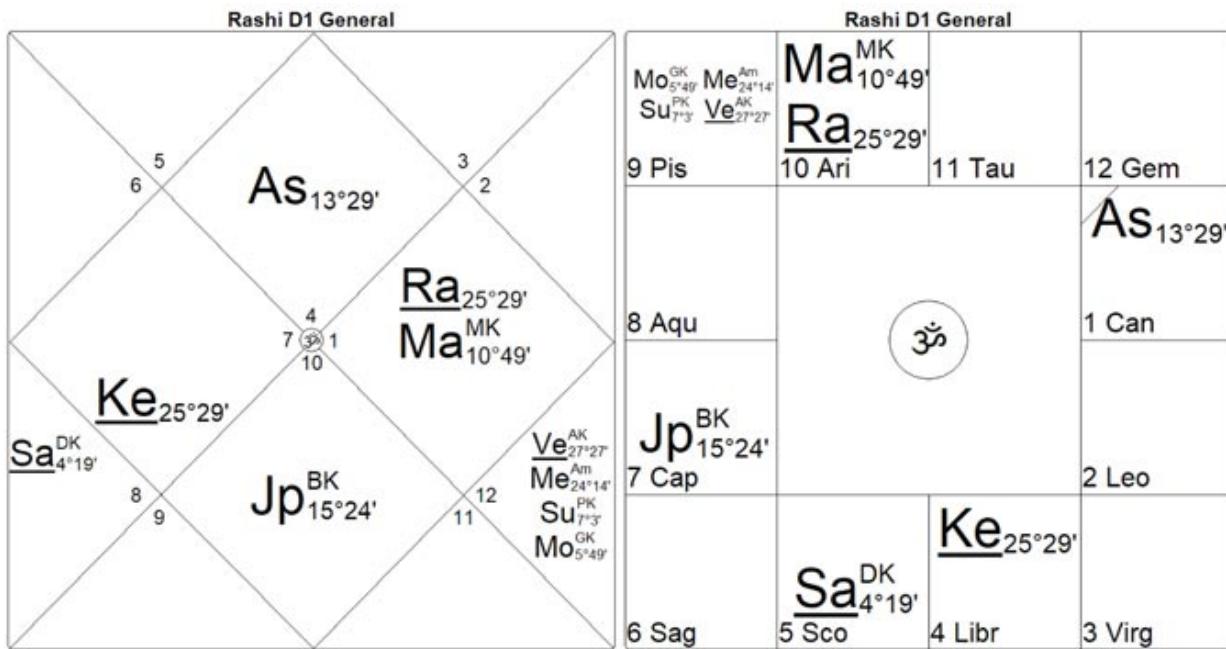
It appeared to me a case of delayed marriage rather than no marriage. He was running Saturn-Moon in *Vimśottarī* at the time, to be followed by Saturn-Mars and then Saturn-Rahu. I noticed that Saturn-Mars are 1-7 from each other in D-9, with Mars also in the 7<sup>th</sup> house of the birth chart. Saturn-Rahu, as noted earlier, are in the 7<sup>th</sup> house from the Moon.

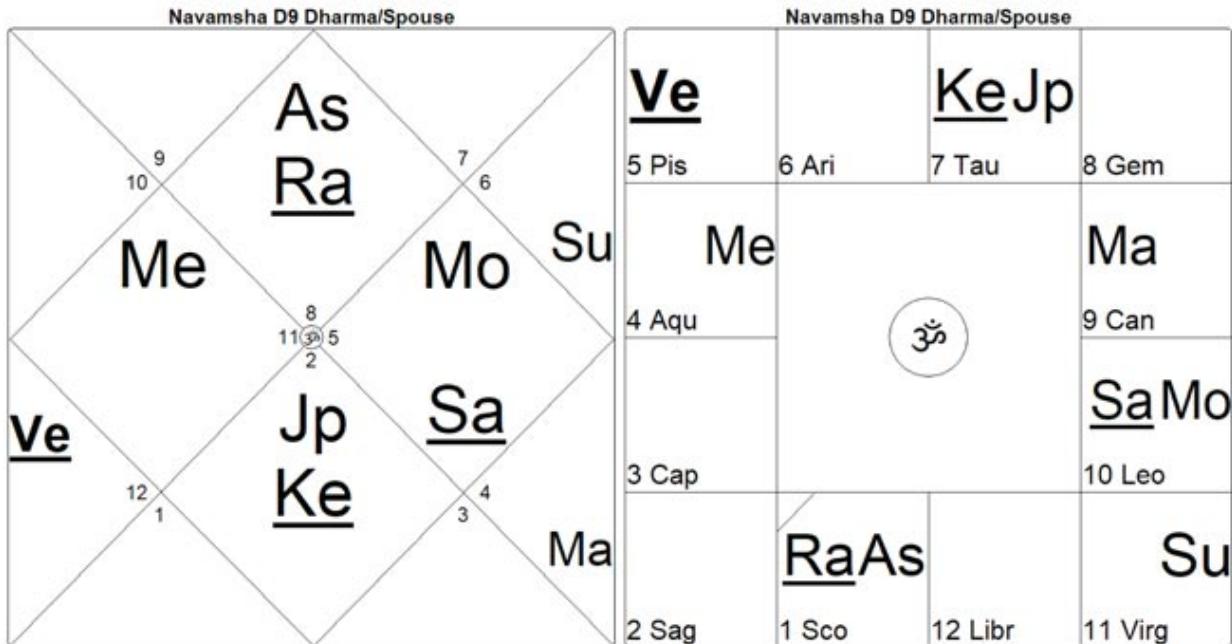
But what really got my attention was when I noticed that he would move into his Sagittarius period in *Chara daśā* in December of 2015. It is the sign

of his 7<sup>th</sup> house and it contains his DK Mars. Additionally, I saw that this would coincide with a Jupiter period in *Yoginī*, this planet being the 7<sup>th</sup> lord of the birth chart and *lagna* lord of the *navāṁśa*. It looked as if he could marry thereafter, which would be Saturn-Rahu in *Vimśottarī*.

Checking the transits of Jupiter and Saturn in 2016 I saw that Jupiter in Leo would be aspecting his 7<sup>th</sup> house, as would Saturn from a retrograde position in Scorpio. Calculating his *vivāha saham*, I discovered it falls in Sagittarius so that it would also be getting the aspect of transiting Jupiter.

Using sub-sub-periods, I refined the timing to mid-year 2016. He married in June of that year. It was a funny story of serendipity. He had migrated to Canada from Nepal and was looking to meet eligible women through an online Hindu dating site. In attempting to reach out to one woman, he mistakenly contacted another. They began chatting regularly and this is who he married! *Karma* will out.





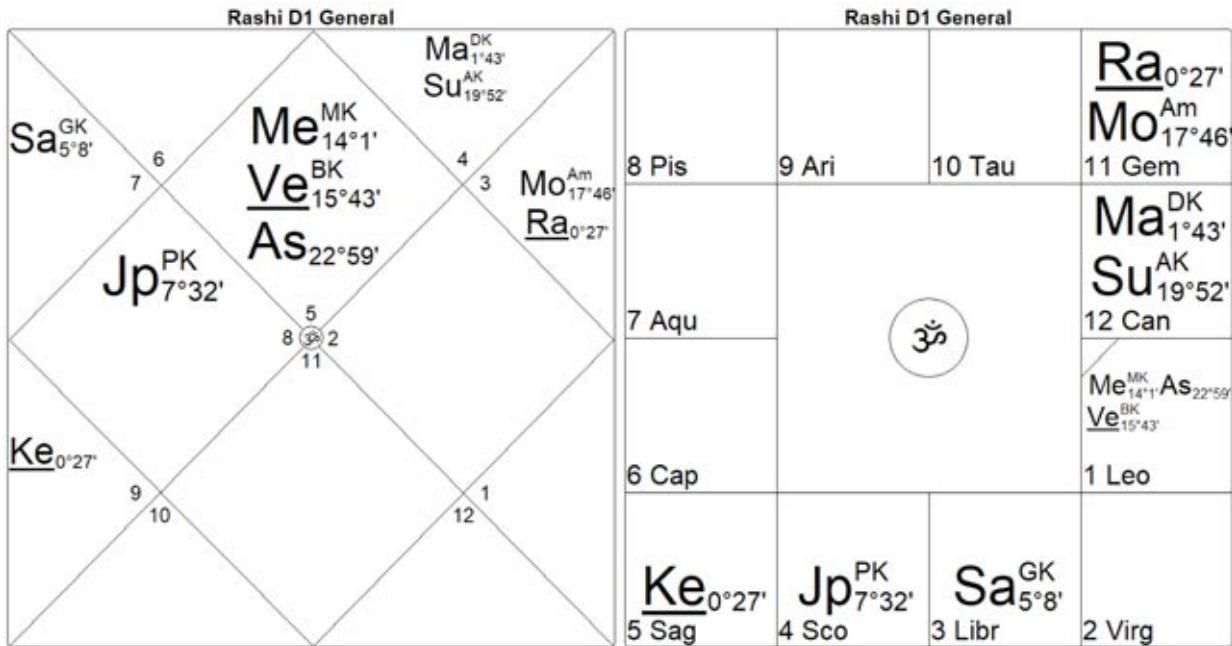
In the predictive parameters given earlier I highlighted that the period and sub-period of two planets strongly related in D-9 can oftentimes indicate a marriage-giving time. The chart shown above is that of an Indian man living in the Chicago area of the U.S. He was approaching the age of 30 when he contacted me and one of his questions was about his prospect for marriage in the near future. I noticed he was running Saturn-Mercury. Saturn as the 7<sup>th</sup> lord of the birth chart could very obviously give marriage, but then I saw in his *navāṁśa* that Mercury is in the sign of Saturn and is 1-7 from Saturn in a mutual aspect. I suspected this Saturn-Mercury period would bring his marriage.

In *Chara daśā* it was the Aries major period which gets the aspect of DK Saturn in both the birth chart and D-9. Sub-periods of Capricorn and Aquarius caught my eye since Capricorn is the 7<sup>th</sup> house of the birth chart and is ruled by DK Saturn. Saturn in D-9 falls in the 7<sup>th</sup> from Aquarius, also ruled by Saturn. In *Yoginī* it was the Jupiter major period, with this *graha* in

the 7<sup>th</sup> house. Transits were supportive, so I predicted accordingly. Since I have some family and many friends in Chicago, I joked with him that if my prediction succeeded, he must invite me to the wedding. I was fortunate to receive an invitation.

I once heard the saying “*When astrologers predict, the gods laugh.*” Making accurate predictions about a specific event is no easy matter. When it actually happens, I think there is a good deal of luck coming into play and maybe some divine assistance as well. Using the approach outlined in this chapter, I have been able to make many successful predictions about marriage. However, what I have shown here are my successes. I should also acknowledge my failures.

Because predictions might fail, I have learned not to state them emphatically. I only speak in terms of “*a potential,*” “*a possibility,*” “*it may happen,*” and so on. Back in earlier days, I came to know that several women were extremely disappointed when predictions about a coming relationship did not fulfill their expectation. Dating opportunities did arise, but they did not result in marriage. See the following chart.



It is the horoscope of a very lovely Indian woman living in the New York area, well-educated and established in a good profession. She had read an article I wrote about the timing of marriage and had contacted me around 2014. She was approaching 30 and her only concern was getting married, not just for herself, but for the sake of elderly grandparents, with whom she was very close. When I saw she was running her Saturn major period, the 7<sup>th</sup> lord of her birth chart, I thought it was going to be an easy prediction, especially since she would soon enter the major period of Capricorn in *Chara dasā*, from where DK Mars goes to 7<sup>th</sup> in both the birth chart and *navāṁśa*. To make a long story short, not one, but three predictions of marriage since then have failed, much to her and my disappointment, even though she has been doing an *upāya* I recommended faithfully on a daily basis.

Such experiences keep an astrologer humble.



# PREDICTING CHILDBIRTH



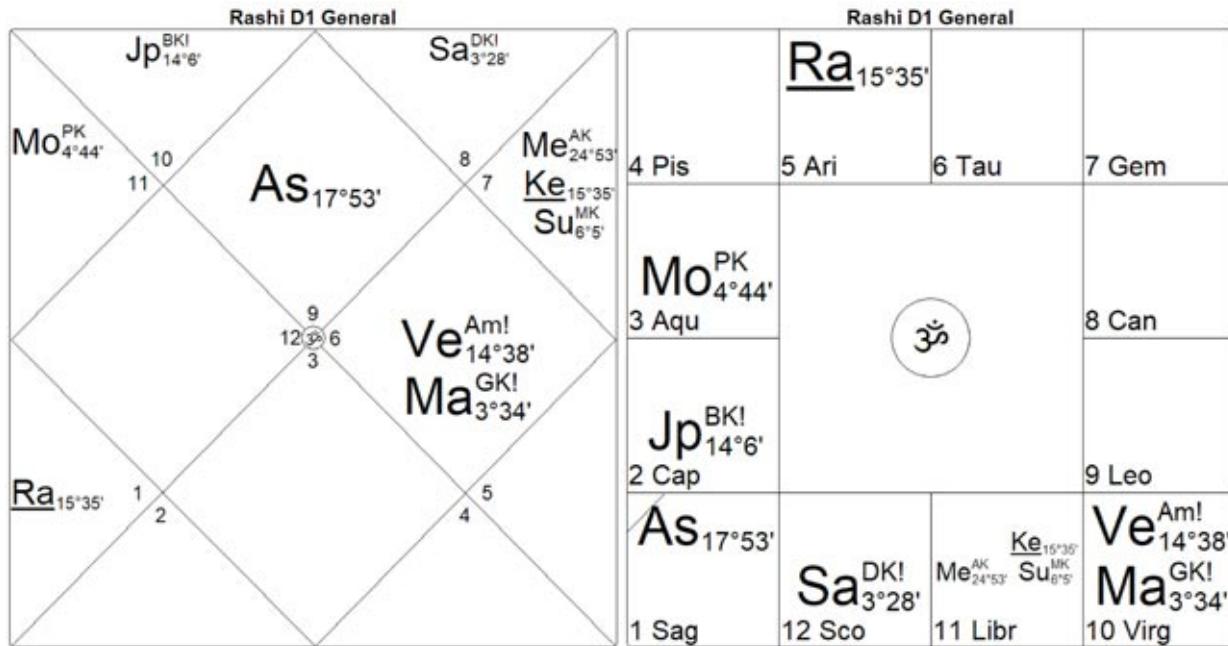


## **Two Risky Predictions**

It was the start of a typical day. After my early morning routine, I opened my e-mail to find the usual number of individuals seeking an astrological consultation, most of whom I was going to disappoint since I am not consulting anymore for the general public in order to focus on teaching and authoring. I say “*most*” because sometimes if there is a specific question that they want answered and the spirit moves me, I will give my input, responding by e-mail, not charging any fee.

I don’t recall exactly when it was, sometime in early 2018, when that day I had a request from a woman in India in her mid-thirties who was distraught because she had recently miscarried. She was concerned whether she would ever have another child. Some nine years earlier she had given birth to a daughter and now wanted a son. Since child birth was an event that I have successfully predicted many times, and have a good methodology for doing so, I chose to respond.

Here is her birth chart:

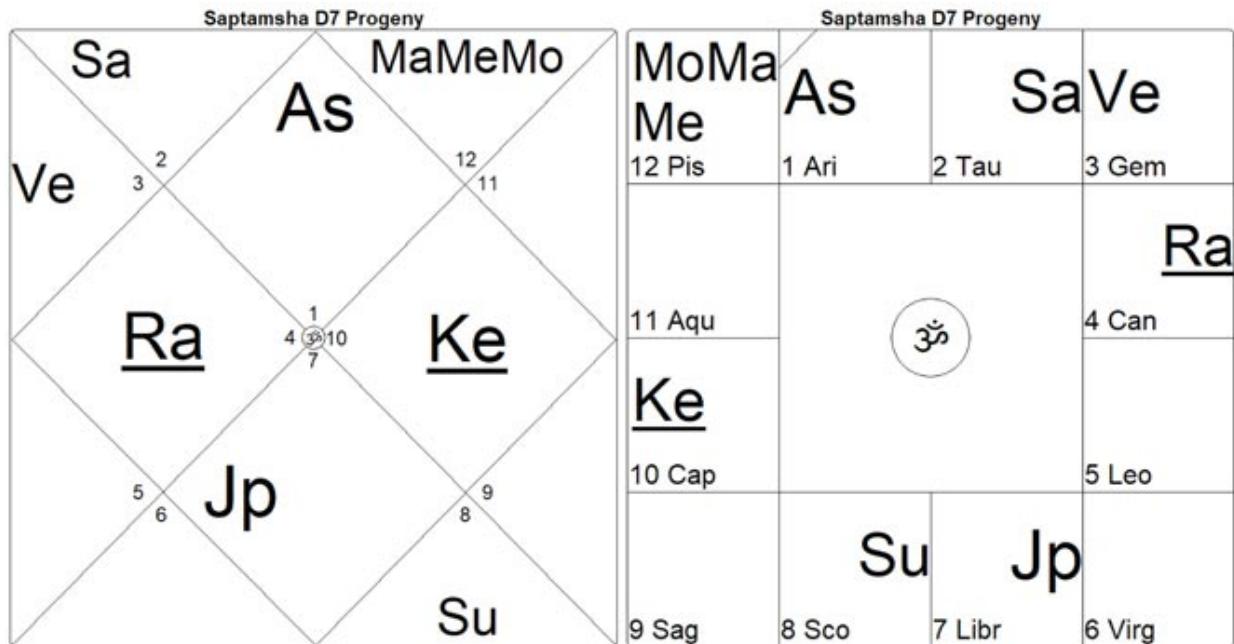


Upon first seeing it, I did a “*double take*” because I was right then in the process of writing an article about a strange chapter in *Parashara Hora* about combinations in a birth chart for childlessness resulting from curses from a previous lifetime, one of which is called “*the curse of serpents*.” One definition is when Rahu, the serpent, is in the 5<sup>th</sup> house conjoined or aspected by Mars. I saw instantly that this combination applied to her chart, but then had the thought “*did it really*.” Can you see why?

The idea behind this combination is the double affliction of the 5<sup>th</sup> house by both Rahu and Mars, resulting in the death of the child, through snake bite or some other tragedy. But in her case Mars is the 5<sup>th</sup> lord aspecting its own 5<sup>th</sup> house, though it is still afflicting Rahu.

She was running the major period of Jupiter, which, as the natural *kāraka*, can always bring this event. Her Jupiter though is in its debilitation sign, Capricorn, aspected by its sign lord, Saturn. This helps cancel the

debility but at the same time is an affliction. The good news was that Jupiter had already produced one child, a daughter, and it actually came in in Jupiter-Saturn. The miscarriage had occurred in Jupiter-Mars. In the birth chart Mars is the 5<sup>th</sup> lord which did bring a conception. It is not badly placed, but is with 6<sup>th</sup> lord. Then see its placement in her *saptāṁśā*.



Mars is in the 12<sup>th</sup> and falling in the 8<sup>th</sup> from Jupiter.

She was now running the last sub-period, Jupiter-Rahu, and the question to consider was whether this sub-period lord placed in the 5<sup>th</sup> house could bring her a child. I saw that in D-7 both Jupiter and Rahu are well placed in angle and in a favorable 4-10 relationship. This looked promising.

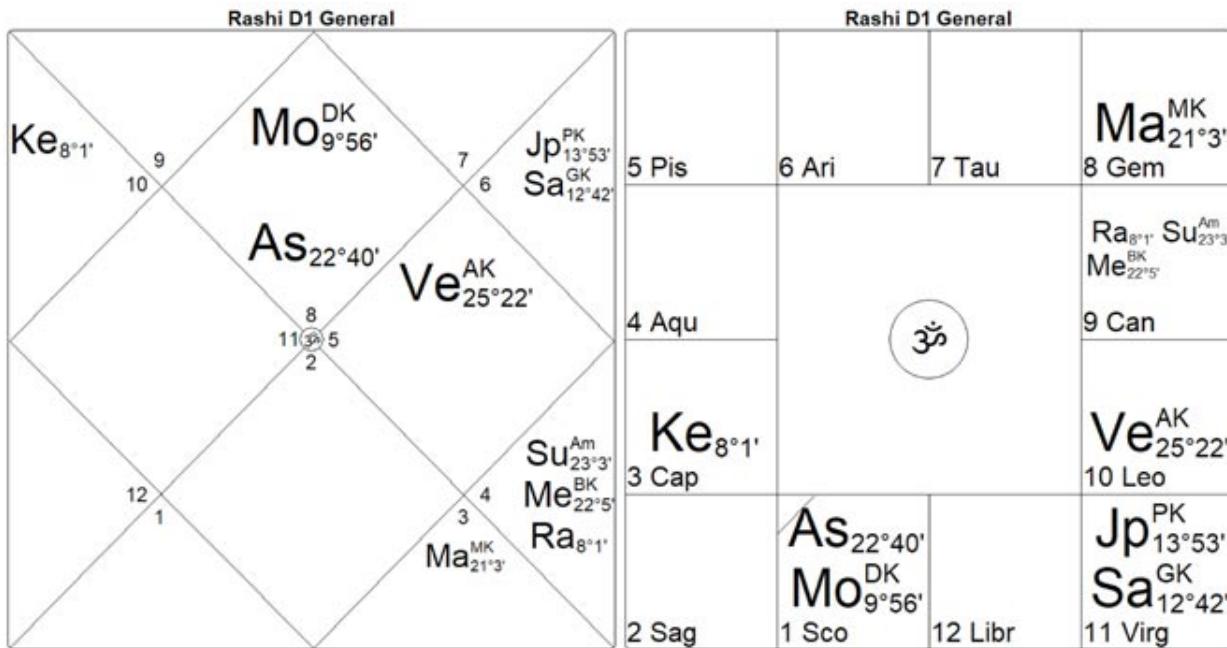
The next step was to cross-check this indication in the *Jaimini* system. In *Chara daśā* it was her Virgo major period, from where the 5<sup>th</sup> house Capricorn has Jupiter, the natural PK. The last sub-period, Virgo-Virgo would be in effect for an eleven-month period starting in late 2018.

I checked with another planetary *daśā*, *Yoginī*, and saw that she would be running Moon-Mercury for just a two-month period in mid-year 2019. This intrigued me since these two *grahas* are together in D-7 and Mercury is the 5<sup>th</sup> lord from *Chandra lagna* in the birth chart.

Within this time frame transiting Jupiter would have moved briefly into Sagittarius aspecting here 5<sup>th</sup> house, Aries. Saturn in Sagittarius would be aspecting her 5<sup>th</sup> lord Mars.

Based on this analysis, which really only took me a matter of minutes, I informed her that I thought there was a good possibility that she would conceive again in the last quarter of 2018 and give birth in the May-June time period of 2019. To help insure this I recommended that she and her husband recite the *Santan Gopal Stotra* with devotion daily.

I don't know whether they did this *upāya*, but I received an email from her in the fall of 2018 informing me that she was pregnant, and asking if I could tell her the sex of the child. I said it would be a boy, which was just a guess on my part because the sub-period lord, Rahu, was in the masculine sign of Aries. It proved correct since she gave birth to a healthy baby boy on May 29, 2019 in Jupiter-Rahu-Saturn. In *Chara daśā* it was the sub-sub-period of Aries, the 5<sup>th</sup> house of the birth chart and receiving the aspect of the PK Moon.

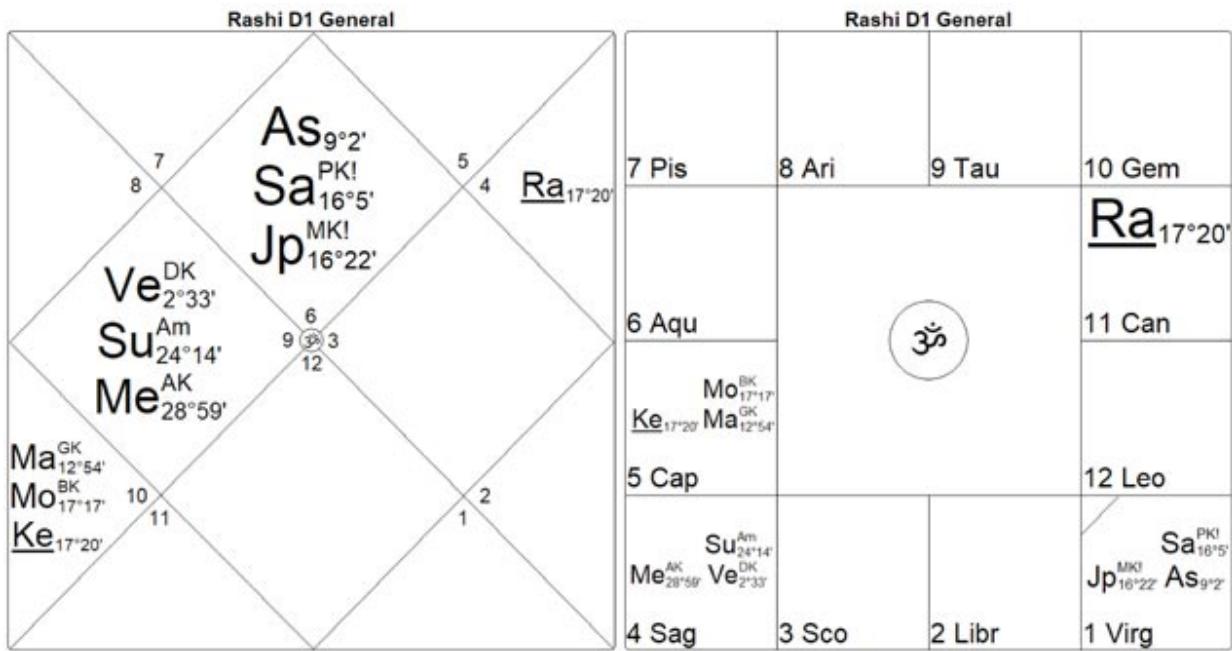


I had seen the husband's chart also and noted in particular that for him the designated time frame would be Pisces-Scorpio-Pisces in *Chara daśā*. Pisces receives the *rāśi dr̥ṣṭi* of natural *kāraka*, Jupiter, who is also the PK of his chart. From Scorpio, the 5<sup>th</sup> house becomes Pisces, again receiving Jupiter's aspect. Transiting Jupiter would be aspecting his 5<sup>th</sup> house from Scorpio and Saturn would be aspecting the 5<sup>th</sup> lord Jupiter from Sagittarius. It was strong confirmation for a child in the May-June time frame of 2019.

So why was it a risking prediction? It was because in both charts Jupiter and the 5<sup>th</sup> house/5<sup>th</sup> lord are afflicted. His 5<sup>th</sup> lord Jupiter is afflicted by both Mars and Saturn, but Jupiter also aspects onto its own 5<sup>th</sup> house, like in her chart where Mars as the 5<sup>th</sup> lord aspects the 5<sup>th</sup> house. Note that from the Jaimini angle his PK is with the GK, who also happens to be the natural malefic, Saturn. Despite this, they now have both a son and a daughter, and I was happy to have played a small part as the astrologer who predicted the

birth of the second child at a time when they were anxious as to whether this could ever happen.

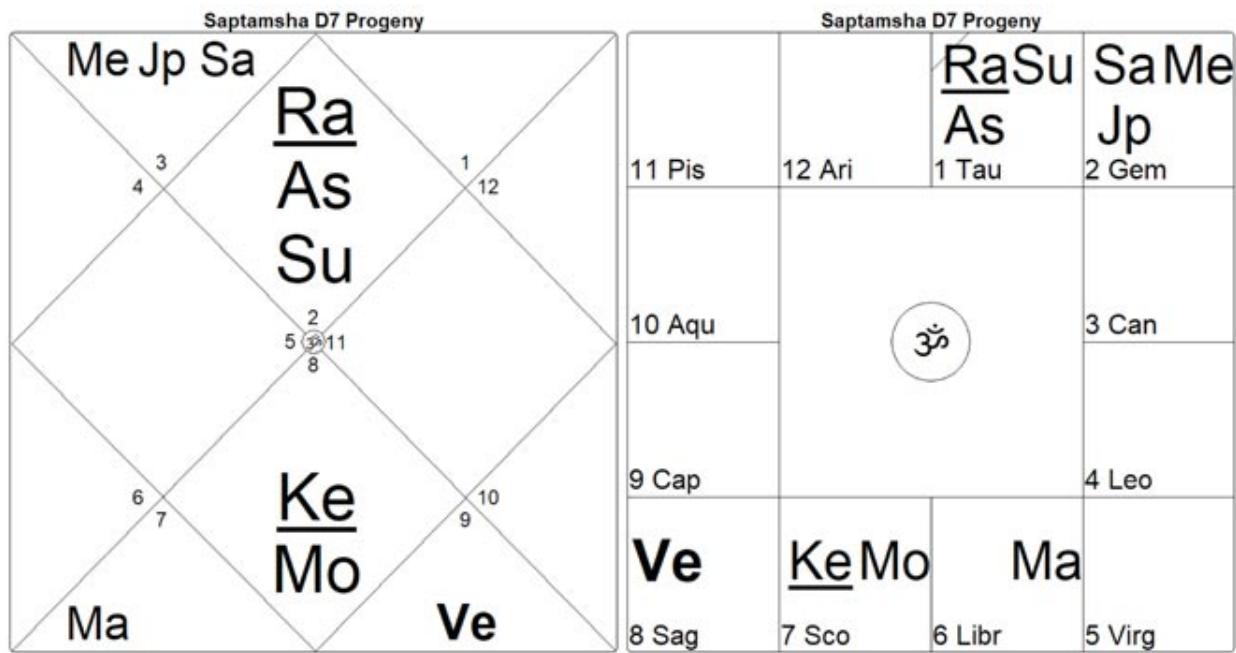
The second risky prediction referenced above was more a co-prediction done in conjunction with a colleague of mine. A client of hers who already had one child wished to have another and had inquired about the prospects of this with timing. My colleague wanted to discuss the case with me since it was an iffy proposition. Can you see why after seeing her chart.



Just as in the previous case *kāraka* Jupiter is under the influence of Saturn. In fact, these two *grahas* are so closely conjunct as to be in a planetary war. Mars and Rahu again influence her 5<sup>th</sup> house, but now this time Mars is a strong and malignant 8<sup>th</sup> lord. The Moon in the 5<sup>th</sup> house is not helpful here as it is waning and quite dark. From *Chandra lagna* the 5<sup>th</sup> lord goes to the 12<sup>th</sup> house. In times past she would not have been able to have children because she has not been able to conceive naturally. However,

though modern fertility technology and use of the *in vitro* process she had conceived and given birth previously in her Jupiter major period with some difficulty. Could it happen again was her question in her Jupiter-Venus period.

We saw that as ruler of the 9<sup>th</sup>, Venus, the sub-period lord, did have this potential, because the 9<sup>th</sup> house is the 5<sup>th</sup> from the 5<sup>th</sup>. Moreover, in her *saptāṁśa*, Venus is in the sign of Jupiter aspected by Jupiter, though in the 8<sup>th</sup> house. In *Yoginī* it was Sun-Rahu up until June 2 of 2019. This really caught my eye since these two *grahas* are in the *lagna* of her D-7.



In *Chara daśā* it was the Aries major period which did not show much promise, but the sub-period of Gemini up to July of 2019 did since it receives the *rāśi dr̥ṣṭi* of the natural PK Jupiter and Jaimini PK of her chart, Saturn. In this same time frame transiting Jupiter in Scorpio was aspecting

her 9<sup>th</sup> house, while in Sagittarius transiting Saturn was aspecting itself as the 5<sup>th</sup> lord in Virgo.

A prediction was made on this basis and it was another happy ending when she gave birth to a healthy child in May of 2019, but again after some difficulty with the pregnancy.

I have chosen to begin this chapter on predicting the birth of children with these two cases to highlight how woman can still have children even with afflictions to *kāraka* Jupiter and the 5<sup>th</sup> house/5<sup>th</sup> lord. The cases also demonstrate the methodology I learned from K.N. Rao that has enabled to me to make many such successful predictions. I have shown here only broad time within a month or so, but in his book *Planets and Children* he gives techniques for finer timing, even up to a three-day period using the transits of faster moving planets, including the fastest-moving Moon for finest timing.

However, any prediction of child birth begins with assessing the static potential for this as follows:

## **Guidelines for Assessing Karmic Potentials Regards Children**

- For many, if not most people, having and raising children is a major aspect of life, and a good number of those who consult astrologers have questions about this.

Assessing the inherent potentials shown in a birth chart regards children, and being able to time the birth of children, is another important skill that every astrologer must acquire.

1. This assessment begins with an evaluation of the planetary *kāraka* of children, Jupiter, in the birth chart. However, a complete assessment would also include seeing Jupiter's over-all condition and disposition in the *navāṁśa*, and in the divisional chart related to children, the *saptāṁśa* (D-7).

All the “*happy and unhappy*” conditions of a planet should be applied to Jupiter and the results it can bring interpreted accordingly.

2. Otherwise, the 5th house and the 5th lord are those factors that are primary to an assessment of karmic potentials with regards to children. However, for a thorough evaluation of these, this analysis must be done:

From the birth *lagna*

From the Moon

From *kāraka*, Jupiter

3. As the 9th house is the 5th house from the 5th house, it is secondarily related to children and your *karma* with children, but also shows grandchildren (your children's children) as well.
4. A well-placed Jupiter in a good condition, along with a good 5th house/5th lord, help ensure the birth of children as well as good experiences/relationships with them, especially if these good conditions are repeated in the *navāṁśa* and *saptāṁśa*.
5. On the other hand, an ill-placed Jupiter in a poor condition, along with afflictions to the 5th house/5th lord can indicate problems in this area, especially if these patterns are repeated in *navāṁśa* and *saptāṁśa*. For a woman this could mean difficulties conceiving or carrying a child to term, or in extreme cases, childlessness. It can also mean many difficulties and problems with children.
6. The strong influence of Mars on the 5th house/5th lord of the birth chart can indicate miscarriages and/or termination of pregnancies.
7. The strong and repeated influence of Saturn on Jupiter or the 5th house/5th lord can delay the birth of children and in some instances, it could indicate childlessness.
8. The over-all condition and disposition of *kāraka*, Jupiter, as well as the 5th lord of the birth chart *in the saptāṁśa* should be carefully assessed, along with the 5th house and the 5th lord of this division before coming to any conclusions.

9. From the Jaimini point of view the condition and over-all disposition of the *putra kāraka* (PK), the planet with the 5<sup>th</sup> highest degree among the *grahas*, not including Rahu and Ketu, should be evaluated in both the *rāśi* and *saptāṁśa*.

After assessing these static potentials, the next step is seeing the dynamic activation of these in the birth chart of a woman during her child-bearing years. This should be done in both the Parashari and Jaimini systems.

## **Timing of the Birth of Children - Parashari System**

1. As the *kāraka* of children, Jupiter in its period and sub-period can bring this event.
2. After this, planets connected in the birth chart to the trine houses and their lord are the most eligible, particularly the 5th house/5th lord, and the 9th house/9th lord. This can be true from the perspective of the birth *lagna*, the Moon, from *kāraka*, Jupiter, and even *daśā lagna*.
3. The promise of birth of children in such periods should be confirmed in the *saptāṁśa*. More specifically, the period and sub-period of two planets closely connected in this division, or in a 5-9 relationship with each other often time this event. Planets in or related to the *lagna* of D-7 are among the most eligible for bringing children in their period and sub-periods.
4. In transit, Jupiter and Saturn at the time of birth or in a period nine months prior to the birth should have made been making a simultaneous aspect onto the 5th house/5th lord or the 9th house/9th lord.
5. Finer timing can be done by coordinating the subtler levels of the *daśā*, along with the transits of Mars and the Moon. (See K.N. Rao's book, "*Planets and Children.*")

## **Timing of the Birth of Children - Jaimini System**

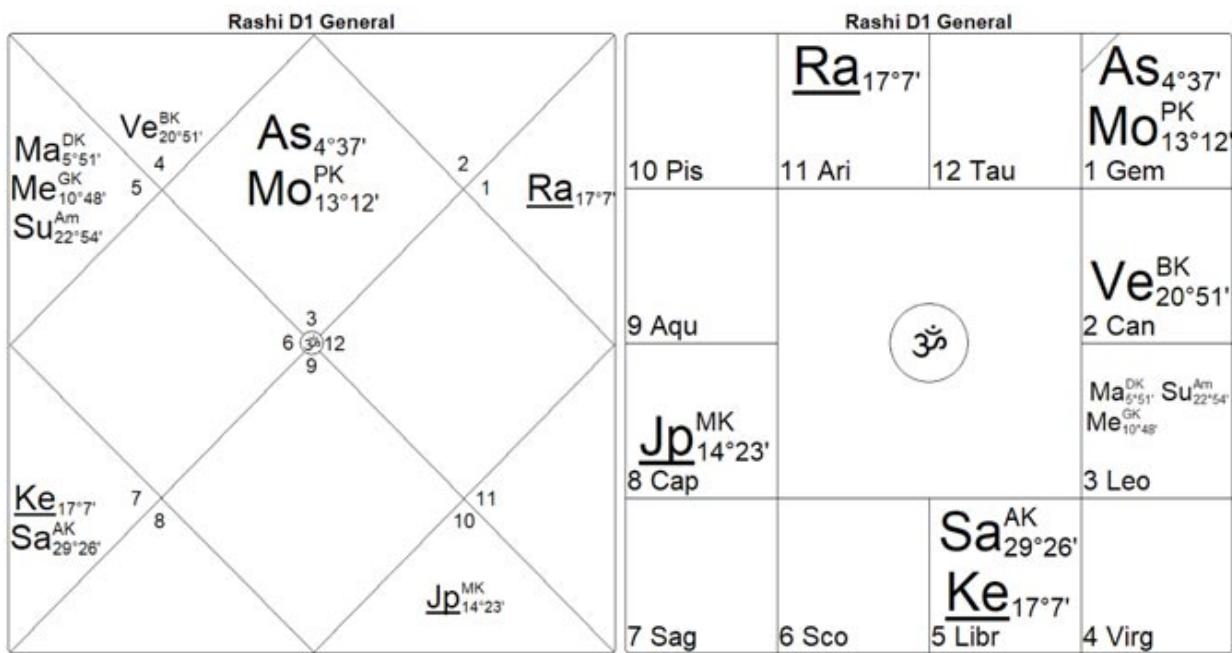
- Mark the position of the PK and Jupiter in both the birth chart and the *saptāṁśa*
- Mark the 5th house
- Mark the *pada* of the 5th house (P5)
  1. Child birth can take place in the periods and sub-periods of signs containing the PK or Jupiter
  2. Child birth can take place in the periods and sub-periods from where the PK or Jupiter fall in the 5th house from there (*daśā* or *antardaśā lagna*)
  3. Child birth can take place in the periods and sub-periods of signs aspected by the PK or Jupiter
  4. Child birth can take place in the periods and sub-periods of signs from where the 5th house is aspected by the PK or Jupiter
  5. Child birth can take place in the sign of the 5th house of the birth chart
  6. Child birth can take place in the period of a sign that is the *pada* of the 5th house

7. Child birth can take place in a sub-period of a sign that falls 5th from the major period sign (*daśā lagna*)

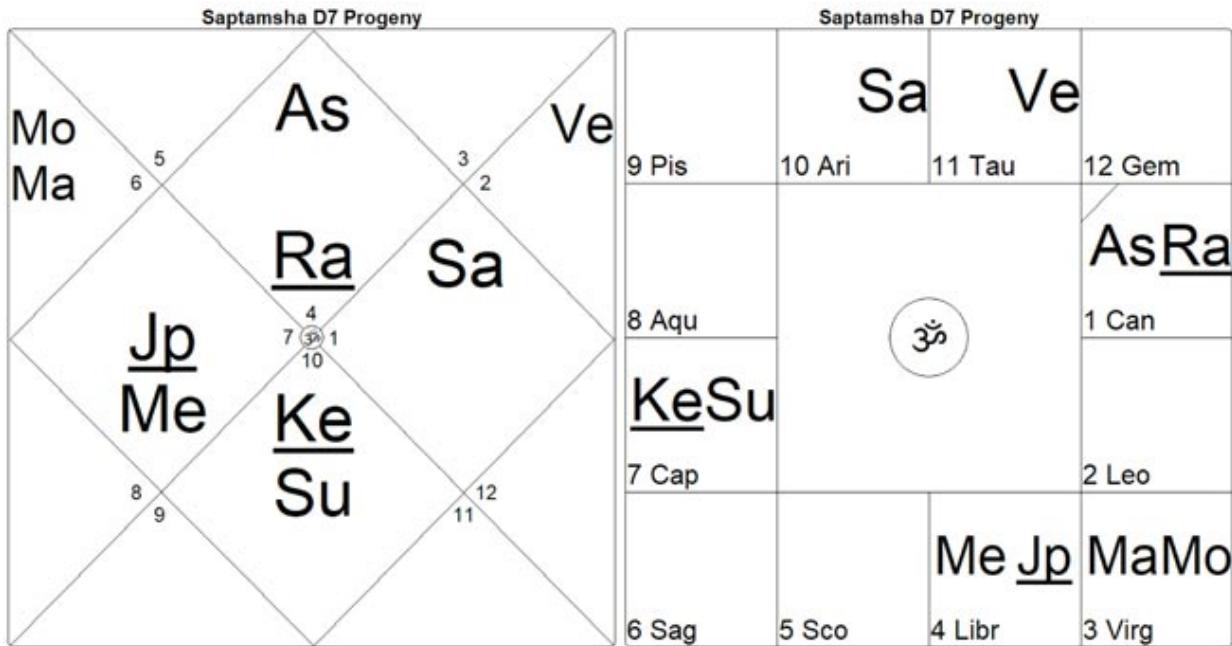
In my books and articles, I have profusely illustrated the effectiveness of these predictive parameters in retrospectives involving the charts of famous people. Therefore, I will confine myself here only to actual predictions made by me.

## Prediction of Child Birth

She is the daughter of a long-time woman friend of mine who had graduated law school and was in a marriage-like situation with a man who was in medical school. They eventually married and would no doubt be having children at some point, but not right away since he still had a long way to go before becoming a doctor. My friend longed to be a grandmother, so she asked me when her daughter would have a child. It was only a matter of seconds after looking at her chart that I concluded it would happen in her Saturn-Venus period in *Vimsottari*. Can you see why?



Saturn, the major period lord, is exalted in the 5<sup>th</sup> house as the 9<sup>th</sup> lord. It has delayed her having children but at the same time qualifies Saturn to give this event. As a subperiod lord, Venus rules the 5<sup>th</sup> house and is aspected by Saturn, as well as *karakas*, Jupiter. Both are well placed in her *saptāṁśa*.



Here Saturn is in a mutual aspect with Jupiter and Venus is *svakṣetra*. This period and sub-period was quite obvious for a prediction of child birth. But it is also three years long, so to narrow the time frame I considered the sub-sub-periods. Saturn-Venus-Jupiter was another obvious choice, which equated to a five-month period between April and September of 2019.

*Yoginī daśā* becomes a useful tool for narrowing time frames because the cycle is much shorter. Periods and sub-periods are of briefer duration. I saw that in this planetary *daśā* the same time frame would be Rahu-Saturn. Note that the Rahu-Ketu axis is with Saturn along the 5-11 axis of the birth chart, and in D-7 Rahu is in the *lagna*.

Checking the Jaimini angle with *Chara daśā*, I saw that she was running Libra, her 5<sup>th</sup> house! Mid-year 2019 the sub-period would be Leo, who gets the *rāśi drṣṭi* of *kāraka*, Jupiter. From Leo the 5<sup>th</sup> house Sagittarius gets the *rāśi drṣṭi* of her PK Moon. This was perfect confluence.

In transit Jupiter in Scorpio would be aspecting her 5<sup>th</sup> lord Venus in Cancer, and Saturn transiting Sagittarius would be aspecting her 9<sup>th</sup> house, Aquarius. I made a prediction for mid-year 2019.

In the fall of 2018, I heard from the mother that her daughter was pregnant with a due date of July 1, 2019. Just for fun I decided to try to predict the birth within a few days using the techniques that Shri Rao taught, involving the faster moving transits, especially of the Moon. See these passages from his book *Planets and Children* on timing the birth of children using transits, which he learned from his mother who specialized in this.

## **Rule One**

Saturn should have aspected the:

- 5<sup>th</sup> house or
- 5<sup>th</sup> lord
- 9<sup>th</sup> house or
- 9<sup>th</sup> lord

Within 9 months of the birth of a child in direct motion or retrograde motion, in which case it would give effects from the previous house also.

## **Rule Two**

Jupiter should have aspected like Saturn any of the four points mentioned above within nine months of the birth of the child.

## **Rule Three**

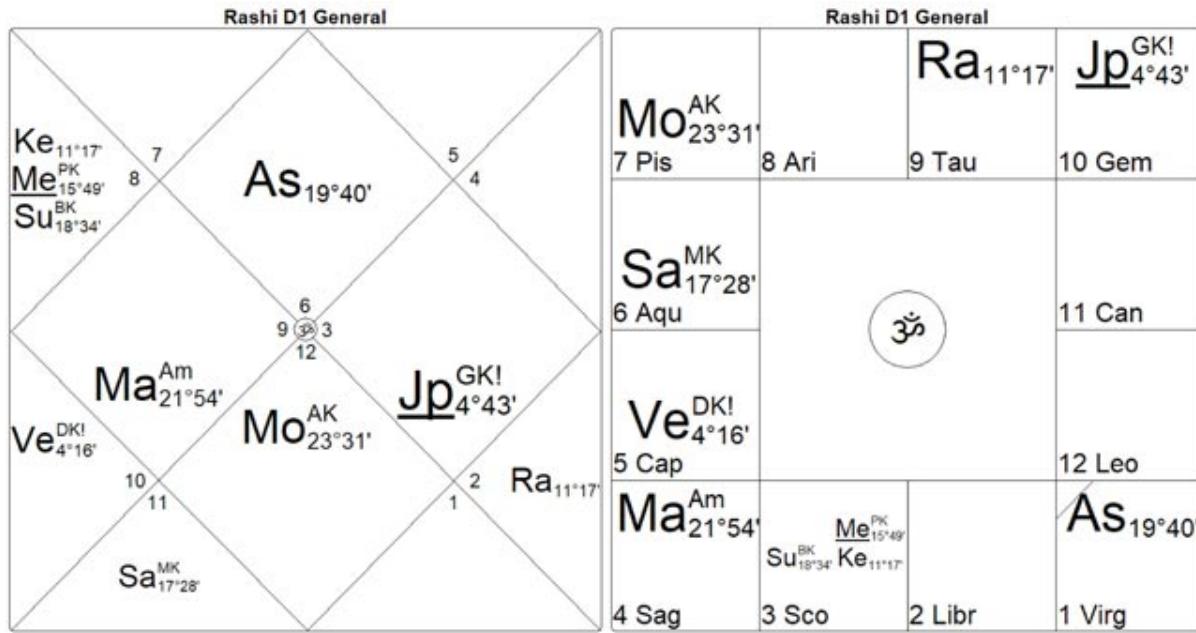
Mars should have aspected any of the above given four points but within 75 days.

## Rule Four

The Moon should have aspected any of the four above given points *or the lagna or the Moon of the parents within 72 hours.*

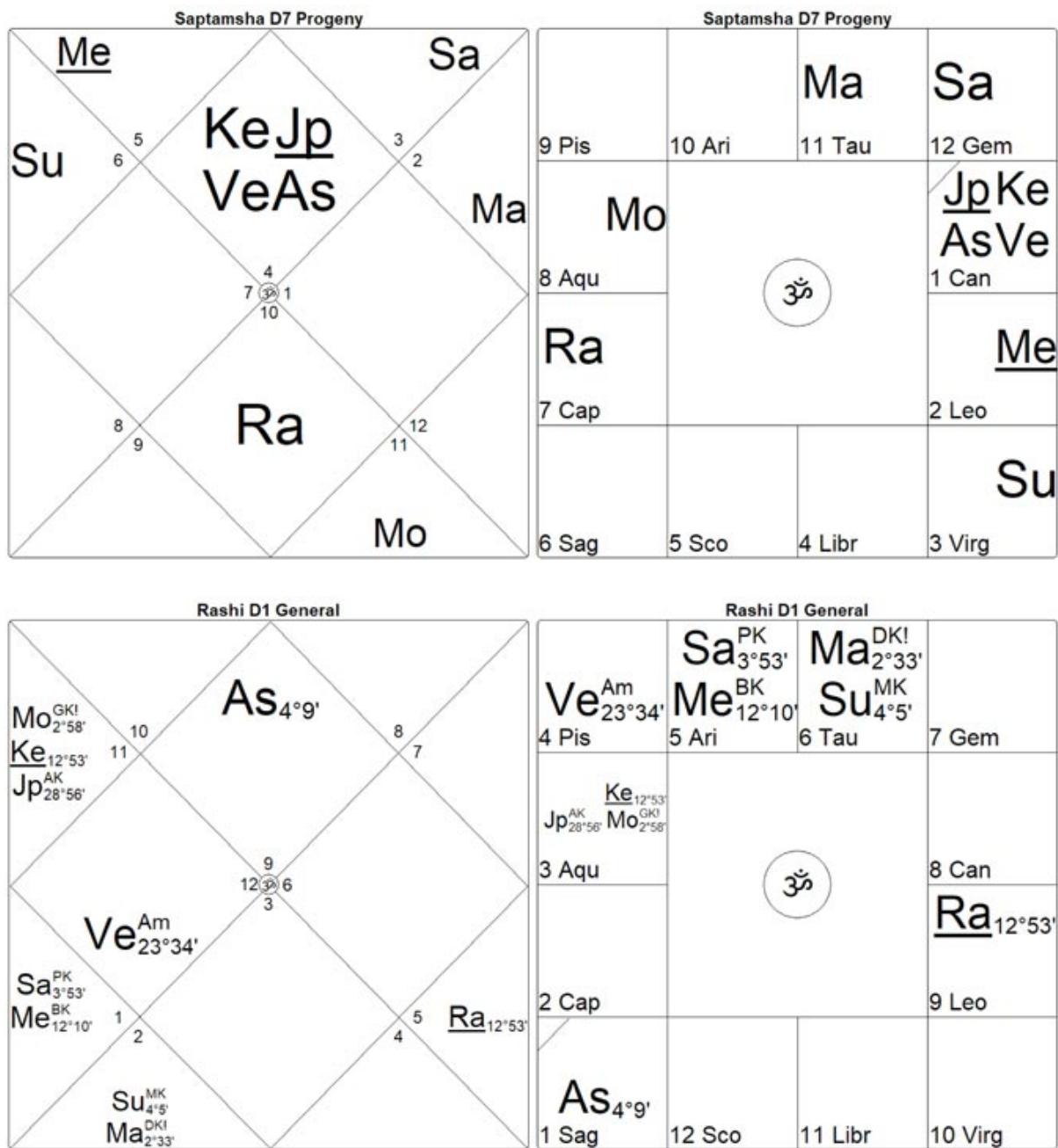
I saw that until late March 2019 Mars would be moving through Aries from where it would aspect all of the 5<sup>th</sup> house, 5<sup>th</sup> lord and 9<sup>th</sup> lord, but by 23<sup>rd</sup> of June it would be in Cancer, the sign of the 5<sup>th</sup> lord, Venus. Looking at the transit of the Moon, I saw that right around the due date the Moon would be in Gemini, both the *lagna* and the Moon sign of the mother. This appealed to me and made me think that her doctor was correct. The child would be born in the first days of July. It turns out we were both wrong. The child was born a bit prematurely on June 14 when the Moon was in Libra, the 5<sup>th</sup> house of the mother, also very much in keeping with Shri Rao's predictive parameters.

Below is the birth chart of my youngest sister again, whose marriage I predicted in her Venus-Saturn period. It was not difficult to see that a child would soon follow since Venus is in the 5<sup>th</sup> house as the 9<sup>th</sup> lord. Seeing her *saptāṁśa* made it rather a certainty. Here Venus is in the *lagna* with an exalted *kāraka*, Jupiter. It was just a question of sub-period and coordinating with other *daśās*.



Shortly after her marriage she had moved into the *Chara dasā* of Aquarius containing her 5<sup>th</sup> lord Saturn and from where natural PK Jupiter is in the 5<sup>th</sup> house. Aquarius-Pisces would be followed by Aquarius-Aries, which caught my eye since Aries receives the aspect of the Jaimini PK Mercury, but more significantly, Mercury is in the 5<sup>th</sup> house from Aries in D-7. This equated to about an eight-month period from September of 1997 to June of 1998.

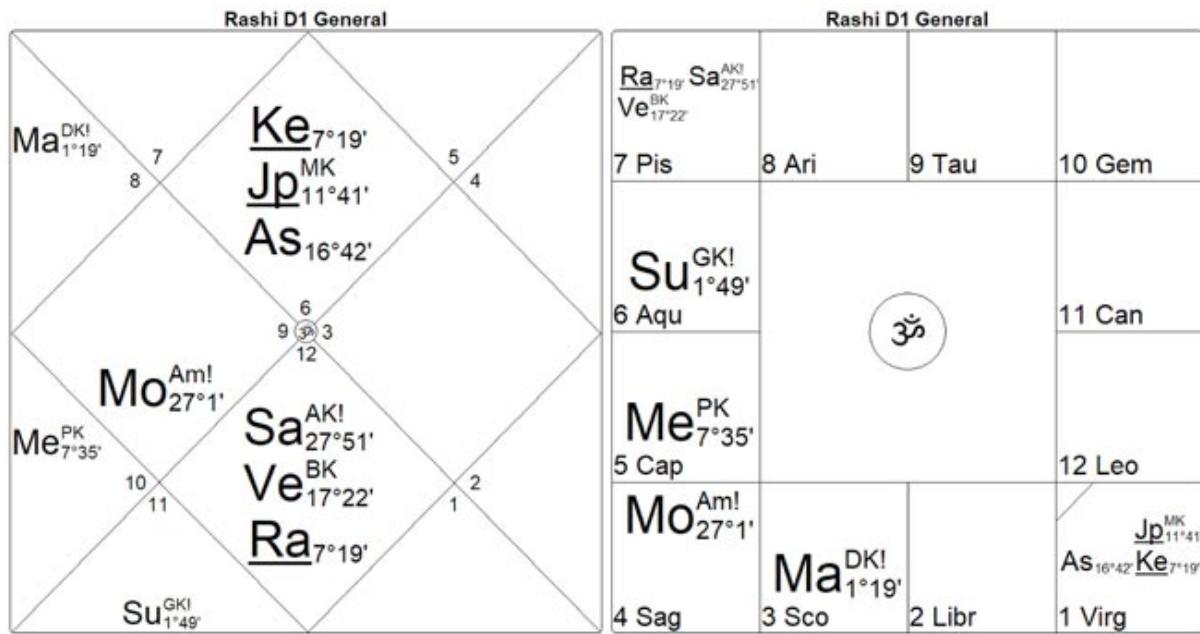
I saw that during this time period transiting Jupiter would be in Aquarius conjunct her 5<sup>th</sup> lord Saturn and transiting Saturn would be aspecting her 5<sup>th</sup> house. She gave birth to a son in May of 1998 and I was an uncle again.



Here is the chart of her son, my nephew. Notice that Mars is in Taurus the 9<sup>th</sup> house of his mother and the Moon is in Aquarius conjunct her 5<sup>th</sup> lord.

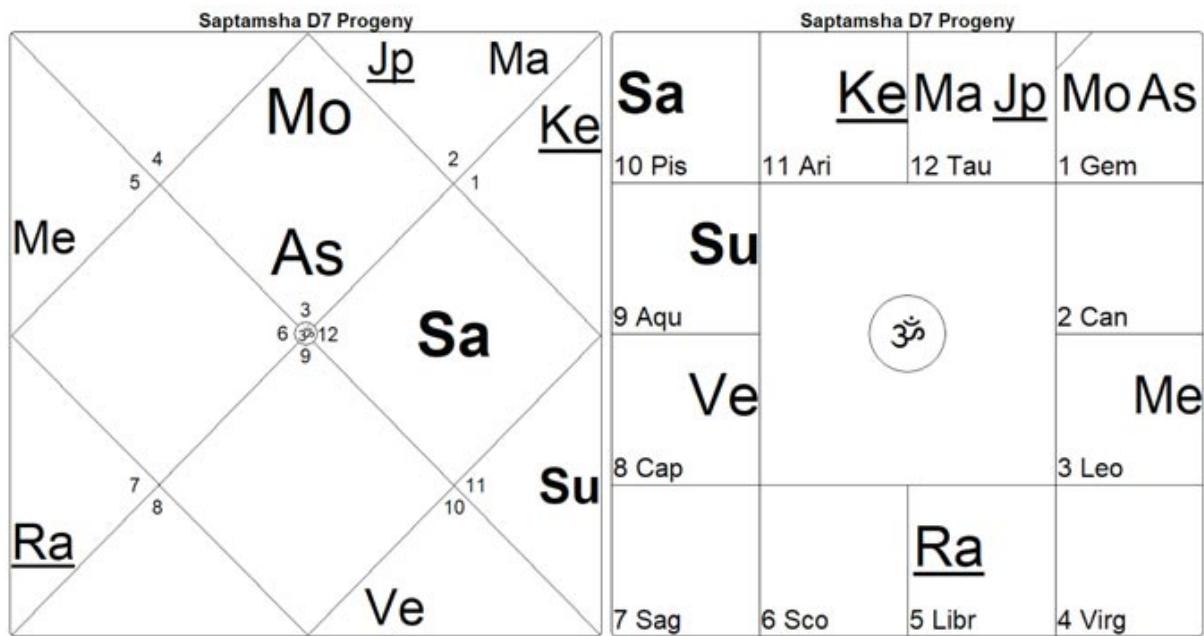
Then see her D-7 again shown above where Venus is conjunct Ketu in the *lagna*. It made this period/sub-period pre-eminently eligible for a prediction of

another child. She had her second son then. In *Chara* it was Aquarius-Cancer. See PK Mercury in the 5<sup>th</sup> from Cancer.



The reader may recognize this chart since it has appeared in all the previous chapters. I had predicted her marriage in Rahu-Ketu and it was not hard to see that children would soon follow in Rahu-Venus. Both are with a *vargottama* 5<sup>th</sup> lord, Saturn, and Venus is an exalted 9<sup>th</sup> lord. Both are in mutual aspect with *kāraka* Jupiter, and in Jupiter's sign.

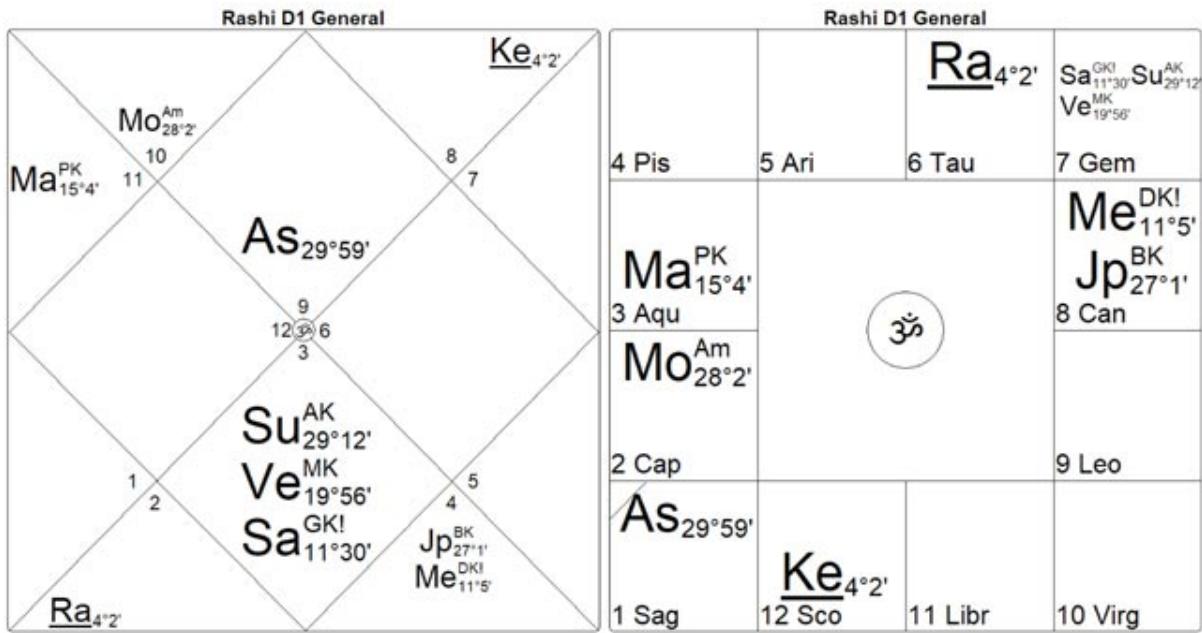
Moreover, the *Chara dasā* was Capricorn, the 5<sup>th</sup> house of the birth chart containing the PK Mercury. In basketball terms a prediction of child birth in this time frame was a “*slam dunk*.” A glance at her *saptāṁśa* made it even more so. Here Rahu is in the 5<sup>th</sup> house in the sign of Venus, with Venus as the 5<sup>th</sup> lord receiving the aspect of Jupiter.



Venus-Rahu is also a rather long period in *Vimśottarī*, so once again I consulted *Yoginī daśā* for narrowing the timing. I noticed that shortly after moving into Rahu-Venus in July of 2003 she would be running Venus-Mercury in this planetary *daśā*, which was completely confluent since Mercury is the *lagna* lord in the 5<sup>th</sup> house.

Transiting Jupiter would be in Cancer, aspecting her 5<sup>th</sup> house Capricorn and her 5<sup>th</sup> lord, Saturn in Pisces. Transiting Saturn in Gemini would be aspecting onto itself. I predicted accordingly, and she gave birth to a daughter on July 15, 2003. I became the godfather.

See the daughter's chart and note the position of Mars and the Moon:



Mars had transited the 5<sup>th</sup> house of the mother (Capricorn) within 75 days of the birth, and the Moon at her birth was in Capricorn.

I mentioned previously that Rahu-Venus is a rather long period, three years, so it could produce another child and in what better *daśā* sequence than Rahu-Venus-Rahu? In *Chara daśā* the overlapping period of Capricorn-Virgo was an obvious choice, with the PK Mercury in the 5<sup>th</sup> from Virgo. Transiting Jupiter was in Virgo during this time frame, aspecting both the 5<sup>th</sup> house and the 5<sup>th</sup> lord, while Saturn retrograde in Cancer was aspecting as if from Gemini onto the 5<sup>th</sup> lord. Accordingly, she gave birth to a son in December of 2004.

The only time in my life when I was a full-time consulting astrologer was a period from October 2012 up to January 2016. During this time, I was asked to make many predictions of child birth, oftentimes by married couples having trouble conceiving. In such cases there is additional data to consider. This involves a method for assessing the potency of the potential father and the fertility of the potential mother. For a male this potency point is referred to as

the *bīja sphuṭa* and for the female this fertility point is referred to as the *kṣetra sphuṭa*. *Bīja* means “seed” and *kṣetra* means “field.” For pregnancy to occur a potent seed must be sown in a fertile field.

To find out the *bīja sphuṭa*, add the longitude of the Sun, Venus and Jupiter of the male chart and divide the sum total by 360. The remainder is the *bīja sphuṭa*. To find the *kṣetra sphuṭa*, add the longitudes of Moon, Mars and Jupiter and divide by 360. The remainder will be *kṣetra sphuṭa*. What follows are some principles of interpretation from Sanskrit classics:

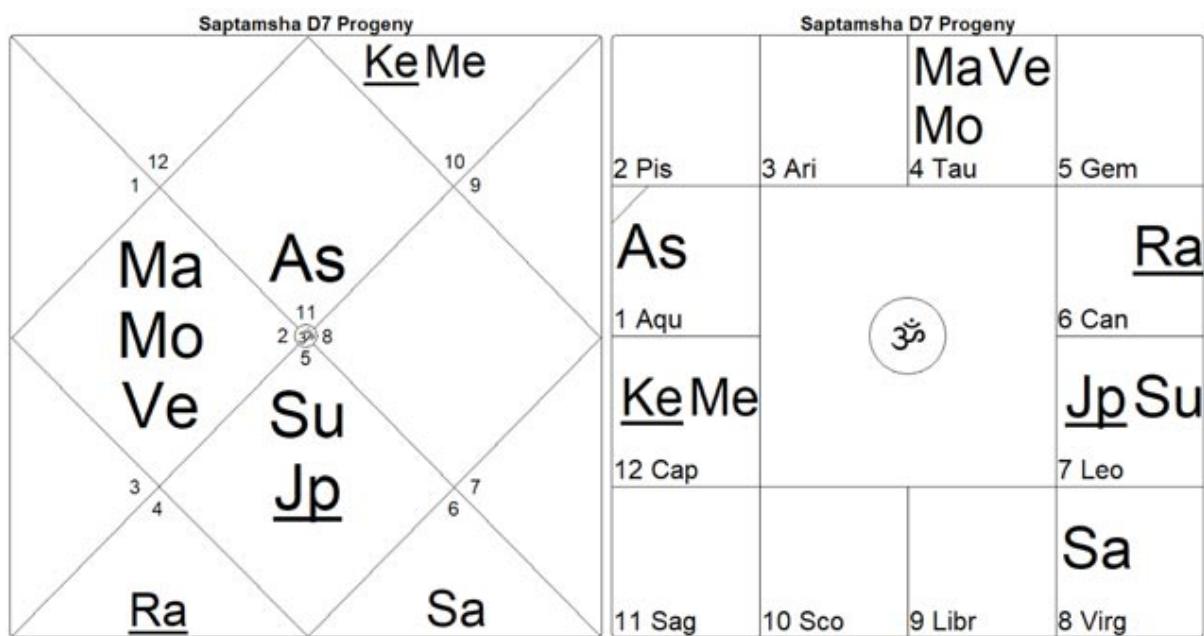
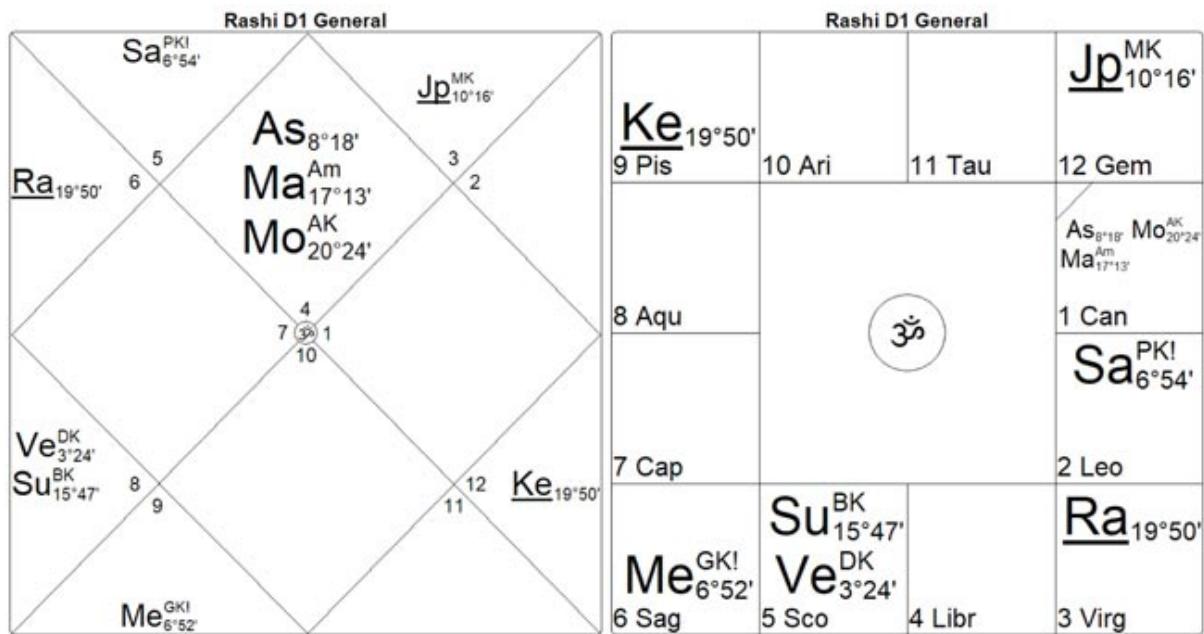
- If the *bīja sphuṭa* is in odd sign and in odd *navāṁśa* and gets conjoined with or aspected by benefics, the *bīja* is said to be strong and such a person will be able to become father of a child.
- If in odd sign in *rāsi* chart and in even sign in the *navāṁśa* chart or vice versa the birth of children is said to take place with great difficulty.
- If the *sphuṭa* is in even sign in both *rāsi* and *navāṁśa* children will not be born to him.
- If the *kṣetra sphuṭa* occupies an even sign and even *navāṁśa* and gets conjunct or aspected by benefics she can be confirmed to give birth to children.
- If the *kṣetra sphuṭa* occupies odd sign in *rāsi* chart and even sign in *navāṁśa* or vice versa, the native will beget children with great difficulty.
- If the *kṣetra sphuṭa* occupies odd signs in both *rāsi* and *navāṁśa* children will not be born to them.

- Further, these *sphuṭa rāśis* should not be aspected by malefics or hermaphrodite planets.
- The 5th house from *sphuṭa rāśis* also should not be conjunct with malefic planets or aspected by malefics.
- It is also said that Rahu should not occupy the *bīja sphuṭa* or 5th house there from.

I want to make it clear that I have not researched these interpretive principles enough to vouch for their complete validity or to endorse them wholeheartedly. But they are a part of the *Jyotiṣa śāstra* and therefore worthy of serious consideration. In cases where couples are having difficulty conceiving, they are something to look at this way. Such was the situation with an Indian man living in the U.S. who consulted with me in early 2014 when he and his wife had been trying for a child for some time with no success.

See the chart given below. Jupiter is not well placed here, falling in the 12<sup>th</sup> house from both the birth *lagna* and the Moon, since they are the same. Its main influence is the 12<sup>th</sup> lord Mercury with whom it is in a *parivartana yoga*. I would also take into account the *kendra sambandha* with the Rahu-Ketu axis. In his *saptāṁśa* Jupiter is better placed in an angle but with the aspect of Mars.

The 5<sup>th</sup> house of the birth chart has the Sun and Venus and the 5<sup>th</sup> lord goes to the 1<sup>st</sup> in its debilitation sign, but with the *lagna* lord Moon, giving *nīcabhaṅga*. From *kāraka* Jupiter the 5<sup>th</sup> lord goes to the 6<sup>th</sup>, and the 5<sup>th</sup> house from there gets the aspect of both Mars and Saturn. Taking this as a whole, it is not a disastrous picture but some delay/obstruction is apparent. This man was in his mid-thirties at this time.



See the calculation of the *bīja sphuṭa* involving the Sun, Venus and Jupiter.

Sun = 7 signs 15-47

Venus = 7 signs 3-24

Jupiter = 2 signs 10-16

Total = 16 signs 29-27. Subtract 12 signs = Leo 29-27 and Sagittarius  
*navāṁśa*.

Both Leo and Sagittarius are odd *rāśis* and according to the interpretive principles given above this person should be able to father a child. However, there is no benefic influence on Leo and the malefic Saturn is in this sign, indicating some delay/obstruction.

Regrettably, I cannot now pull up the chart of the wife, which was a part of my process in making this prediction, so I must confine myself to his chart in recounting it.

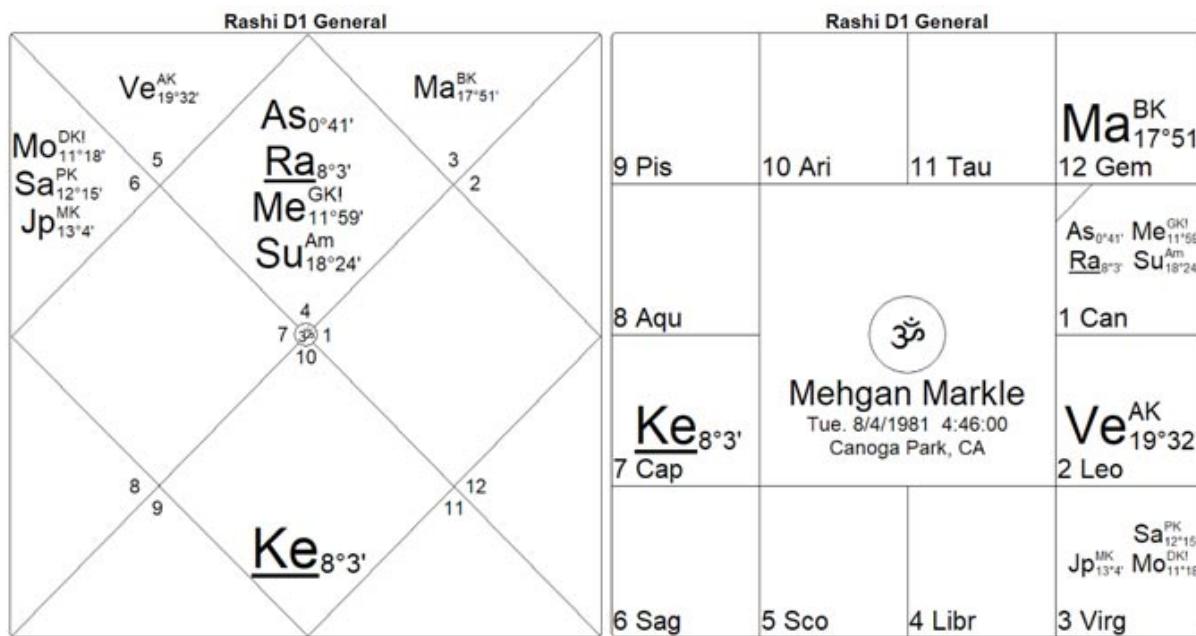
His major period in *Vimśottarī* was Venus, which obviously made it eligible for bringing this event since it is in the 5<sup>th</sup> house with the Sun without combustion. The sub-period was Mercury, strongly under the influence of *kāraka* Jupiter. In his D-7 Venus is well placed in an angle *svakṣetra* and Mercury is the 5<sup>th</sup> lord, though not well placed and afflicted. It is, however, in a 5-9 relationship with the major period lord, Venus. It appeared to me not the best picture for a sub-period lord to give this event, but still a possible one. What did *Chara daśā* have to say on the matter?

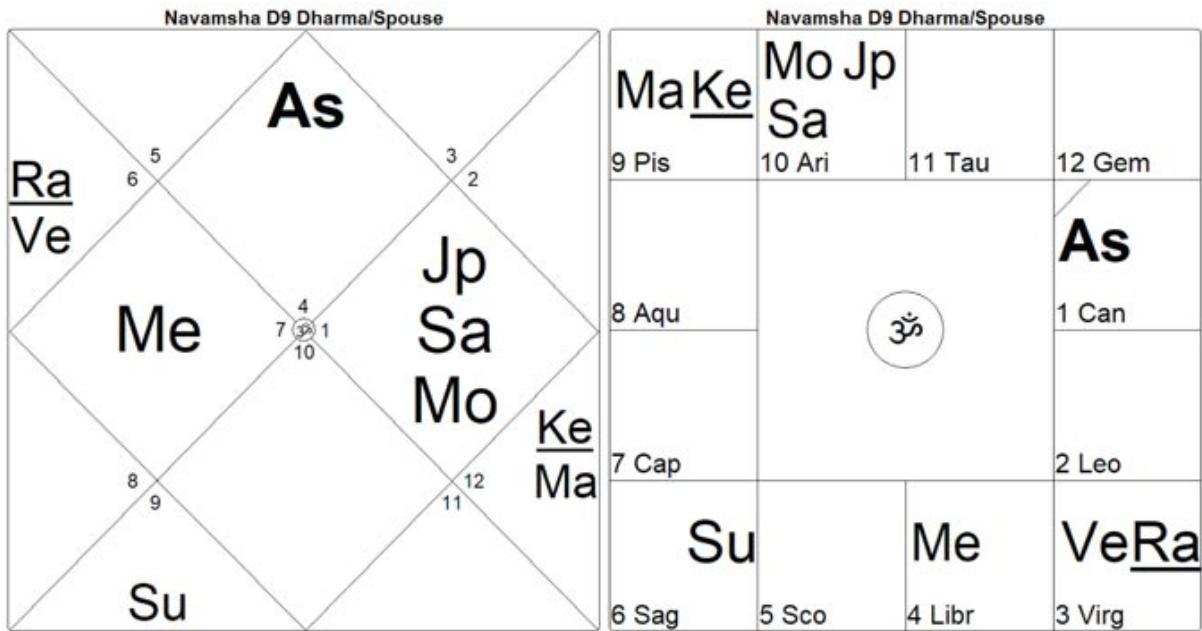
The major period was Aquarius which appealed to me immensely since from there the 5<sup>th</sup> house, Gemini, has *kāraka* Jupiter in an exchange with the 5<sup>th</sup> lord Mercury. The upcoming sub-period of Gemini was an obvious choice. This would over-lap with Venus-Mercury-Jupiter in *Vimśottarī* mid-year 2015. As an additional cross-check I consulted the *Yoginī daśā* and discovered it was the major period of Mars, the 5<sup>th</sup> lord of the birth chart. Transiting Jupiter would be in Cancer conjunct the 5<sup>th</sup> lord, and Saturn would be in Scorpio, the 5<sup>th</sup> house. His wife's chart showed child birth in a similar timeframe and my

prediction was made. Shortly thereafter I heard from them they had conceived and she gave birth in May of 2015.

In May of 2018 when I saw in news headlines that Prince Harry of England had married an American woman, actress Meghan Markle, I looked to see if her birth data was available online and discovered that it was. I had Prince Harry's birth chart in my data base since his birth. After examining the timing of their marriage, I considered the prospects of their having children, which I presumed they wanted soon thereafter since they both were in their mid-thirties. See her chart below.

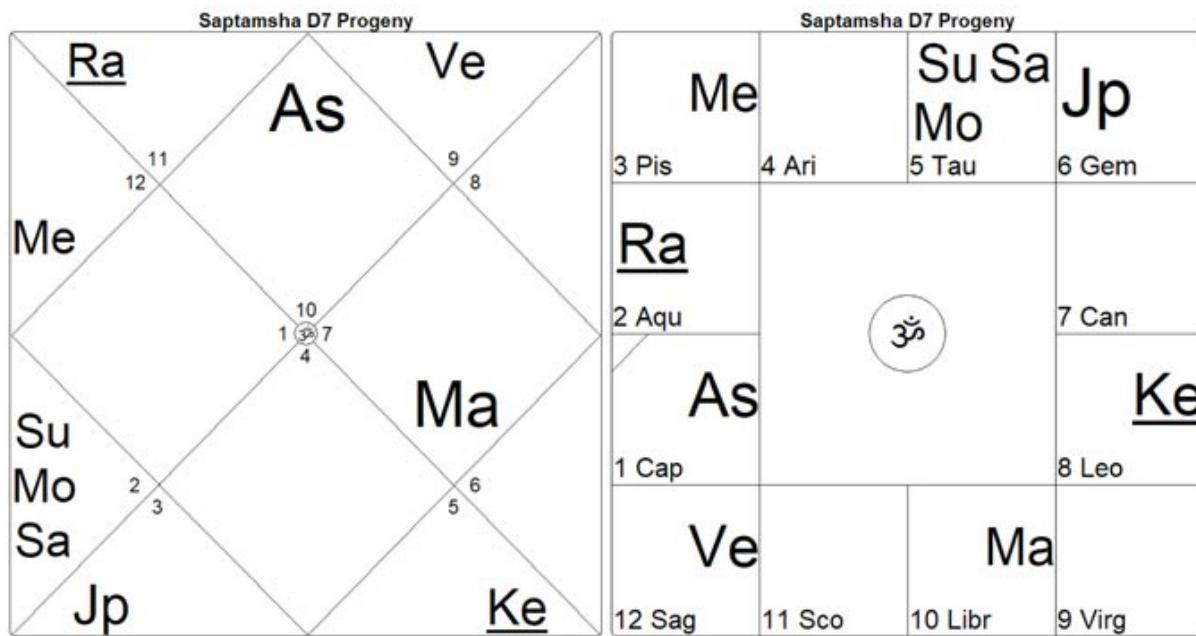
She had married in her Jupiter-Saturn period. They are conjunct in her birth chart along with the *lagna* lord, Moon, with Jupiter as the 7<sup>th</sup> lord from the Moon and Saturn as the 7<sup>th</sup> lord from the birth *lagna*. Jupiter and Saturn remain together in her *navāṁśa*, with Saturn again as the 7<sup>th</sup> lord.





As it was her Jupiter major period, it was also very eligible for giving her a child, as was the Saturn sub-period since it is with Jupiter and also the 5<sup>th</sup> lord from *Chandra lagna*. Jupiter also receives the aspect of her 5<sup>th</sup> lord, Mars.

I consulted her *saptāṁśa*, and saw that Jupiter is not that well placed in the 6<sup>th</sup>, but strong by virtue of its exchange with its sign lord, Mercury. Saturn, however, is the *lagna* lord of D-7 in the 5<sup>th</sup> house.



I next saw that she was running the major period of Sagittarius in *Chara daśā*, which receives the *rāśi drṣṭi* of both the PK Saturn and *kāraka* Jupiter. Upcoming sub-periods that showed good promise for bringing a child were:

Sagittarius-Pisces

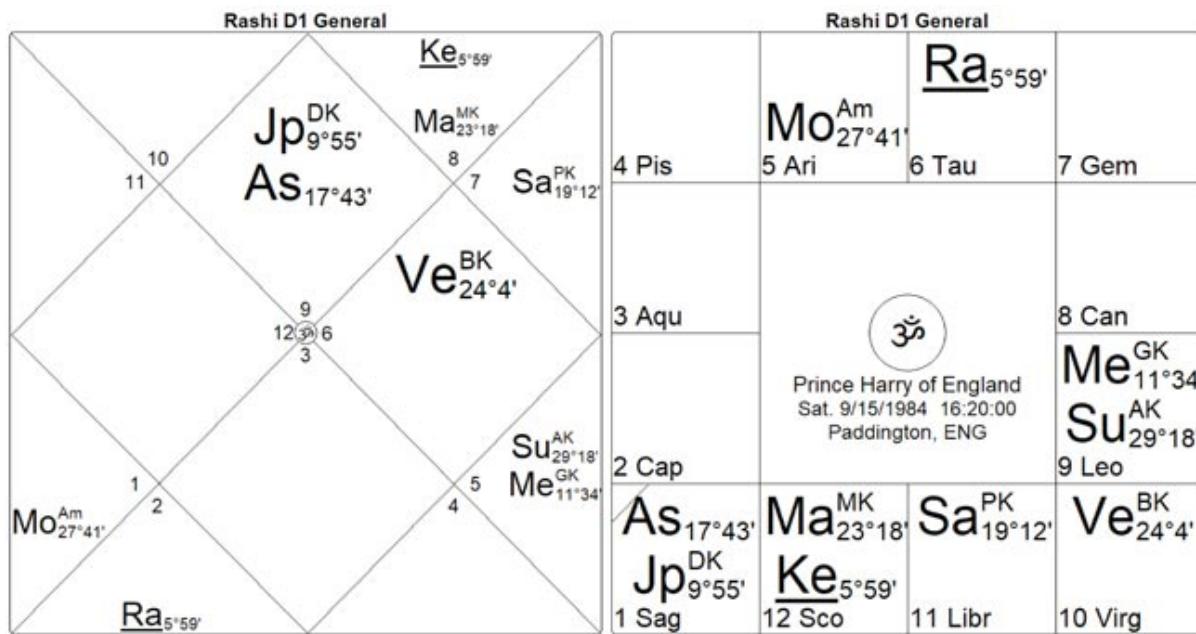
8/4/2018 to 5/5/2019

Sagittarius- Aquarius

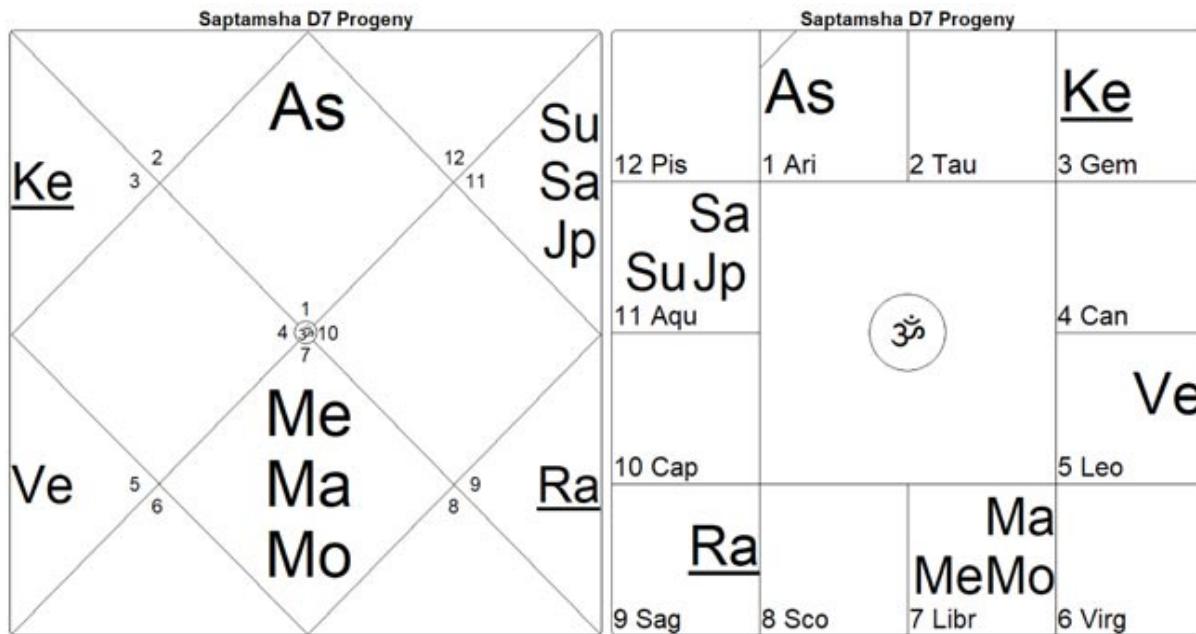
5/5/2019 to 2/3/2020

Pisces also receives the *rāśi drṣṭi* of PK and Jupiter, and the 5<sup>th</sup> house from Aquarius does also.

In *Yoginī*, Rahu-Jupiter starting in April of 2019 really caught my eye since in D-7 Jupiter falls in the 5<sup>th</sup> house from Rahu and both are in strength. That spring Jupiter would be transiting Scorpio, her 5<sup>th</sup> house, and Saturn in Sagittarius would be aspecting her 5<sup>th</sup> lord Mars. The timing in the *daśās* and transits were all very confluent for the birth of a child in this time frame. But what of his chart?



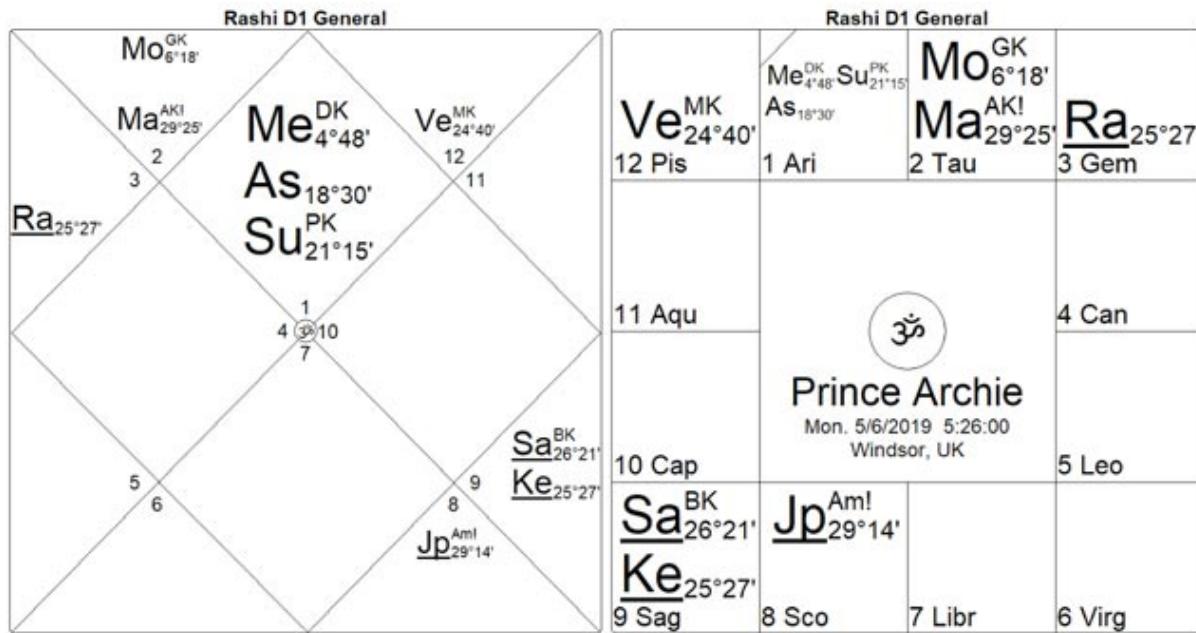
He would be running Rahu-Venus-Sun in *Vimśottarī*. I saw that Rahu receives the aspect of the 5<sup>th</sup> lord Mars in his chart, making it eligible, and that Venus falls in the 5<sup>th</sup> house from Rahu (*daśā lagna*).



In his *saptāṁśa*, Rahu was in the 9<sup>th</sup> and Venus in the 5<sup>th</sup> and they were in a 5-9 relationship with each other.

Then when I saw that the period and sub-period would be Libra-Libra in the spring of 2019, birth of a child for him and his new wife seemed a certainty. In his chart Libra has an exalted Saturn as the PK. Transiting Jupiter in Scorpio would be conjunct his 5<sup>th</sup> lord Mars, and Saturn retrograde in Sagittarius would be doing the same.

They welcomed a son into the world on May 6, 2019. See the chart below. Note how Mars and the Moon of the child in Taurus aspects the 5<sup>th</sup> lord of his father in Scorpio and the 5<sup>th</sup> house of his mother. Born in the Sun period, an exalted 5<sup>th</sup> lord in the 1<sup>st</sup> house, it shows his royal birth.



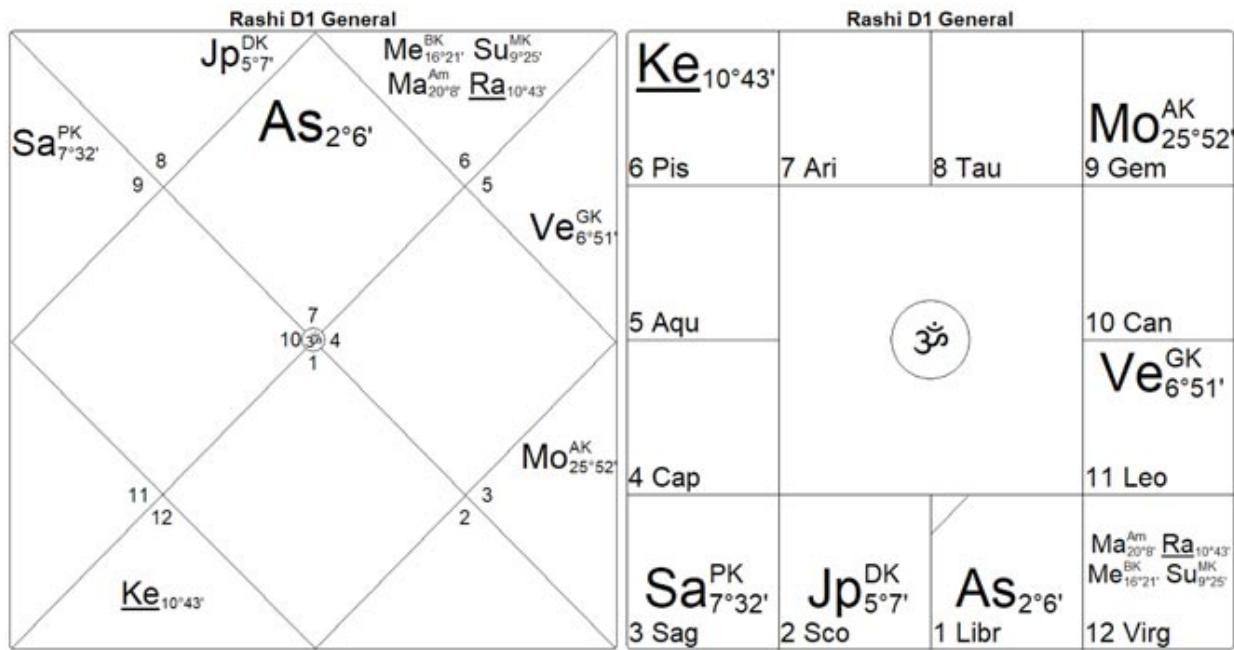
To conclude this chapter, I will now recount in some detail one of the first predictions of child birth that I ever made with the techniques I had learned from Shri Rao. I had originally published it as an article entitled, “*You, Me, and Baby Makes Three.*” I also included this story in my article *The Curse of Serpents*.

I had been a part of their relationship from the very start, or come to think of it, even before it started. I was visiting carrot-topped Bob in Chicago that wintry weekend when he first met Sharon. It was a “*fix-up*,” and I remember teasing him with exaggerated horror stories of this modern-day social rite. He blithely countered with “*That’s why I only made it for lunch.*” They must have been serving something special that Sunday because not long afterward I had the privilege of being a groomsman at their sumptuous wedding. So much for my foresight.

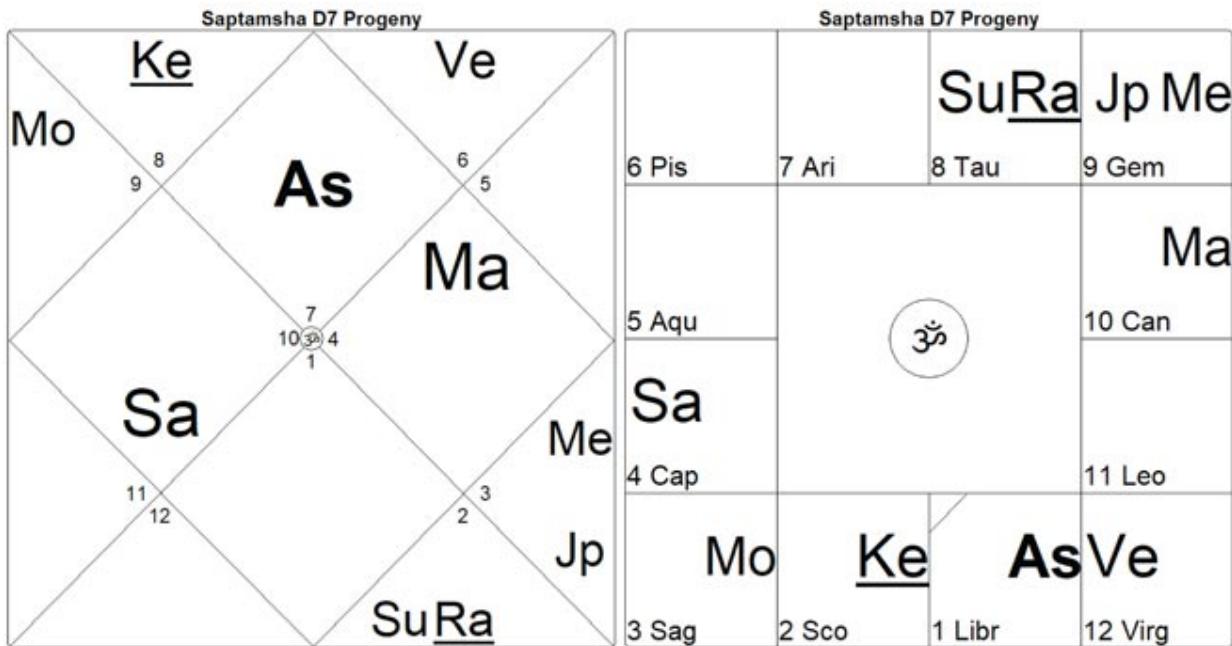
Two years had passed since that happy occasion, and though I was not able to see them often I heard that they were very happy together. But, alas, there was trouble in paradise. They have not yet had a child, and one conception ended in the heartache of miscarriage. Fertility specialists were consulted, repeat tests taken, and procedures followed, but no “*bundle of joy*” had yet to appear on the scene, and it was a mystery as to why. The doctors called it “*unexplained infertility*.” Next, they considered *in vitro* and even met with an adoption agency, though they were not ready to exercise that option yet. They also consulted with their friend, the astrologer, oftentimes the last resort of the desperate, though I don’t think either of them really believed in its validity.

## Sharon's Chart - The Static Promise

When it comes to the question of conceiving and giving birth to a child, the woman's chart takes precedence for obvious reasons. I began then by examining the static promise in Sharon's birth chart. The first thing to consider was the condition of *kāraka* Jupiter.



The good news that I saw here is that her Jupiter in the *rāsi* is not ill-placed from the birth *lagna* or in a bad dignity or afflicted. The only potential negatives were that it falls 6th from the Moon in a *sarpa drekkāna*.



Jupiter's condition in the *saptāṁśa* (D-7) should also be assessed in this regard. If the D-7 *lagna* could be trusted Jupiter was well placed in a trine here and with a *svakṣetra* Mercury, but with malefic hemming.

Next, I evaluated the 5th house and the 5th lord:

1. from the *lagna*
2. from the Moon
3. and from *kāraka* Jupiter

The 5th house from the *lagna* is Aquarius. There are no planets in the 5th house, but Venus, a natural benefic and lord of 1 and 8, aspects from its position in the 11th house.

The 5th lord Saturn, the *yogakāraka* planet for Libra ascendant, goes into the 3rd house, Sagittarius, where it receives full aspect from the Moon, who

is the 10th lord posited in the 9th house. This is a favorable *rāja yoga* combination, which shows her professional involvement with impaired children as an occupational therapist.

However, this 5th lord Saturn also receives the aspect of Mars from the 12th house. So, on the challenging side, the connection of Mars or *Ketu* to 5th house factors create the potential for miscarriage in a chart.

From the Moon in Gemini the 5th house is ruled by Venus in Leo, unaspected. Again, we see a pattern of the 5th lord in the 3rd house.

From Jupiter in Scorpio, the 5th house is Pisces which has *Ketu*. *Ketu*'s role in creating the potential for miscarriages has already been mentioned. It is also the major factor in medical mystery and misdiagnosis.

It should also be noted that *Ketu* and its sidekick, *Rāhu*, represent unorthodoxy, or deviations from the norm. *Ketu* in the 5th can be an indication of birth or acquisition of a child through unusual or unnatural methods. This could range from cesarean section to artificial insemination, to adoption and so forth.

However, from this angle, we see a host of other influences coming into play by aspect, creating a complex and confusing picture. Pisces receives the 7th house aspects of the Sun, Mars, and Mercury in Virgo. This is the usual jumbled picture that makes astrological interpretation so difficult. However, Mercury, who is in the 9th in its own house, is just past its highest degree of exaltation, though it is also combust. As we will see later, the quality of the karmic fruit this exalted Mercury will bring is of paramount importance since Sharon was running the Mercury *mahādaśā*.

## Special Technique

In his excellent book *Planets and Children*, Mr. Rao employs a special point called the *Kṣetra Sphuṭa* calculated by Vedic astrologers to assess the child-conceiving capabilities of a woman. *Kṣetra*

means “field.” The corresponding point for a male is called the *Bīja Sphuṭa*, or “seed.”

In the case of women, add the longitudes of the Moon, Mars and Jupiter. For Sharon ‘s chart this would be as follows:

Planet	Sign	Degrees	Minutes
Moon	2	26	23
Mars	5	20	10
Jupiter	7	5	8
<i>Kṣetra =</i>	14	51	41

This converts to 15 signs, 21 degrees, 41 minutes. Removing the multiples of 12 from the sign column, this gives Cancer 21 degrees, 41 minutes as the *Kṣetra Sphuṭa*. The idea is to then examine this sign and its lord for benefic or malefic associations in each chart.

Cancer is said to be a fruitful *rāśi* and in the birth chart, it receives a benefic aspect from Jupiter, the indicator of children. This was very

encouraging to see. Moon, the lord of Cancer, does go into the “*barren*” *rāśi* Gemini but is aspected by the 5th lord Saturn.

So, what did I conclude from all this analysis? The 5th lord Saturn falling in a mild *dussthāna* and receiving the aspect of Mars appeared to be the combination that was causing the problem and had already given one miscarriage. The influence of both Mars and the *Rāhu-Ketu* axis on the 5th house from *kāraka* Jupiter, which approximates the “*curse of serpents*” combination, also seemed relevant this way. On the plus side *kāraka* Jupiter was not afflicted and the *Ksetra Sphuta* appeared to reflect an ability to conceive. All in all, it was not too bad of a picture.

The difficult question then became:

- Do the obstructing factors make her case one of difficulty/ delay in conceiving and giving birth to her own child?
- Or, do they show a denial of a child from her womb, with adoption as her only recourse?

The equally important question was that of timing. Was she in a child-giving period?

## Sharon's *Daśās* and Transits

In the *Vimśottarī daśā*, she was running the major period of Mercury. This *daśā* lasts 17 years. For Sharon, this covered a period in her life between the ages of 27 and 44. She was 37, so she was about three quarters of the way through the *mahādaśā*.

(Mercury *Daśā*: January 1987 to January 2004)

According to the research of *Śrī* Rao and his colleagues, I had learned that children are born in the periods and sub-periods of planets connected with the trines, the 1st, 5th and 9th houses of the birth chart. As the 5th house from the 5th house, planets in the 9th house, and the 9th lord become quite eligible to give this event according to the principle of *bhavat bhavam*.

Mercury as the 9th lord did qualify as a child-giving period, and let me note again that this Mercury is less than two degrees past its highest point of exaltation. The Mercury period must, therefore, bring some favorable results. Since it is conjunct the 7th lord, it already had given her a wonderful husband and marriage, and being in the 12th house as the 12th lord, they had taken some great vacations together in exotic foreign locals.

But what about children? With qualifications of as a child-giver, and so well placed by sign, my judgment was that it would eventually bring children, though it might not be through the normal means. Its placement in the 12th is not optimum from this standpoint, and it is heavily afflicted by three natural malefics, including the Sun with combustion. This tells the story of the “*unexplained infertility*” and the miscarriage that had been her experience thus far. Was the aspect of the 5th lord Saturn a help or a hindrance? Or both? In D-

7 Mercury is very well placed as the 9th lord in the 9th with *kāraka* Jupiter, but again the malefic hemming of these *grahas* is an unfavorable factor.

The remaining sub-periods in the Mercury *mahādaśā* were as follows:

*Rāhu*              July 1996 to February 1999

Jupiter              February 1999 to May 2001

Saturn              May 2001 to January 2004

Interestingly, a fairly strong case could be made for each of these remaining sub-periods.

*Rāhu* mainly gives results based on the planet ruling the sign it is in, and the planets it is associated with by conjunction and aspect. Note that *Rāhu* is both conjunct the exalted *daśā* lord, Mercury, and in Mercury's sign, Virgo. Moreover, it is the planets most closely associated with a *mahādaśā* lord that can best fructify the potentials of that planet. By virtue of its close association with Mercury, *Rāhu* takes on its child-giving propensities, and can also actualize those potentials in its sub-period. It too receives the aspect of the 5th lord Saturn. Could it bring that child?

## Finer Timing

In order to fine-tune timing, the third level of the *daśās* must be used, the sub-sub periods known as the *pratyantar daśā*. This gets tricky because the finer the level the more sensitive it is to even minor inaccuracies in the birth time. But presuming the birth time is accurate within minutes, the sub-sub periods of *Rāhu* were as follows.:

<i>Rāhu</i>	up to December 14 1996
Jupiter	up to April 19 1997
Saturn	up to September 11 1997
Mercury	up to January 21 1998
<i>Ketu</i>	up to March 17 1998
Venus	up to August 19 1998
Sun	up to October 4 1998
Moon	up to December 21 1998

The first two periods I eliminated since Sharon would have to have been pregnant already (July 28, 1996) to give birth before April 19, 1997. However, the *sub-sub-period of Saturn really caught my eye for obvious reasons*. This covered a 6-month period between April 19th to September 11, 1997. She could give birth in this period if she conceived anytime within the next 4 or 5 months, roughly. I liked the look of this Mercury-*Rāhu*-Saturn period. Each of them is a qualified child-giver, and they are all connected in the birth chart by conjunction or aspect.

A case could also be made for each of the remaining sub-sub periods after Saturn. I didn't want to single this one out exclusively, but a child in Mercury-*Rāhu*-Saturn seemed very possible.

## Cross-Checking Through Alternative *Daśās*

One of the most exciting moments for a *jyotiṣi* is to see an event “*line up*” in different *daśā* systems. Śrī Rao teaches his students to use three *daśā* systems at a minimum in order to make sound predictions. In addition to the *Vimśottarī daśā*, I examined this same period in 1997 in two other systems to see if they tell a similar tale of potential childbirth.

## ***Yoginī Daśā***

In *Yoginī daśā*, Sharon would be running Jupiter-Mercury for roughly the same period, May 24 to October 11, 1997. The child-giving propensities of these two planets have already been detailed, but it may be worth noting again that these two planets are conjunct in the *saptāṁśa*. Strong corroboration? It appeared so to me.

## ***Chara Daśā***

Jaimini's sign-based *Chara daśā* seemed to provide an even stronger cross-check. In the Jaimini system, the planet that ranks 5th highest in degrees regardless of sign placement is known as the *putrakāraka* or signifier of children. In Sharon's chart, this planet is Saturn. This makes Saturn a double indicator of children since it is the 5th lord of this birth chart. The applicable principle is that children would be born in the *daśās* and *antardaśās* of signs containing or aspected by the *putrakāraka* Saturn. During the period in question, Sharon's *Chara daśā* would be Pisces-Virgo which would run from May 27 to September 26, 1997. From its position in Sagittarius, the *putrakāraka* Saturn makes Jaimini aspect onto both Pisces and Virgo. Note that in the Jaimini system planets in dual signs aspect all the other dual signs by *rāśi drṣṭi*. This alone provided strong support to the indications for a child during this period shown by the two other *daśā* systems.

However, an additional case can be made for this Pisces-Virgo combination using some additional unique techniques of the Jaimini system. Virgo obtains additional qualification when we see that it is the 5th house from *kārakāṁśa lagna*. This is the *navāṁśa* sign of the *ātmakāraka* or planet with the highest degree in the birth chart. In Sharon's chart, this is the Moon, which goes into the sign Taurus in the *navāṁśa*. Using that sign as a *lagna*, Virgo becomes the 5th house. The following table recapitulates the way these three *daśā* systems “*line-up*” in their timing and suggests the potential of a child during this period.

<b>Daśā System</b>	<b>Relevant Daśās</b>	<b>Time Period</b>	<b>Comment</b>
<i>Vimśottarī</i>	Mer- <i>Rāhu</i> - Saturn	April to Sept. 97	Three qualified and connected child-givers
<i>Yoginī</i>	Jupiter-Mercury	May to October 97	Both qualified child-givers, and conjunct in the <i>Saptāṁśa</i>
<i>Chara</i>	Pisces-Virgo	May to Sept. 97	Both aspected by the <i>putrakāraka</i> in the <i>rāśi</i> .

## Transits

So, having examined this time period in three *daśā* systems, all of which supported the idea of a child, the final question to consider was whether the transits supported, which they did. The simultaneous double transit of Saturn and Jupiter that Śrī Rao emphasizes so much was clearly operating during this time period. Jupiter in Sagittarius was conjunct the 5th lord Saturn and would continue to do so for some time. This influence would extend to retrograde periods while in Capricorn. From its position in Pisces, where it would remain for close to two more years, Saturn would make aspect onto the 5th lord, and when retrograde would also cover the 5th house Aquarius. So, I saw that the *daśās* and the transits were coordinating in such a way to indicate a child-giving period. However, to give birth, one has to first conceive, and this is what Sharon was having trouble doing. Is there an astrological way to time conception?

## **Conception, Childbirth, and the Transit of Mars**

In his book *Planets and Children*, *Srī* Rao shares some of what he learned from his mother who was an expert in this area of astrology. In his book, he indicates that Mars, the very planet that causes miscarriages and cesarean births in a birth chart, brings about conception, and later, birth labor when functioning by transit. The aspect of Mars to the following four points are relevant to conception and also to giving birth.

1. The fifth house, or
2. The fifth lord or
3. The ninth house or
4. The ninth lord

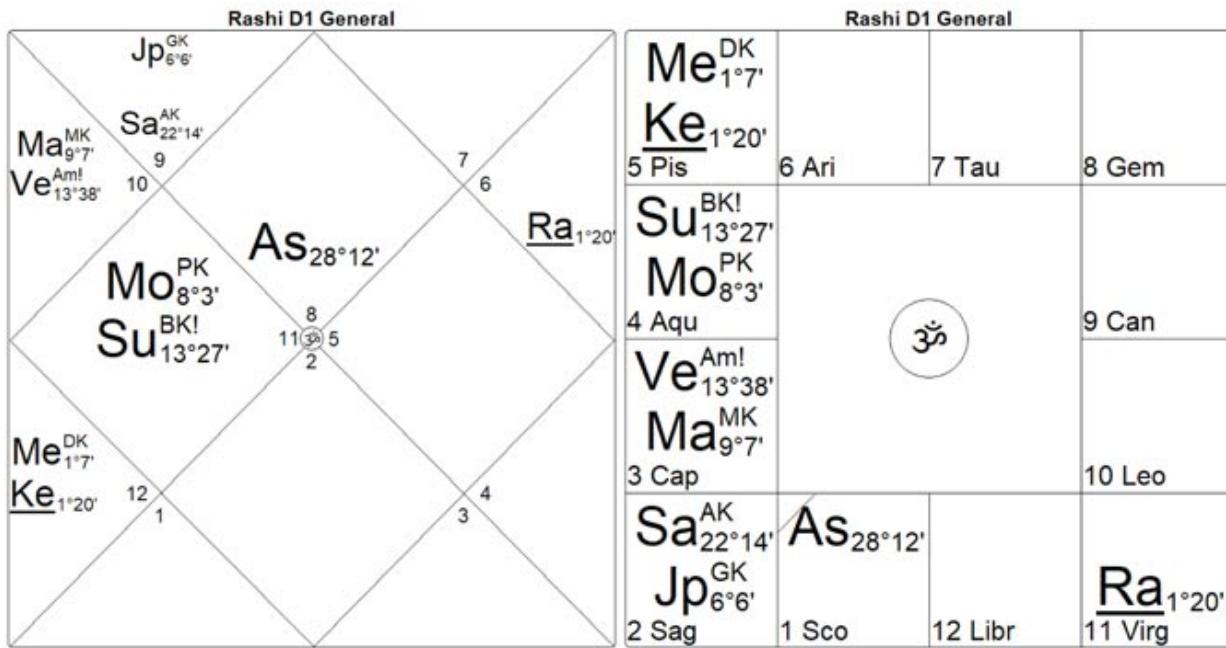
At the time I was making this assessment in July of 1996, this meant that Sharon could conceive at any time now. Mars was currently transiting Gemini (Sharon's 9th house) from where it makes aspect on the 5th lord Saturn. However, it should be noted that it continued to influence 5th house factors for some time. From the two following signs, Cancer and Leo, it would aspect the 5th house. And when it moved into Virgo, it will aspect the 5th lord, Saturn. This meant that transiting Mars would be giving the promise of conception (or birth!) through the first week of June 1997, nearly an 11-month period. By mid-September through October, Mars would transit Scorpio and make aspect from that sign onto the 5th house

Aquarius, and during November, it would transit Sagittarius where it will conjunct the 5th lord.

In other words, transiting Mars would be doing what *Srī* Rao's researches suggested it needs to do to bring about both conception and birth in the timeframe that coincided with what the *daśās* and Saturn-Jupiter transit portended. Everything seemed to point to a 6-month period between April and October 1997.

However, this is only one half of the story. Every child has both a mother and a father. If Sharon is having a child during this time, Bob will become a father as well. His chart, and the indications during this same time period, also provided a powerful means for cross-checking the developing prediction.

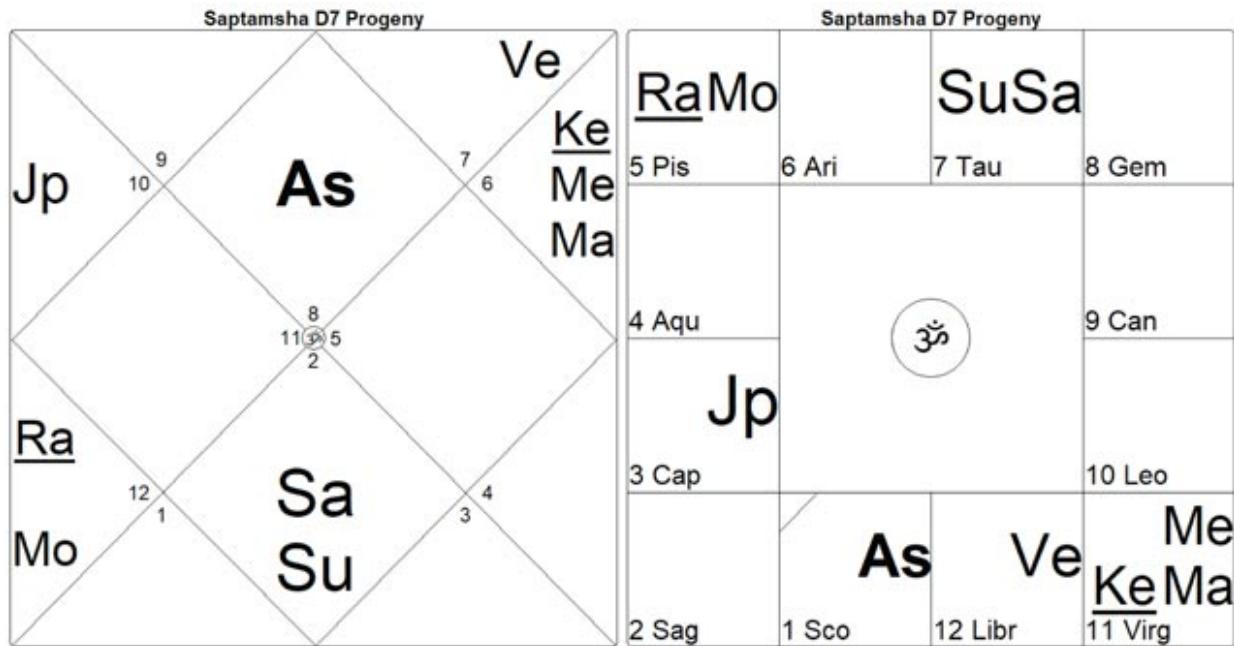
## Bob's Chart - The Static Promise



In his case, we immediately see the problem of *kāraka* Jupiter with Saturn, and with Jupiter also as the 5th lord of his birth chart. His 5th house has the 8th lord Mercury debilitated and there is the influence of the *Rāhu-Ketu* axis. The delay and difficulties in having children are obvious. I will let the reader do the additional analysis from both the Moon (*Chandra lagna*) and also from *kāraka* Jupiter.

It was interesting to note that both Bob and Sharon have the lord of their 5th house of children in the same sign (Sagittarius), the same *naksatra* (*Mūla*) and nearly at the same degree. With regards to producing progeny, Sagittarius is said in *Jyotiṣa* to be only a “semi-fruitful” sign.

## *Saptāṁśa*



Since the *Saptāṁśa* lagna is Scorpio, Jupiter is again the 5th lord but is debilitated in Capricorn in the 3rd house. The 5th house contains the 9th lord Moon, but also *Rāhu*. and receives the aspects of both the 6th lord (Mars) and the 8th lord (Mercury). The aspect from the 6th lord Mars is more testimony for the miscarriage, and the whole 5th house picture is more confluence around the difficulty in having a child. Just as we saw with Sharon, Bob's chart clearly shows the potential for problems in this area. The big question again is whether the chart denies, or merely shows a delay in conceiving children.

## **Bob's *Daśā*'s - The Dynamic Promise**

Looking at Bob's *Vimśottarī daśā* was encouraging. He was in the major period of Saturn and the sub-period of Mercury. Both planets are connected to the 5th house from both the ascendant and the Moon, so little wonder this was such a big issue in his life at this time. The Saturn-Mercury period ran from April 1995 to December 1997.

The most encouraging indication of this timeframe giving a child was that in D-7 Mercury is exalted in the 5th house from Saturn (*daśā lagna* applied in a *varga*), but there is also affliction by Mars and the *Rāhu-Ketu* axis, giving a “*curse of serpents*” like combination.

Next, I zeroed in on the remaining sub-sub periods that correlated with the period April through October of 1997 since this was the soonest timeframe that looked good for Sharon. These were:

Jupiter:            March 11 to July 20, 1997

Saturn:            July 20 to December 1997

Saturn-Mercury-Jupiter, or Saturn-Mercury-Saturn looked like a good bet for bringing and child and they lined up with Sharon's window of opportunity.

## ***Yoginī Daśā***

Looking at roughly the same time period, it was intriguing to see that in *Yoginī daśā* Bob would be running Jupiter-Saturn from November 3, 1996, to May 4, 1997. Again, *daśās* involving the 5th lord and the planet conjunct it. I also noted that the sub-period following Saturn, which is Venus and runs from May 4 to December 3, 1997, actually overlaps better with the period outlined for Sharon. Venus mildly qualifies as a child-giver as well, since it conjunct the 5th lord from the child-signifying Jupiter. Either way, the *Yoginī daśā* appeared to support the child-giving possibilities seen in *Vimśottarī* for this time period.

## ***Chara Daśā***

In Bob's chart, the planet with the 5th highest degrees is the Moon, so it becomes the *putrakāraka* or indicator of children in this system. It falls in the 4th house Aquarius and its only association comes from the conjunction with the Sun.

During the period in question, he would be running the sign *daśā* of Taurus-Cancer from February 25, 1997 to October 26, 1997. I could make a good case for this being a child-giving period since from Taurus the 5th house from there gets the aspect of natural *kāraka* Jupiter, but also has *Rāhu* aspected by Saturn as well. Cancer receives the sign aspect of the PK, Moon so *Chara daśā* appeared to lend its testimony as well. Like before with Sharon, it is useful to see the way these potential child-giving periods lined up in all three *daśā* systems.

<b>Daśā</b>	<b>Relevant Daśās</b>	<b>Dates</b>	<b>Comments</b>
<i>Vimśottarī</i>	Sat-Mer-Jup/Sat	3/11 to 12/22/97	All planets involved are connected to the 5th house/5th lord.
<i>Yoginī</i>	Jupiter-Sat/Venus	11/96 to 12/97	All qualified child-givers, particularly the Jupiter-Saturn combination.
<i>Chara</i>	Taurus-Cancer	2/25 to 10/26/97	Both <i>rāśis</i> are qualified child-givers.

## **Transits**

Recall now that during this period Jupiter was transiting Sagittarius, and Saturn was in Pisces, so the double transit condition was perfectly fulfilled. Transiting Jupiter returned to conjunct itself as the 5th lord, and Saturn was transiting the 5th house. Keep in mind that Saturn was the *daśā* lord as well.

## My Prediction

Based on this analysis I believed there was a possibility of a conception at any time in the remaining months of 1996 and the birth of a child sometime between April and October of 1997. Yet I realized it was a risky prediction given the problematic combinations surrounding the factors related to children in both Sharon's and Bob's chart. Even if she did conceive, there could be difficulty again carrying a child to term.

What happened? Several months after making this prediction I was thrilled to hear that Sharon had conceived through the *in vitro* process, though not until after the application of extensive fertility technology. In fact, she became pregnant with twins. However, this thrill turned to anxiety when one of the twins was soon lost. Then almost within a day of moving into the sub-sub period of Saturn in April, Sharon gave birth very prematurely to a very little girl. They named her Sophie and wept as they witnessed her struggle for life in the premature infant care unit of the hospital. My heart went out to them and I began saying *Mahā Mrtyumjaya mantras* on the child's behalf. I avoided looking at Sophie's chart to see if she would survive. I didn't want to know. The child required some operations and it was touch and go at times, but Sophie proved to be a fighter and clung tenaciously to life. She is now about to graduate from college. Sharon later gave birth to another daughter that is also now in college.

From these case studies of mine it can be seen that the methods taught by K.N. Rao for predicting child birth work. They have enabled me to make

many successful predictions like those described here to the delight of my clients, and if, dear reader, you apply them intelligently you will be able to do so as well.



# PREDICTING HOME PURCHASE

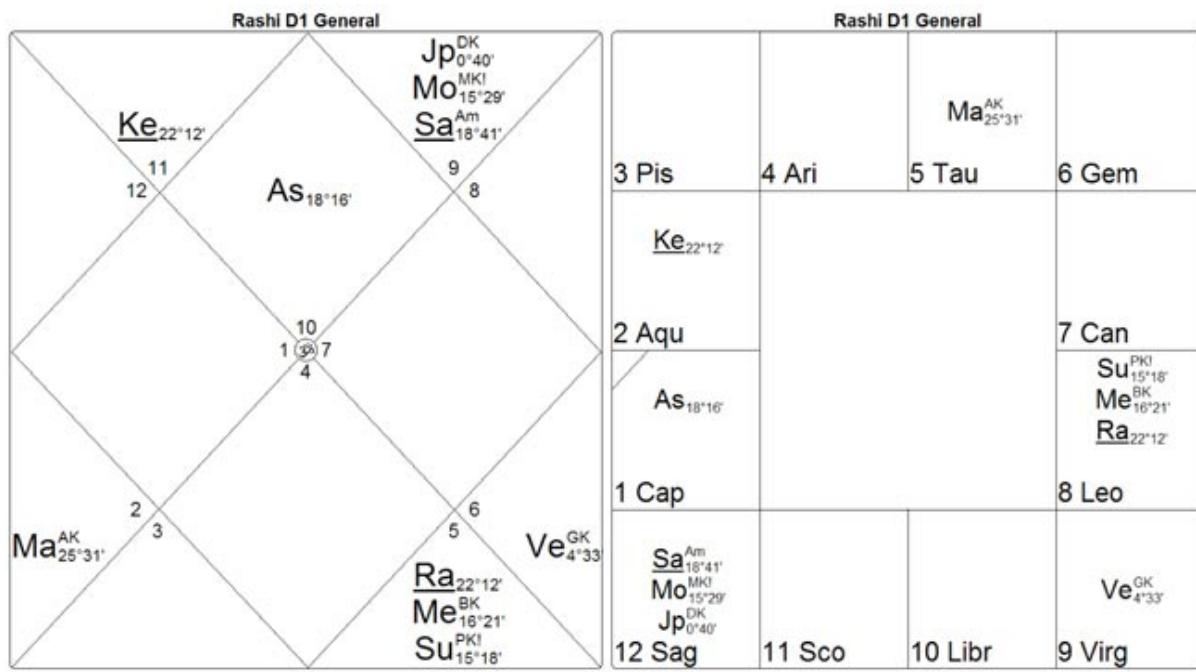




## **FAQs**

If astrologers compiled a list of FAQs (*Frequently Asked Questions*), those about career, money and relationships would be at the very top of the list. In a classroom setting, my students have heard me joke that people mostly want to know about “*their money and their honey*.” Whereas questions related to these aspects of life are important considerations for most individuals, there are, of course, others that are in the top ten. It has always been a part of the so-called “*American Dream*” to own one’s own home, and I suspect this is a rather universal desire around the world. Additionally, I once read that more fortunes have been made through real estate than any other avenue. Historically, wealth has long been associated with property ownership, and I once heard a friend with a lot of residential and commercial real estate in his portfolio remark that collecting rents as landlord was one of the most advantages situations in life.

Questions then about home and property purchases are among those frequently encountered by a consulting astrologer. Early in 2017 while taking one of our beach walks together along a beautiful stretch of the Pacific Ocean, a long-time woman friend asked me just such a question. She had finally saved enough money for a down payment and was desirous of purchasing a home. She had been referred to a seller whose property fit her wish list but probably not her budget. She doubted that she could qualify for the loan that would be needed, but what did her friend, the *jyotishi*, have to say? Could she find a way? Would it be possible? How did her stars look?



At the time of her question, she was running the Rahu-Moon period in *Vimśottarī*, which did not look at all promising, but this would be followed by Rahu-Mars, starting in May 2017. I noted that Mars is not only the 4th lord of property from the birth *lagna*, but from Rahu's placement in Leo (*daśā lagna*), Mars is again the 4th lord and aspecting onto its own sign/house from there. “*Did the Jaimini perspective show any confluence?*” was my next question and line of investigation.

In September of 2016 she had moved into the *Chara daśā* of Aries, *the 4th house of her birth chart*. Since this major period was only going to last for a year, it was a short window and the sub-periods would only last a month. I was most interested in the sub-period that would coincide with Rahu-Mars starting in May, and Sagittarius immediately caught my eye. Can you see why?

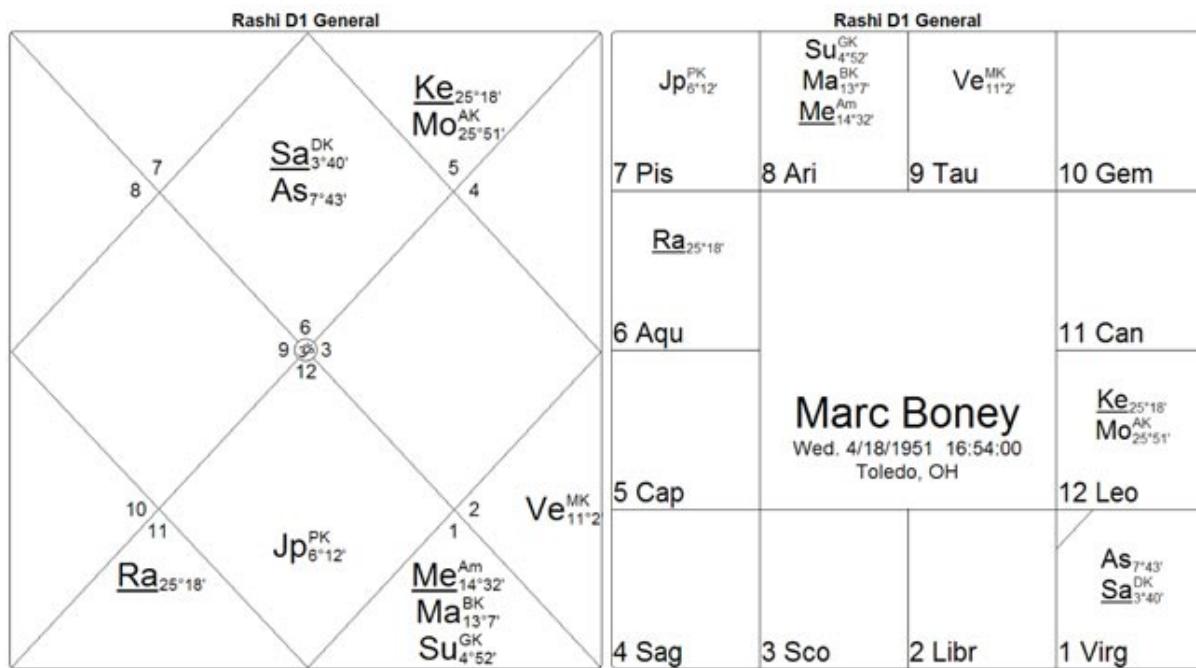
Sagittarius contains the Moon, the planet which has the 4th highest degrees in this chart, excluding Rahu and Ketu, and designated in the Jaimini system as the *mātr kāraka* or MK, and embodying all the significations of the 4th

house. It is not well placed in a *dussthāna* and is closely conjunct Saturn, but also has the influence of the *svakṣetra* natural benefic, Jupiter. She was approaching age 60 and had never owned property, but this was confluence. My next question was whether additional *daśās* continued to support the potential of a home purchase in the spring of 2017.

*Yoginī* is another planetary *daśā* that I employ and I was very interested to see that the timing in the spring would coincide with Mars-Mercury in this *daśā* system. Does it strike you? Mars is the 4th lord and Mercury falls in the 4th from Mars. It appealed to me. Transits in that time frame were the next consideration, and I noted that Jupiter in Virgo would be aspecting the 4th lord Mars, as would Saturn retrograde in Sagittarius aspecting as if from Scorpio.

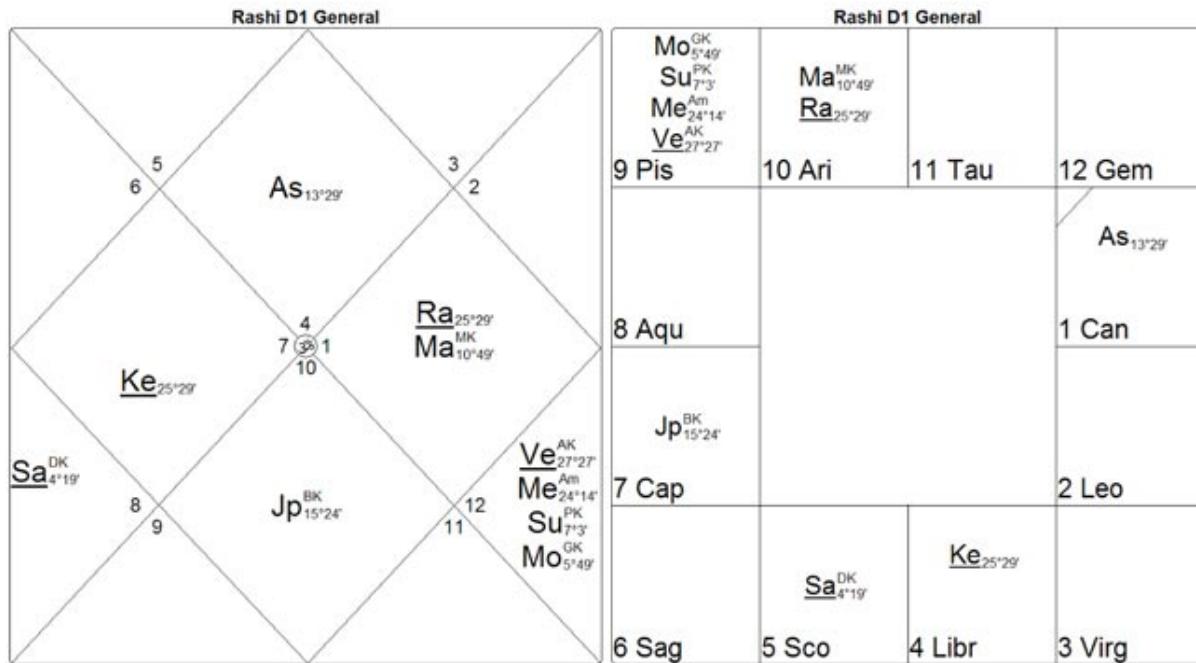
I told her that I thought there was a good chance that she would be able to obtain this property, but it would not be easy. It proved correct. The seller was motivated and came down in price, and after she could not qualify for the loan at first, a gentleman friend stepped in to be a co-signer and she was able to get it.

I share this example partly to demonstrate the process I have used to make successful predictions of home purchase, but mostly to highlight the way in which so often the Jaimini system reflects events in a very simple, straightforward way that I have referred to as “*elegant simplicity*.” In this case a home purchase came in the major period of the sign of the 4th house and the sub-period of a sign containing her MK Moon. It reminded me of the Jaimini timing of my own home purchase in 2009, only in reverse. In my case, it occurred in Taurus-Sagittarius, the major period containing the MK and the sub-period of the 4th house.

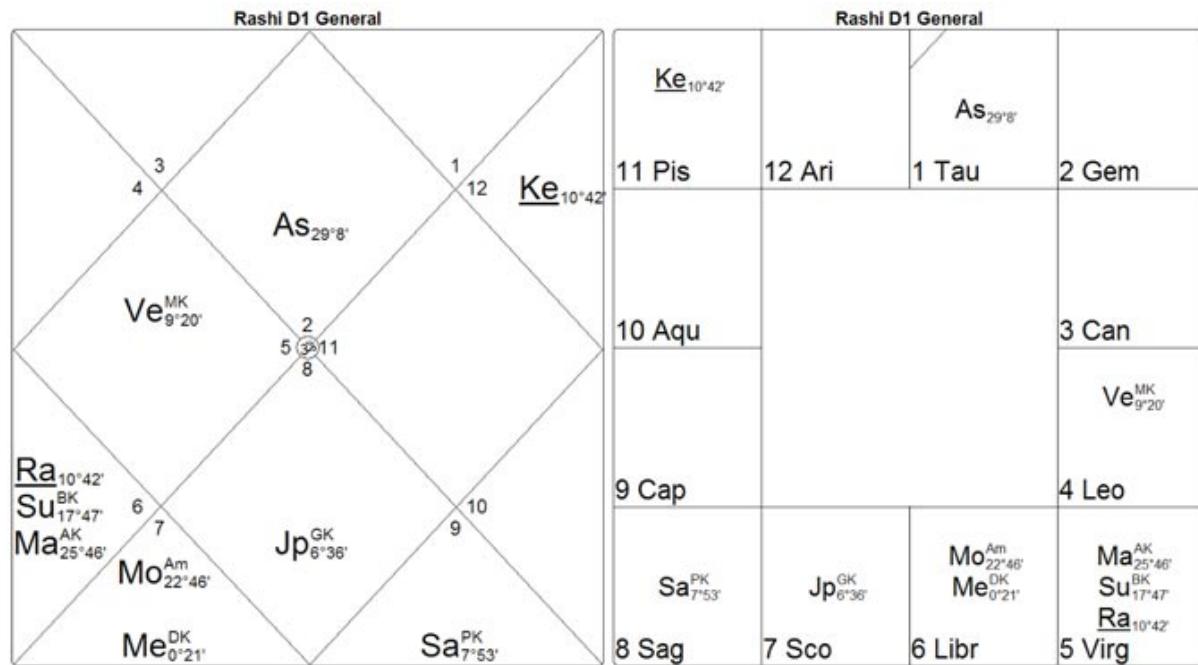


In *Vimśottarī* it was Jupiter-Rahu, with Jupiter ruling the 4<sup>th</sup> house and Rahu giving the results of Saturn, who is in a mutual aspect with Jupiter.

See another example of Jaimini elegant simplicity.

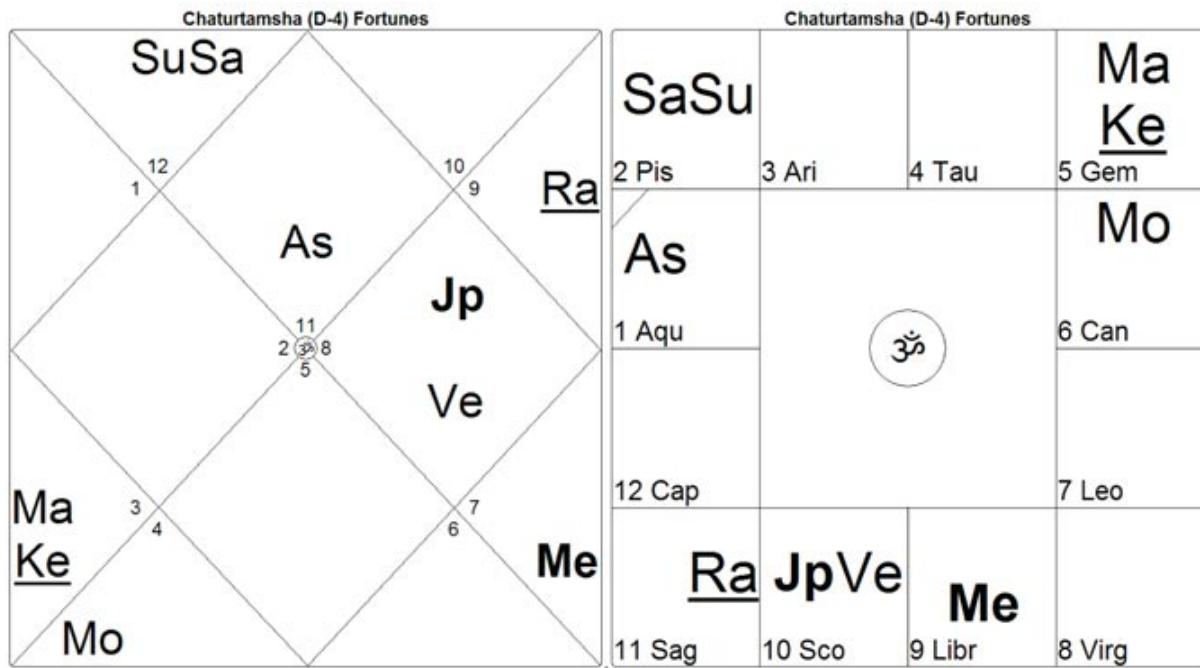


This is the chart of an Indian gentlemen living in the U.S. who acquired a home in his Aries-Capricorn period. Aries contains the MK, Mars, strong in its own sign. One primary technique for interpreting any of Jaimini's sign-based *daśās* is to use the sign as a *lagna* and see the planetary pattern from there, especially noting where the special *kārakas* fall. This is done with both the major period sign and the sub-period sign. In this case, from the sub-period sign, Capricorn, the 4th house from there is Aries, containing the MK. This Jaimini timing of his home acquisition could hardly be more elegantly simple.



The chart above belongs to a man who helped the woman in the first case purchase her home by co-signing the loan. A few years earlier I had predicted when he would acquire a lovely home himself, partly based on a very obvious indication in the *Vimśottarī daśā*. He had come to me for a consultation in his Ketu-Jupiter period in 2013, wanting input about the remainder of the Ketu *mahādaśā* and the upcoming Venus period.

As Venus was his *lagna* lord in the 4th house, Leo, in his birth chart and the 4th lord of his *caturthāṁśa*, aspecting its own 4th house, home acquisition early in this period seemed an obvious prediction.



Yet Venus-Venus in *Vimśottarī* is more than a two-year period, so I looked to the Jaimini system to cross check and refine timing.

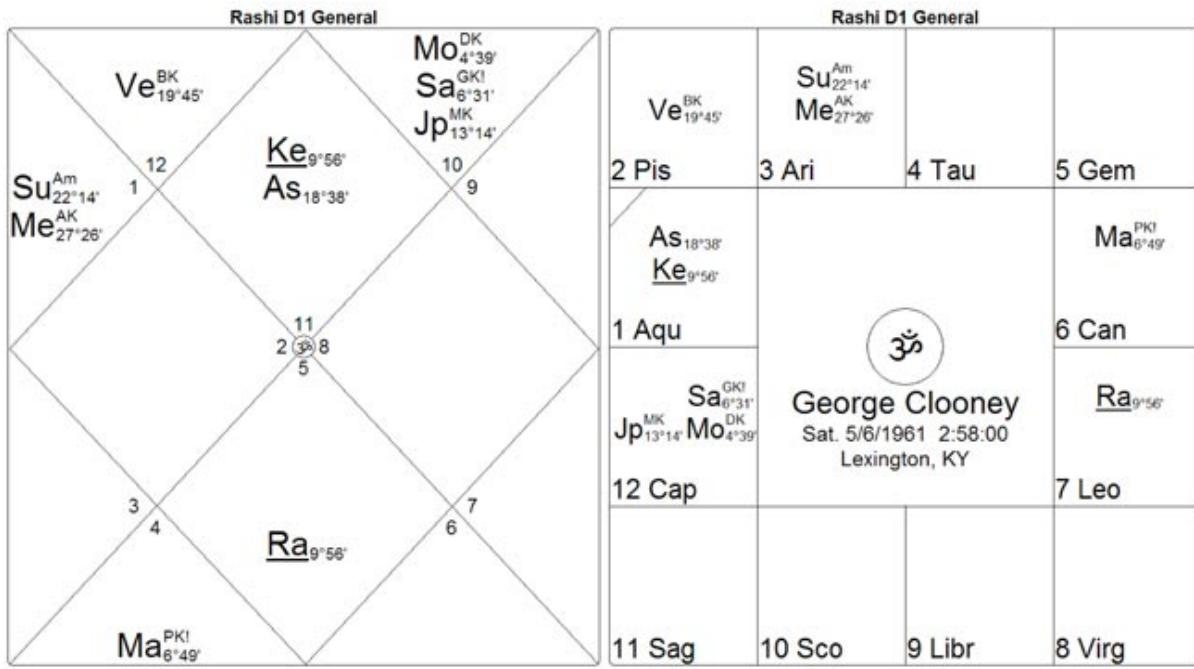
I noticed that just after moving into Venus-Venus in June of 2015, he would begin running a sub-period of Taurus in the Jaimini system, from where the MK, who also happened to be Venus, would go to the 4th house. This sub-period would be in effect from March 2015 to February 2016. In July of 2015 Jupiter would start to transit Leo, his 4th house. From Scorpio transiting Saturn would be aspecting the 4th house.

Based on the confluence of these astrological favors, I predicted he could acquire a home at the earliest in the summer/fall of 2015. It proved correct as he purchased a home worth over a million dollars in August of 2015. It was a

relatively new home in near mint condition, but for reasons many who knew him could not understand, he decided to do major renovations/re-construction, including the removal of an exterior wall. See that Venus is also the 6th lord in the 4th and that the dispositor, the 4th lord Sun, is heavily afflicted by Mars, Saturn and the Rahu-Ketu axis. It proved disastrous in many ways.

These five non-celebrity illustrations, three of which were successful predictions, are examples of how the *Vimsottarī daśā* used in coordination with Jaimini's *Chara daśā* and the MK can time the purchase of home/property. In the Jaimini system the MK will not always be involved, but any time someone runs the major period of a sign containing the MK, or even just the sub-period of such a sign, it can time this event.

The chart of mega-movie star, George Clooney, provides a recent illustration of this. 2014 was quite a banner year for George, since in September of that year the long-time, elusive bachelor and man about town finally settled down and married his lady love, British-Lebanese human rights lawyer, Amal Alamuddin. A month later they purchased the historic Mill House on an island in the River Thames in London, England for a reported 10 million pounds.



These events, both of which took place in a foreign country occurred in the major period of Capricorn, the 12th house of his birth chart, containing both his DK Moon and MK Jupiter. Again, this could hardly be simpler in so far as the major period is concerned, though there is another Jaimini interpretive principle that makes his Capricorn period eligible for bringing him real estate. This sign is also the *pada* of the 4th house. Taurus is his 4th house, and the lord Venus goes 11 signs away to Pisces. Counting 11 more sign from Pisces gives Capricorn as P4.

It should also be seen that Capricorn and the planets in it are the beneficiary of an unobstructed *śubha argala* formed by Mercury and the exalted Sun in Aries, falling in the 4th house from there.

Virgo as a sub-period, giving both the marriage and an expensive mansion, involves different Jaimini interpretive principles. Can you see what these might be before reading further? Again, the idea is to not only see the influences on Virgo, in this case an exalted Venus, but to use Virgo as a *lagna*,

from where this beautiful natural *kāraka* of marriage, falls in the 7th house from Virgo. This is completely consistent with principles taught in my *Essentials of Jaimini* book on the timing of marriage. Venus would also aspect the 4th house from there, Sagittarius.

However, before marriage to Amal and the purchase of this property, George Clooney has famously owned an Italian villa on Lake Como, which he purchased in 2001 for \$10 million. However, it appears that he did not take possession and move into this property until 2002, having just moved into his Libra major period, *from where the 4th house has three grahas, including the 4th lord in the 4th house from there, and the MK*.

Clooney's primary residence when he first became a star was a 7,354 square-foot mansion in the Los Angeles area, which he purchased in 1995 in his Rahu-Venus period in *Vimśottarī*. Note that his exalted Venus is the *yogakāraka* 4<sup>th</sup> lord of his birth chart. It was his Leo period in *Chara dasā*, which highlights yet another way in which such events can be reflected in the Jaimini system. When from a particular *dasā lagna* certain houses get the influence of many *grahas*, this sphere of life gets emphasized. Leo does get the sign aspect of the MK Jupiter, but then see that the 4th house from there, Scorpio, gets the influence of six *grahas*, including the MK, both Jupiter and Mercury, the Sun in its exaltation sign, and the ruler, Mars.

Having seen this timing of real estate acquisition in his life and how it gets reflected in the Jaimini system, the *a priori* question is how such good fortune in homes/real estate gets reflected in his birth chart from a static Jaimini perspective? This is quite obvious from the Parashari point of view, since his 4th lord is his exalted Venus, and he purchased his first luxury home in Rahu-Venus. From the Jaimini angle it seems less obvious since his MK Jupiter does

not appear remarkable. However, recall these *sūtras* of Jaimini from the chapter on the effects of planets from *kārakāṁśa lagna*.

1.2.43. *dāre candra-sukra-drīg-yoga-ta prasadaḥ*

*dāre* = 4 (after numerical manipulation)

*candra* = Moon

*sukra* = Venus

*drīg* = aspect

*yoga-ta* = conjunction

*prasādaḥ* = palace

**“The Moon and Venus conjoined or in aspect to the 4th house - a palace.”**

1.2.44. *uccagrahepi*

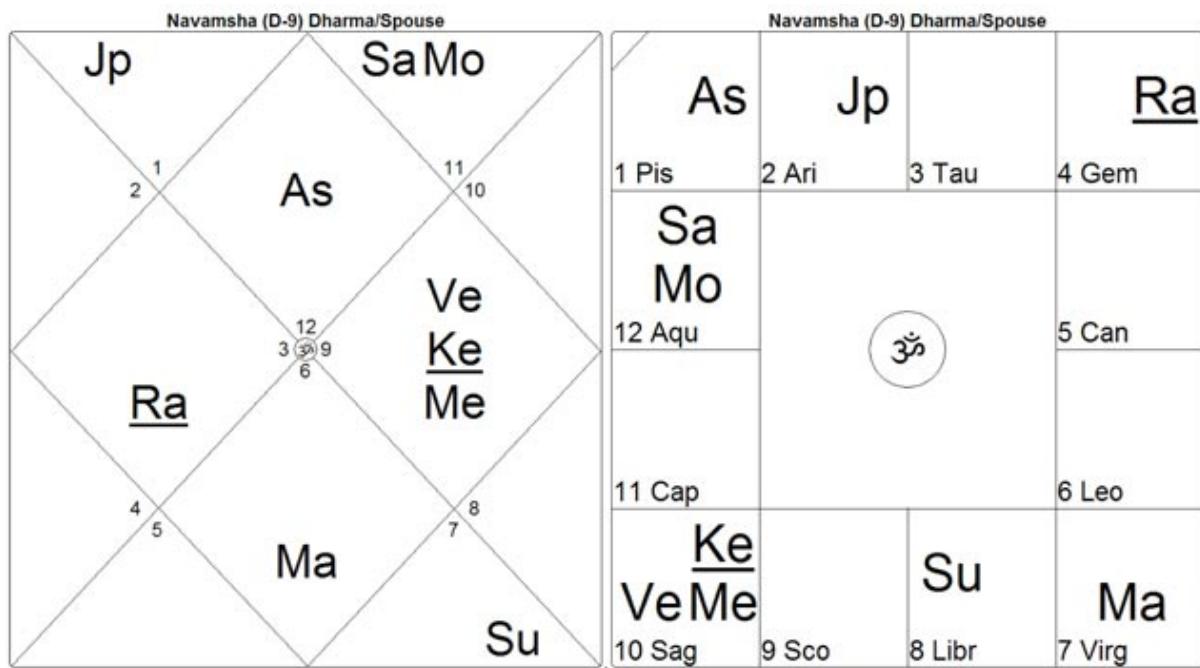
*ucca* = exalted

*grahe* = planets

*api* = also

## “Also exalted planets (in the 4th give a palace)”

George Clooney's AK is Mercury at 27-26 of Aries. This put it in Sagittarius in his D-9, making this sign the *kārakāṁśa/svāṁśa lagna*.



Using this sign as a *lagna* in the *rāsi* puts an exalted benefic in the 4th house from KL, indicating the static potential/karma for owning “*palaces*.”

Before leaving this chart, there are a couple more points of interest regarding Clooney's Capricorn period in *Chara daśā* that should be highlighted. Running the sign containing the natural *kāraka* can also precipitate related events. On June 6, 2017, his wife Amal gave birth to twin girls. His Jupiter in Capricorn is the MK among the special Jaimini *kārakas*, but is, of course, the natural indicator of children. The sub-period was Gemini, the 5th house of the birth chart.

The condition of his Jupiter brings up a question that I encounter frequently in my Jaimini classes. Jupiter is in its debilitation sign, and the question is whether cancellation, or *nīcabhaṅga*, applies to the Jaimini system and does it happen in the same way. There is nothing in the Jaimini *sūtras* that addresses this question specifically or directly. However, in the last *sūtra* of the first part of the first chapter, the Sage tells us that all the general principles of astrology should be learned from standard texts. What he has given in the first part of chapter one is only principles unique to the system he is presenting.

In my experience cancellation of debilitation can and should be applied when noting the condition of such planets. Effective *nīcabhaṅga* in the case of George Clooney's Jupiter occurs in three ways.

- Jupiter is with its sign lord, Saturn
- Jupiter is with its exaltation lord, Moon
- Jupiter is in a mutual glance with another debilitated planet (Mars).

Then if you just look at the facts of George Clooney's life and what has happened in his Jupiter period in *Vimśottarī*, in which he won Academy Awards, and now in his Capricorn period, it is quite obvious that Jupiter is not giving the results of a debilitated planet!

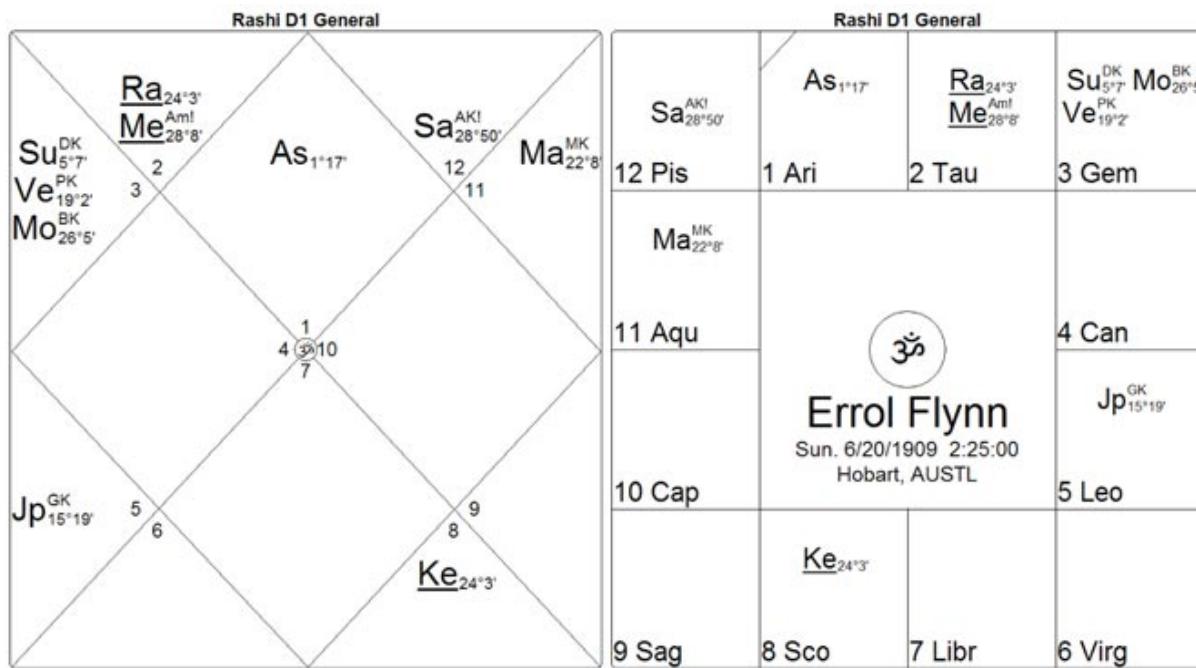
The additional proof of this is yet more incredibly good fortune that has occurred in his Capricorn period. See this excerpt from an article in Fortune Magazine that appeared June 21, 1917

*"Liquor giant Diageo has agreed to pay up to \$1 billion to acquire the fast-growing tequila brand Casamigos, which was created in 2013 by*

Academy Award-winning actor George Clooney and two other business partners.

*On Wednesday, the Smirnoff and Don Julio producer announced it would initially pay \$700 million for Casamigos with \$300 million in extra compensation based on the performance of the brand over the next decade”*

Recall now what we saw earlier about when Clooney bought his first mansion. It was in the Leo major period, in which the 4th house from there, Scorpio, gets the influence of six *grahas*, including its sign lord, two benefics, and the Sun in its exaltation sign. See that from Capricorn, Scorpio now becomes the 11th house of windfall gains.



Another Hollywood leading man from a bygone age was famous (or some might say notorious) for his property. At the height of his stardom in 1941, actor Errol Flynn chose not to buy a home in Beverly Hills like most of the movie stars of his time, but instead he purchased 11 acres on top of a ravine off

Muholland Drive in Los Angeles, and built a two-story colonial ranch house, complete with swimming pool, tennis courts and a casino. He called it Muholland Farm, and his “*play house*.” The wild parties that he threw there were the scandalous talk of Hollywood.

In previous lessons, I have used his chart as an illustration of this Jaimini *sūtra* quoted earlier.

#### 1.2.43. dāre candraśukradṛigyogāt prāśādah

*dāre* = 4 (after numerical manipulation)

*candra* = Moon

*sukra* = Venus

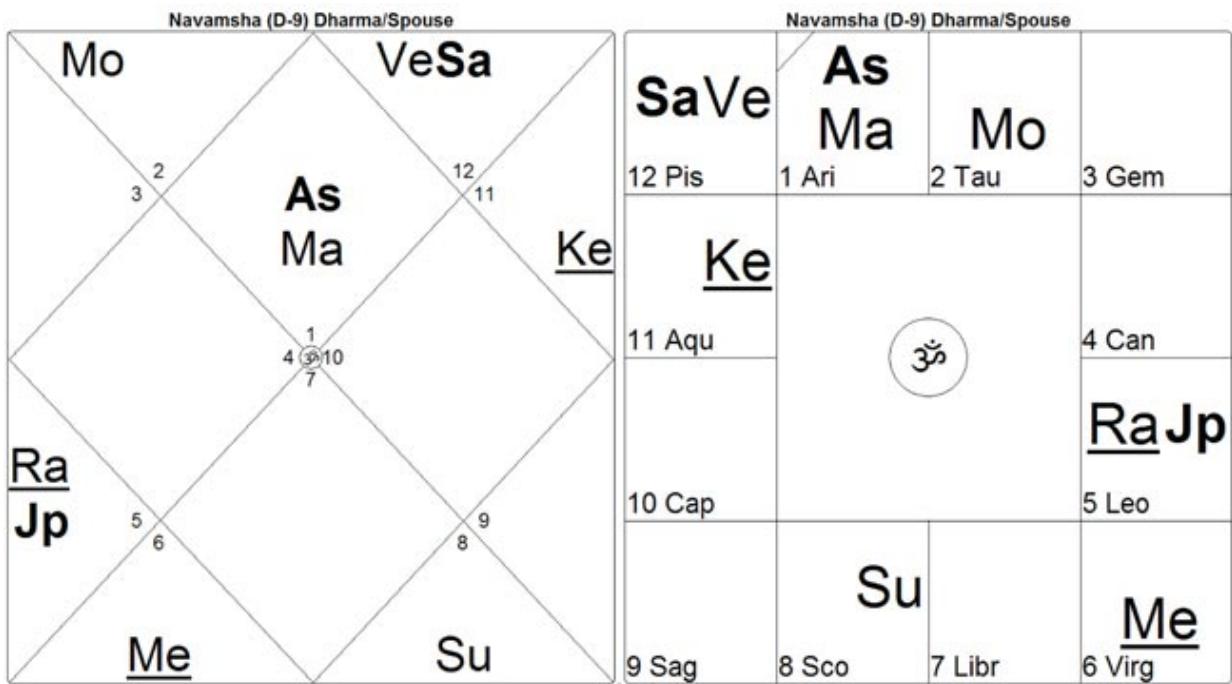
*drig* = aspect

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## “The Moon and Venus conjoined or in aspect to the 4th house - a palace.”

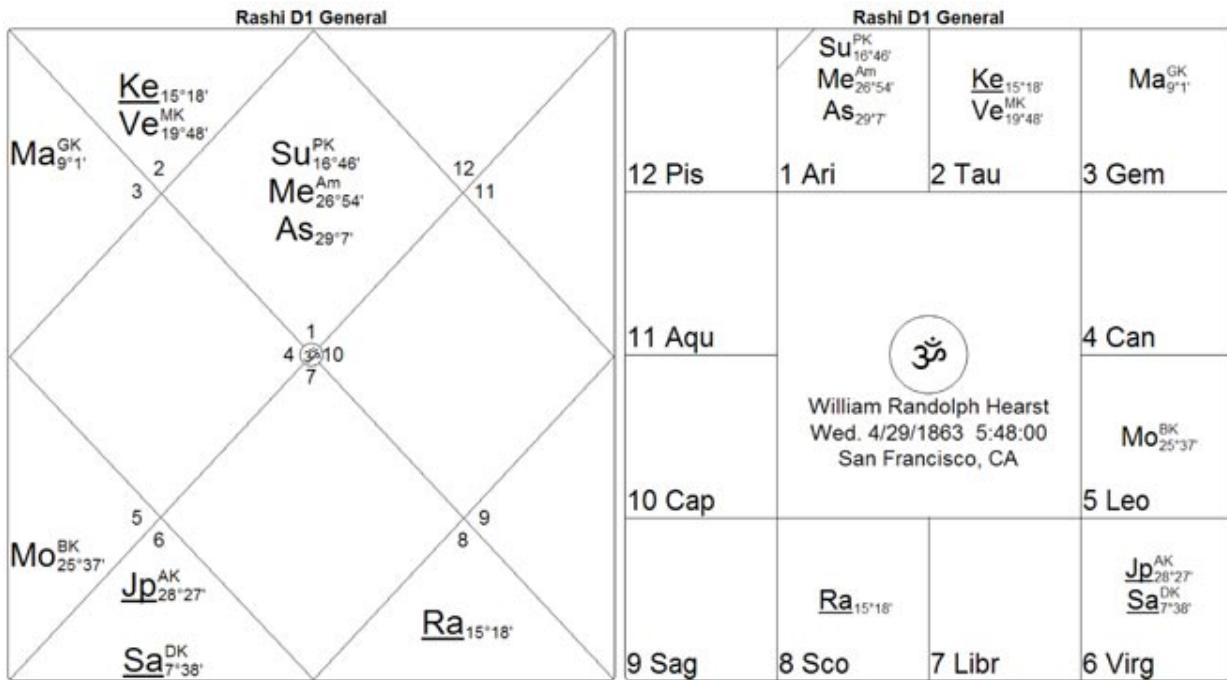
It applies to Flynn’s chart since Pisces is his *kārakāṁśa lagna* and the Moon and Venus are together in the 4th house, Gemini, from there. It gave its results because of the strength of the planets involved in his *navāṁśa*, where both *grahas* are in their exaltation signs.



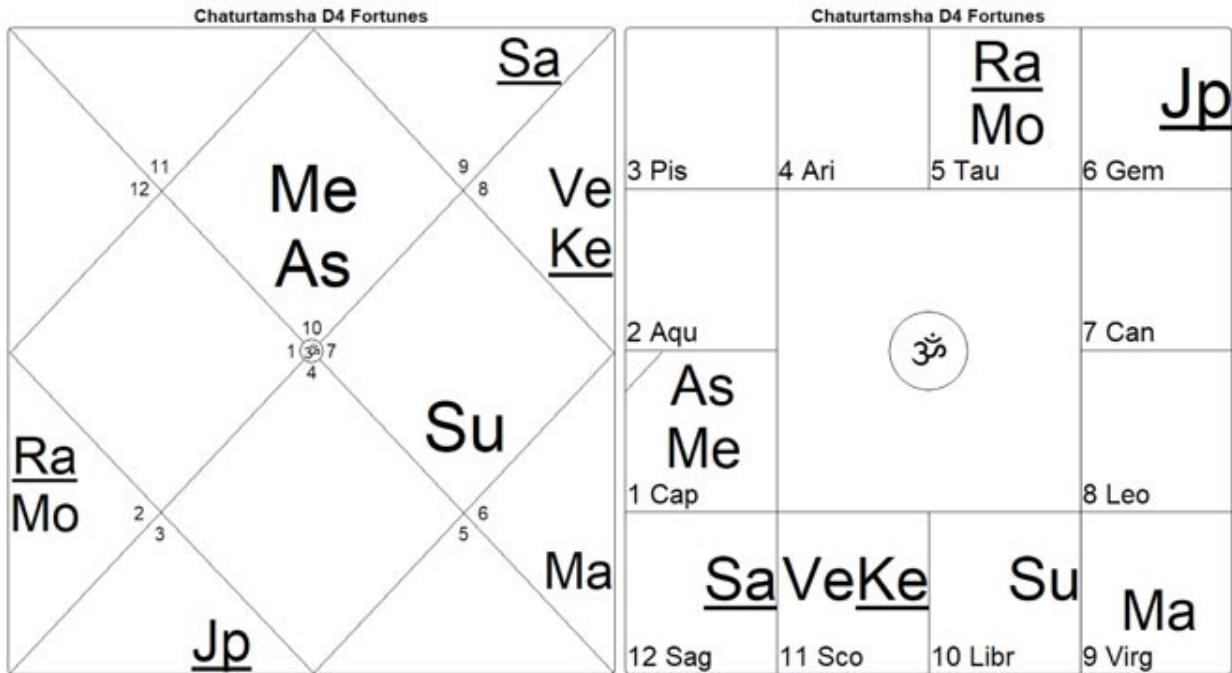
It was in a sub-period of Pisces, activating this configuration that Flynn purchased the property and built his dream home. In *Vimśottarī*, it was Mercury-Venus, two *grahas* in a *parivartana yoga* in his birth chart, which connects both of them to the 4<sup>th</sup> lord Moon. Mercury is also the 4<sup>th</sup> lord from *Chandra lagna*.

When it comes to properties, newspaper magnate, William Randolph Hearst is most known for Hearst Castle on the central coast of California. However, in 1947 he purchased another property destined to become legendary. From Wikipedia:

*“In 1947, Hearst paid \$120,000 for an H-shaped Beverly Hills mansion, (located at 1011 N Beverly Dr, Beverly Hills CA 90210) on 3.7 acres three blocks from Sunset Boulevard. This home, known as Beverly House, was once perhaps the “most expensive” private home in the U.S., valued at \$165 million (£81.4 million). It has 29 bedrooms, three swimming pools, tennis courts, its own cinema and a nightclub. Lawyer and investor Leonard Ross has owned it since 1976. The estate went on the market for \$95 million at the end of 2010. The property had not sold by 2012 but was then listed at a significantly increased asking price of \$135 million. The Beverly House, as it has come to be known, has some cinematic connections. It was the setting for the gruesome scene in the film *The Godfather*, depicting a horse’s severed head in the bed of film-producer, Jack Woltz. The character was head of a film company called International, the name of Hearst’s early film company. According to *Hearst Over Hollywood*, John and Jackie Kennedy stayed at the house for part of their honeymoon. They watched their first film together as a married couple in the mansion’s cinema. It was a Hearst-produced film from the 1920s.”*



If I am correct about his chart being Aries *lagna*, Hearst would have acquired this home in his Taurus period, containing a *svakṣetra* Venus as his MK. In *Vimśottarī* it was Mercury-Moon, with the sub-period lord ruling the 4<sup>th</sup> house. Then see these two *grahas* in the D-4. Mercury is in the *lagna* getting directional strength and the Moon is in its exaltation sign.



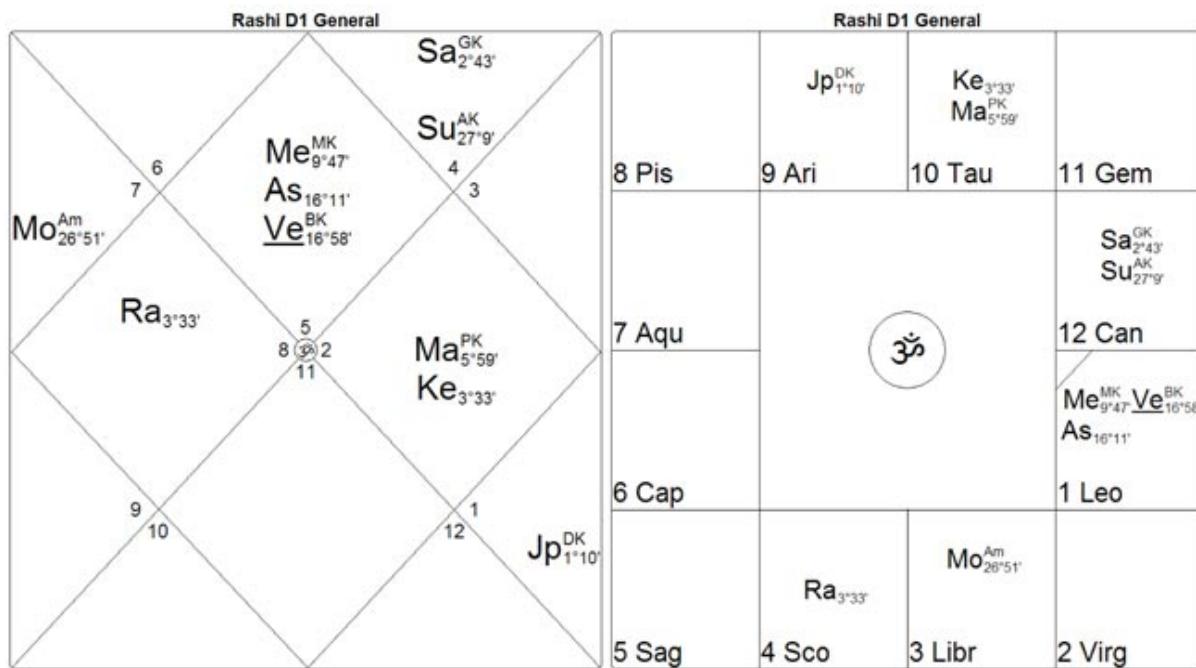
As can be seen from these examples, the purchase of a home property can get reflected in a variety of ways. Those we have seen thus far in the Jaimini system are as follows:

## Jaimini Guidelines for Predicting Home/Property Purchases

- the *daśā/antardaśā* of signs containing the MK, or those aspected by it can bring this event.
- the *daśā/antardaśā* of signs from where the MK falls in the 4th house
- the *daśā/antardaśā* of the sign that is the 4th house of the birth chart
- the *daśā/antardaśā* of a sign that is the *pada* of the 4th house (P4)
- the *daśā/antardaśā* of a sign from where the 4th house becomes very strong, prominent and favorably disposed.

What has not been mentioned thus far regards the timing of this event from the Jaimini angle is the potential role of the natural planetary indicator of home/property. Yet this begs the question as to what exactly that is. One of the Sanskrit names for Mars is *bhū mi-suto*, or “*lord of lands*”, and if it is simply a question of land acquisition, clearly this *graha* must be considered. When it comes to an actual “*home and hearth*” it would appear to me that the Moon, *kāraka* of the 4<sup>th</sup> house, is also a relevant *graha*.

See this chart of a woman student of mine, which I know to be quite accurate, at least with regards to the birth *lagna*, upon which *Chara daśā* depends.

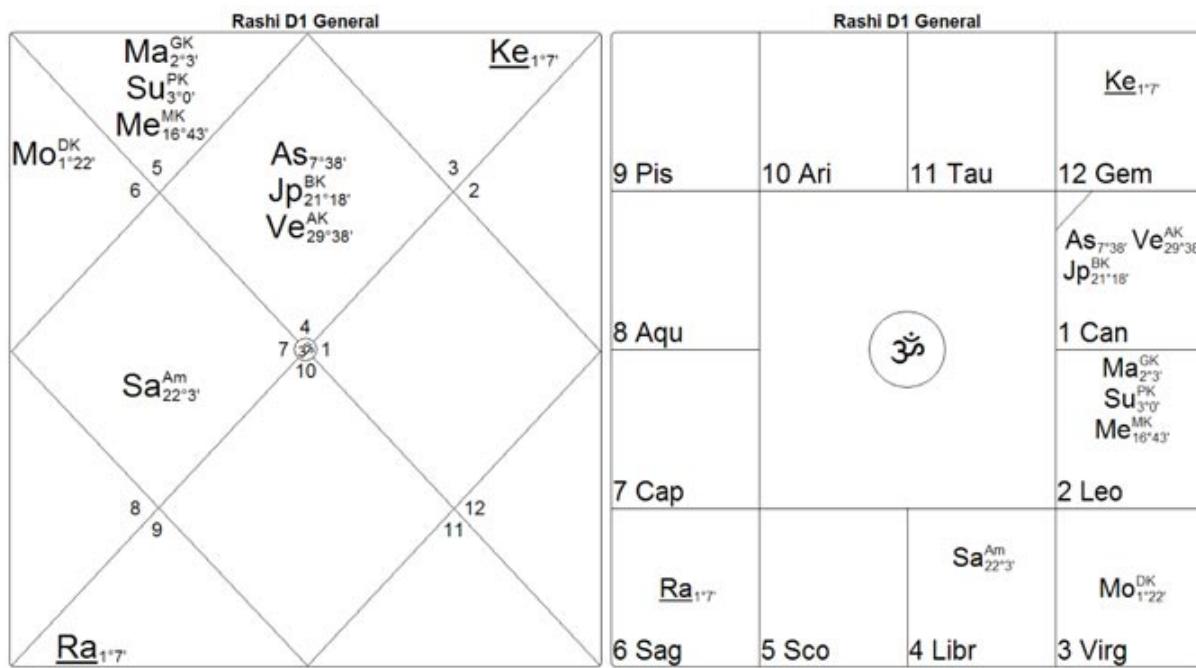


Her and her husband purchased there second home in 2010, closing on May 27. It was her Aquarius-Aquarius-Libra period in *Chara dasā*. Aquarius gets the aspect of the Moon, and the 4th house using Aquarius as a *lagna* becomes Taurus, containing Mars and getting the *rāśi drṣṭi* of the Moon. The sub-sub-period, Libra, is aspected by the MK Mercury, but also contains the Moon. My point in showing this last example is that the influence of the Moon/Mars, as natural *kārakas* of home/property, make periods eligible to bring this event as well in my experience.

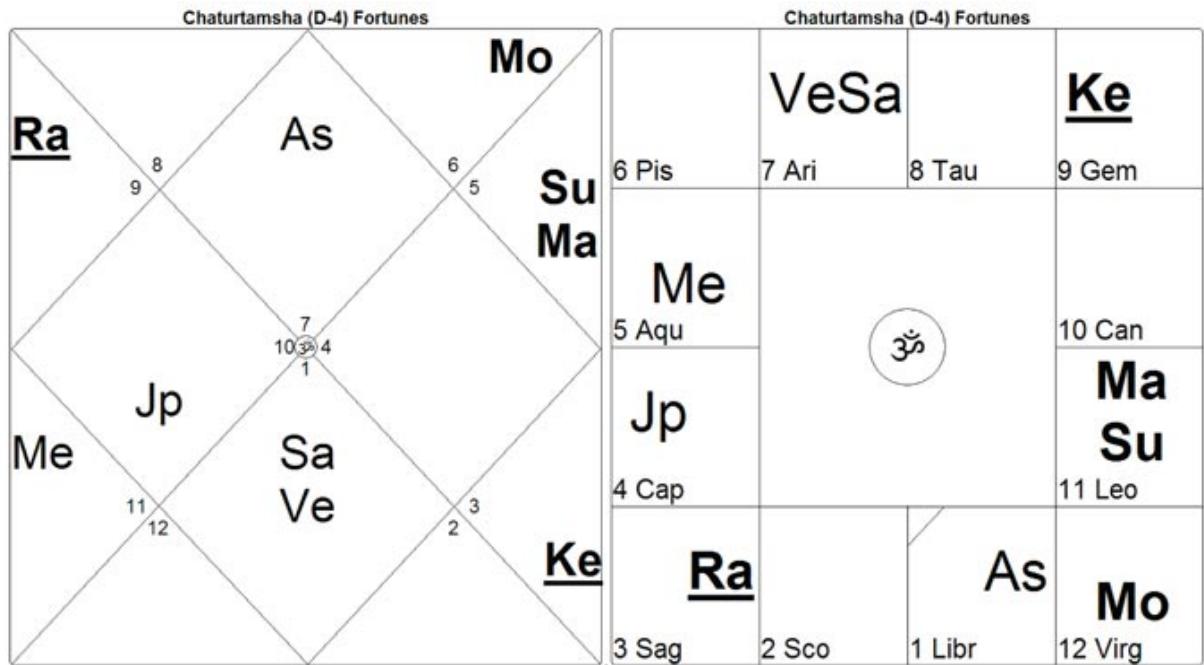
Adding to these is the role of the *caturthāṁśa* (D-4), that *varga* having to do with property and other fixed assets. In timing marriage, the sign containing the DK or a sign from where the DK falls in the 7th in the *navāṁśa* make these periods eligible for bringing this event. Likewise, a sign period containing the PK in D-7, or one from where the PK falls in the 5th from there makes it eligible for bringing a child. A similar principle should be applied

here. A sign containing the MK in D-4, or from where the MK falls in the 4th house, should be considered eligible for giving home/property acquisition.

The chart below is that of a Russian immigrant to the U.S. who tried to purchase property here for some time unsuccessfully, until he was finally able to accomplish this on January 29, 2007. It was his Libra-Aquarius-Taurus period. Can you see why this *daśā* sequence gave this event before reading further?



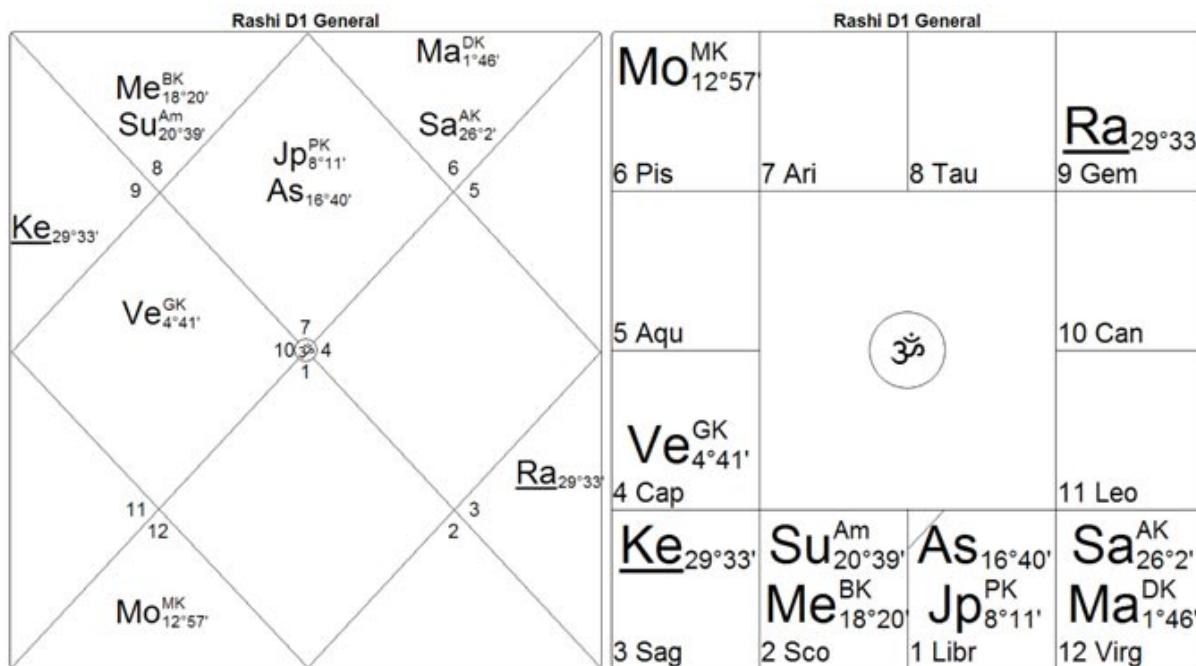
No doubt, you noticed that Libra is the 4th house of his birth chart and receives the aspect of the MK Mercury, as well as Mars. Aquarius, however, might have left you feeling stumped. See his *caturthāṁśa*, and note the placement of the MK Mercury therein.



In these last two charts I have referenced the sub-sub-period involved. Shri Rao always emphasized this for precipitating the event, and in my experience, this is usually clear. In this case, it was Taurus, from where the 4th house becomes very strong, and contains the MK Mercury in the birth chart.

In *Vimśottari* it was his Jupiter-Moon period, with Jupiter in the 4<sup>th</sup> house of D-4.

Though she is only now 36, this woman student of mine whose chart is given below has purchased a home at three different times in her life, the last two coming in her current Venus *mahādaśā*. This result in Venus is rather obvious since this *graha* is placed in the 4th house of her birth chart. From the standpoint of a major period in *Chara*, this result is also quite apparent.

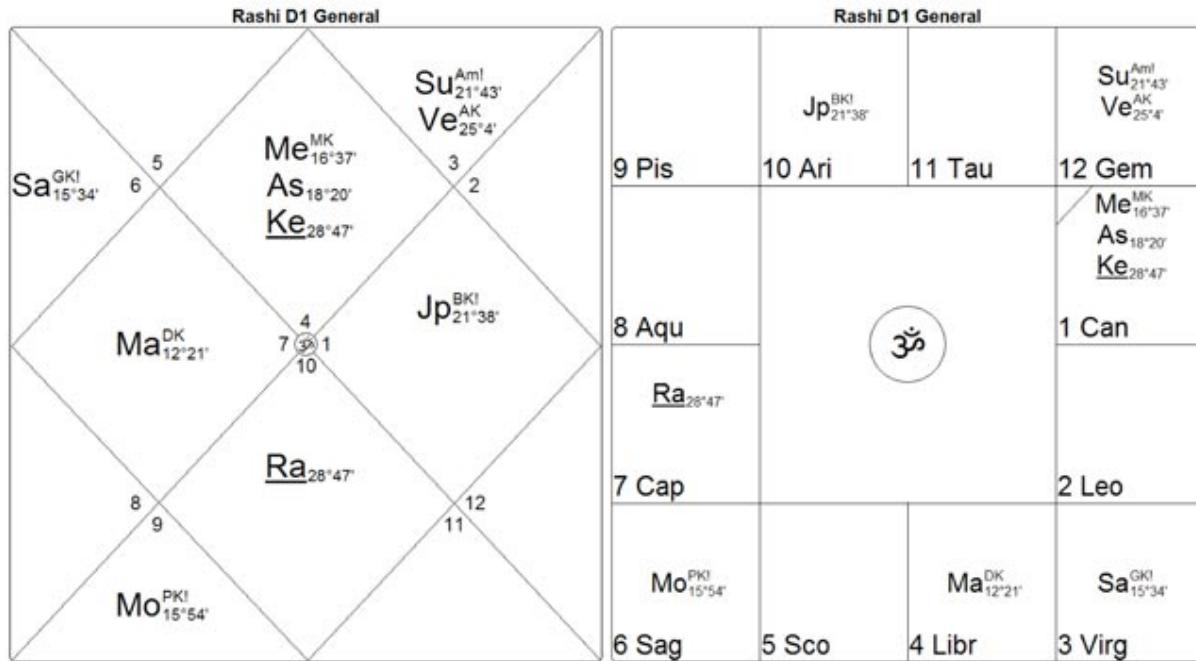


The timing of the three purchases in *Chara dasā* are as follows:

- |                   |  |
|-------------------|--|
| November 19, 2007 | Capricorn (4th house of the birth chart) |
| December 04, 2015 | Pisces (contains the MK Moon)            |
| December 22, 2016 | Pisces (contains the MK-Moon)            |

Seeing this kind of overlapping confluence should alert any practitioner to a 4th house theme, which is specifically why I have shown this example. The problem with the predictive parameters for timing this event given here is that so many periods become eligible. The question becomes then, which ones will actually bring the event and how does one zero in on them? My answer is the method advocated by K.N Rao, which is to use multiple *daśā* systems, both planetary and sign-based, to see confluence, and then coordinate this with supportive transits, especially the simultaneous influence of transiting Jupiter and Saturn on the 4th house/4th lord from the birth *lagna* or the Moon. This is

the method I have shown in detail in the first case study of this lesson, where I predicted the home purchase of a woman friend.



The chart above belongs to another student of mine, a retired Indian gentleman who had a very successful corporate career in the finance area. When I inquired about his real estate transactions, he gave me this detailed information, along with an explanation. Here I am providing the birth data with his permission, omitting his name.

1. *Purchase of an apartment in Bombay, India - April 1999.*
2. *Sold above apartment to partly finance 3 below - Feb 2001.*
3. *Purchase of a bigger apartment in Bombay, India - Feb 2001*
4. *Purchase of an apartment in Madras, India - Feb 2006 (For use by my son)*

5. *Sold above apartment to partly finance 6 below - Aug 2009*
6. *Purchase of a bigger apartment in Madras, India - July 2009 (Son + family lives here)*
7. *Sold apartment at 3 above to partly finance 8 below - Dec 2014*
8. *Purchase of apartment in Madras, India - Feb 2015 (relocated post retirement from Bombay to Madras. The apartment is one floor above the one in which my son lives.)*
9. *Formally (with proper legal documents) gifted apartment at 6 above to my Son - Feb 2015 (My son and his family were anyway living there)*

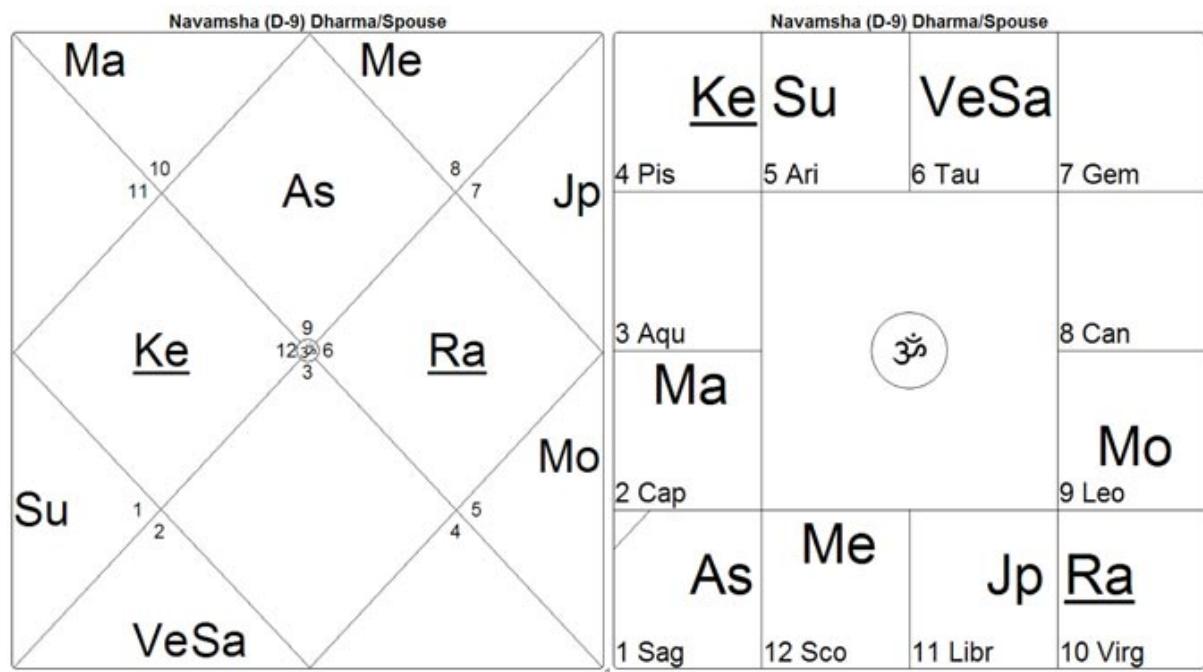
*Note - You may be amazed at the number of property transactions that I have had in my life and get the wrong impression that I am a bit like Trump in this regard. Hence this note to clarify. In India self-made persons use the housing loan route as a way of forced savings. Housing loans are taken to buy small apartments far in the outskirts of a city. After a few years, when ones finances improve, the small apartment is sold and the money used to partly repay the balance loan and to buy (again against a loan) another apartment that is slightly bigger and closer to the city center. It worked (not anymore) because the appreciation in real estate prices far outstripped the interest rates paid on loan repayments. The process goes on till one finally settles in an apartment of his liking in a good locality. I was lucky in the sense that I ended up buying 2 apartments - one for my Son and one for myself by the time I retired.*

I obtained this information, along with those of other students with the idea of “*blind-testing*” the predictive parameters, as K.N. Rao would say. This means that rather than unconsciously select examples that fit the theory (always a danger in astrological writing!), I am just seeing this timing now as I write this.

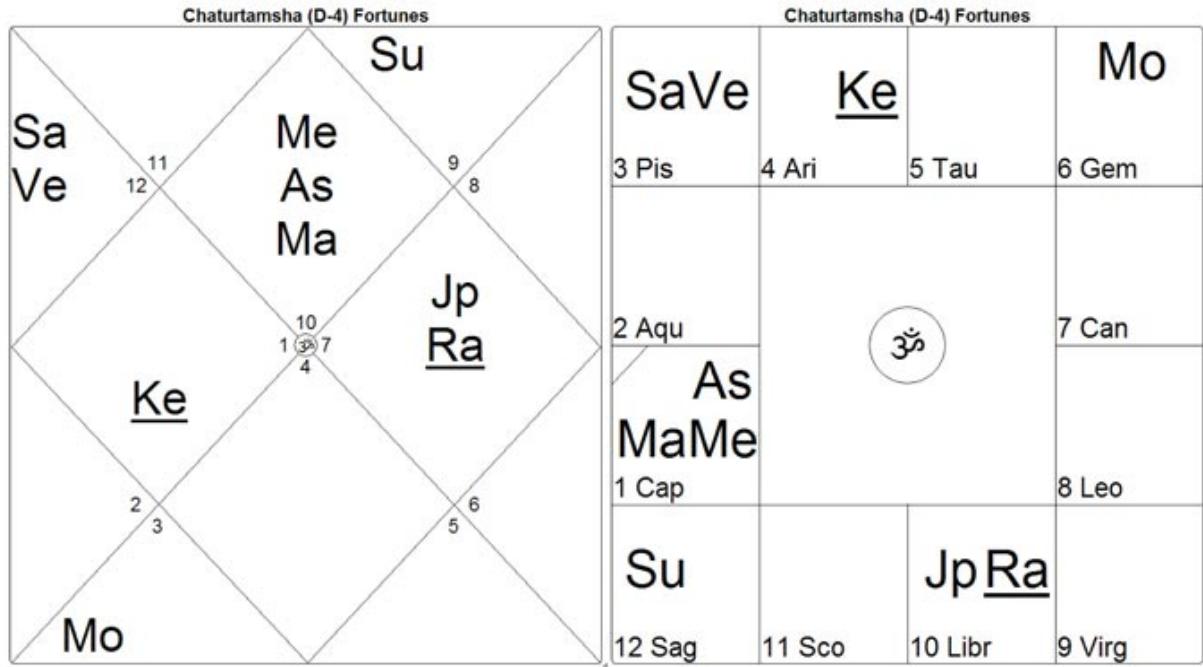
He purchased his first property in April of 1999 in his Libra-Aries period in *Chara daśā*. Libra is the 4th house of his birth chart and contains Mars. From the sub-period sign, Aries, the MK Mercury goes to the 4th house.

From July 2007 to July 2014 he ran his Cancer major period in *Chara daśā*, and three of the transactions occurred in this sign containing his MK.

The final transaction came in the Gemini major period, which does not involve the MK either in the *rāsi* or D-4. What should be noted about it is that from there four *grahas* influence the 4th house, most significantly the Moon-Venus combination, with Venus *svakṣetra* in his *navāṁśa*.



Furthermore, Gemini in D-4 contains the Moon and the same four planets aspect all four angle houses from there, with the Moon-Venus combination again, this time with Venus exalted aspecting the 4th house from Gemini.



The sub-period was either Libra or Scorpio, the former the 4th house of the birth chart and the later getting the aspect of the MK in the *rāśi*.

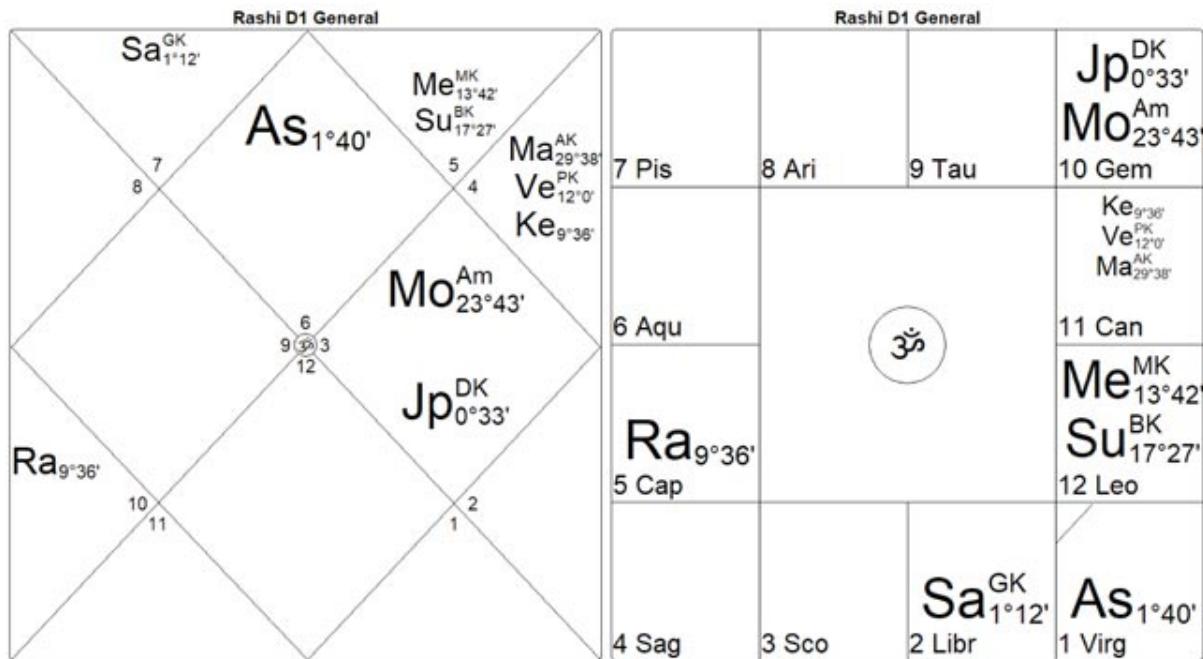
In *Vimśottarī*, these real estate purchases were taking place in Rahu, in the *nakṣatra* of Mars in his 4<sup>th</sup> house, and in Jupiter who aspects the 4<sup>th</sup> house both in the birth chart and D-4.

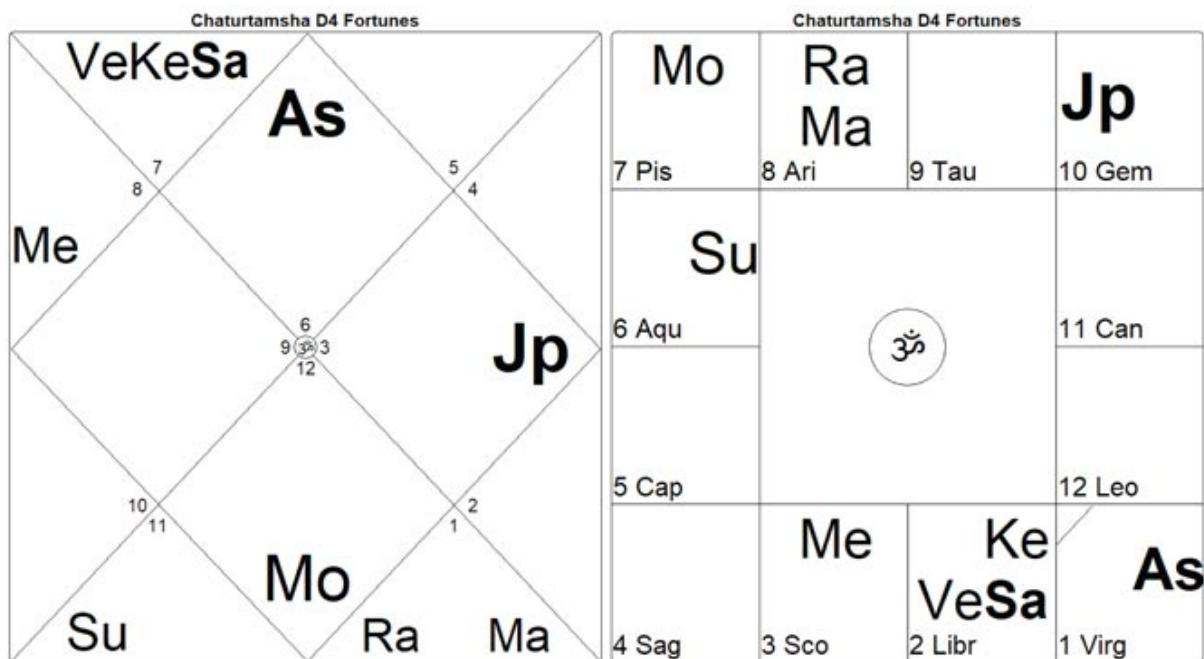
One of the reasons that I moved from Chicago in the Midwest USA to the San Diego area in sunny Southern California is because good friends of mine, a husband and wife, moved there in 1985. I started to visit once a year in January to escape Chicago's bitter winter and eventually I grew so fond of the area that I decided to move there myself in September of 1990. Just prior to

that my friends had purchased a lovely home where I resided for my first year there.

For the husband it happened in his Mercury-Sun period, which in the birth chart can only be seen from *Chandra lagna* from where Mercury is a *vargottama* 4<sup>th</sup> lord with the Sun. Then note that in his D-4 the Sun falls in the 4<sup>th</sup> house from Mercury.

In *Chara dasā* it was his Pisces-Pisces period, receiving the aspect of his 4<sup>th</sup> lord Jupiter and *kāraka* Moon residing in the 4<sup>th</sup> house from Pisces.





For the wife, the timing could not have been more obvious in *Vimśottarī* since it occurred in her Moon-Jupiter period, with these *grahas* in her 4<sup>th</sup> house and with Jupiter as the 4<sup>th</sup> lord, together forming *Gaja Kesarī Yoga*. They continue to do so along the 1-7 axis of her *caturthāṁśa*.

In *Chara daśā* it was Taurus-Pisces. From Taurus the 4<sup>th</sup> lord, Leo, gets the aspect of her exalted MK Sun in Aries who rules Leo. Pisces is the 4<sup>th</sup> house of her birth chart.

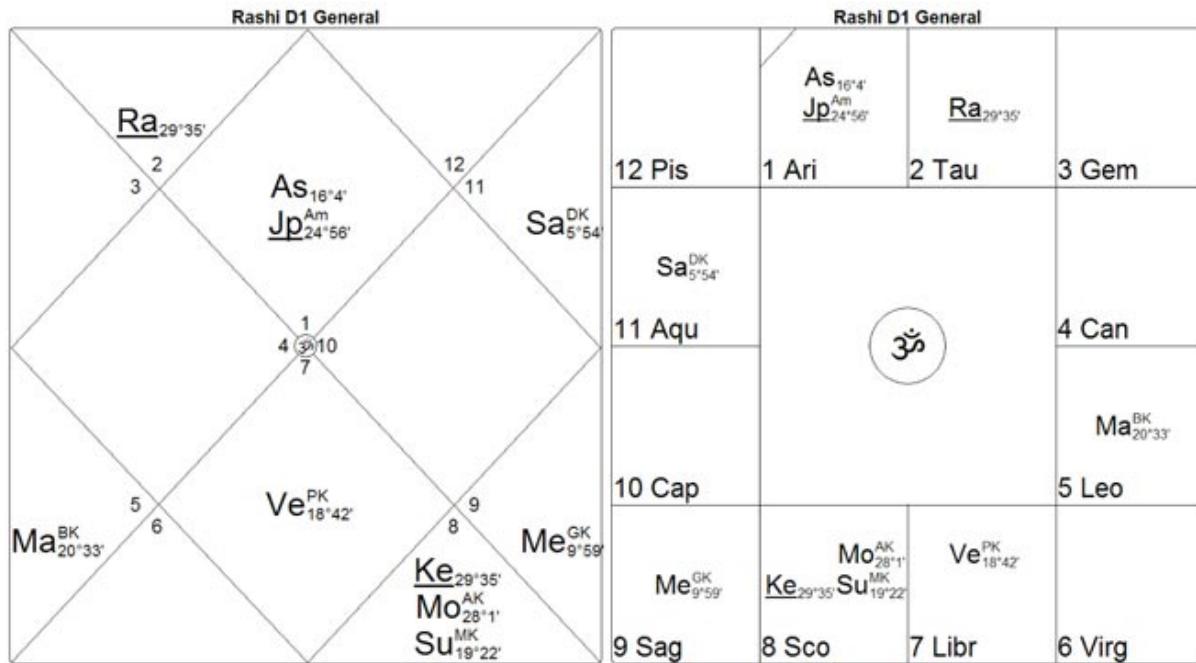
**Rashi D1 General**

<b>Jp</b> PK $9^{\circ}34'$ 4 Pis	<b>Me</b> GK $5^{\circ}52'$ Su MK $19^{\circ}45'$ Ma BK $24^{\circ}18'$ 5 Ari	<b>Ve</b> AK! $28^{\circ}55'$ 6 Tau	<b>Rashi D1 General</b> 7 Gem
<b>Ra</b> $24^{\circ}34'$ 3 Aqu			8 Can
	2 Cap		<b>Ke</b> $24^{\circ}34'$ 9 Leo
	<b>As</b> $19^{\circ}52'$ 1 Sag		<b>Sa</b> DK $2^{\circ}52'$ 10 Virg
	12 Sco	11 Libr	

**Chaturtamsha D4 Fortunes**

<b>Jp</b> As	<b>Ke</b> Me	<b>Chaturtamsha D4 Fortunes</b>
10 Pis	11 Ari	12 Tau
<b>Ve</b> 9 Aqu		2 Can
	8 Cap	3 Leo
	<b>Mo</b> 7 Sag	<b>Ra</b> Su 5 Libr
	6 Sco	
		<b>Sa</b> 4 Virg

I began this chapter by showing some successful predictions that I have been fortunate enough to make using the principles. Now see another which I made very recently on the horoscope of a woman student in my mentorship program.



At first glance, it would not seem that fortunate a birth chart at all with regards to residences and other 4th house matters, since the Moon is the lord of the 4th house and in these unfavorable conditions:

- it is exceptionally dark, nearly a new Moon
- in the 8th house
- closely under the influence of the Rahu-Ketu axis, which means she was born near the time of an eclipse.
- *gandanta* (on the borderline between water and fire signs and also two *nakṣatras*)

What redeems this Moon to some degree is the cancellation of debility caused by the aspect of its sign lord, Mars, but mostly the benefic hemming, giving *Śubha Durudhara Yoga*.

With her husband at the time, she acquired a home in February of 1998 in her Sun-Saturn period in *Vimśottarī*. This is only clear from *daśā* and *Chandra*

*lagna*, with Saturn as the 4th lord in the 4th house from there. In *Chara daśā* it was the sub-period of Scorpio, containing the MK Sun.

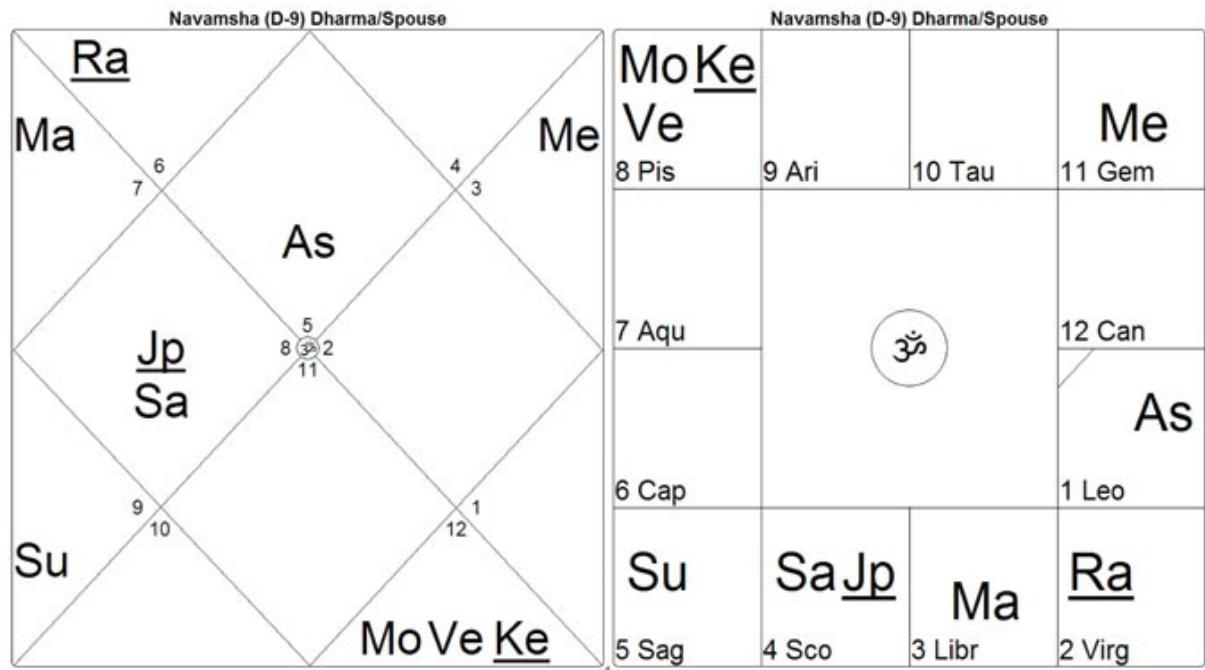
This timing came to my attention when she asked me for some astrological input. She has long since been divorced but retained ownership of the home as part of the divorce settlement. Now 20 years after the purchase, the value of the home has appreciated considerably since it is in a very desirable location within the San Diego area of California. She put it on the market and had one offer that went to escrow, which would have resulted in windfall gains of over million dollars, but the buyer backed out. Her question naturally was when I thought it would sell.

Interestingly, she was then running the major period of Scorpio containing her MK Sun and the Moon, with the benefic hemming, but from the Jaimini angle, Scorpio also gets the aspect of Jupiter, and the Moon-Jupiter sign aspect is an AK-AmK Jaimini *rāja yoga*.

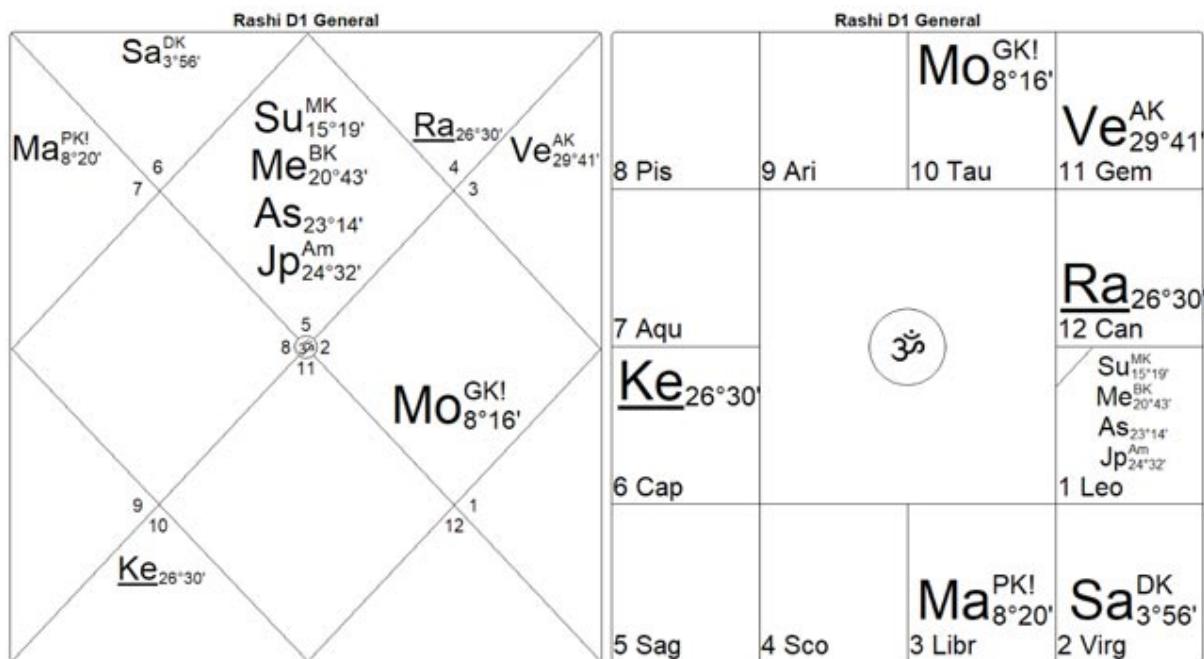
The current sub-period when she nearly sold it was Libra. From Libra consider the influences on the 2nd and 11 houses from there. This period extends up until September of 2018, and I predicted that it would sell at a considerable profit in this time frame. I also said that she would likely buy another home either in Scorpio-Cancer or Scorpio-Leo. Can you see my I would predict this? She acknowledged that her intent after sale was to rent for about a year before purchasing another property, which would fit this timeframe.

Windfall profits are also indicated in the correlating *Vimśottarī daśā* sequence of Rahu-Rahu-Jupiter. Rahu's closest influence is the 4th lord Moon, and it also gives the results of Venus, involved in a 2-9 *dhana yoga* by aspect

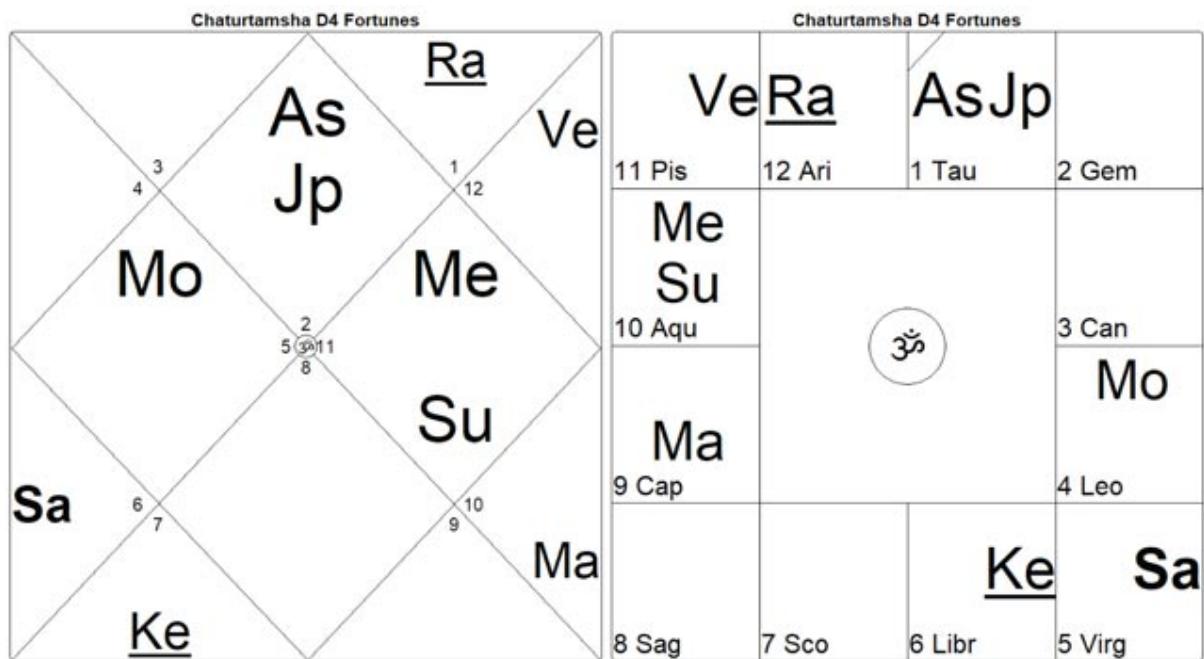
with Jupiter, with both planets having a good source of strength. Note in particular the exaltation position of Venus in her *navāṁśa*. She sold the home and realized the windfall profits within the predicted period.



Below is the chart of another student of mine who consulted with me about the purchase of a home. He was to receive an inheritance after the passing of his father but was not certain when. His intention was to subsequently buy home/property.



Jupiter-Saturn was an upcoming period and sub-period. I saw that from *Chandra lagna* in the birth chart Jupiter goes to the 4<sup>th</sup> house with the 4<sup>th</sup> lord. Moreover, it is placed in the *lagna* of D-4 with two sources of strength, getting *dik bala* and in a *parivartana yoga* with its sign lord, an exalted Venus.

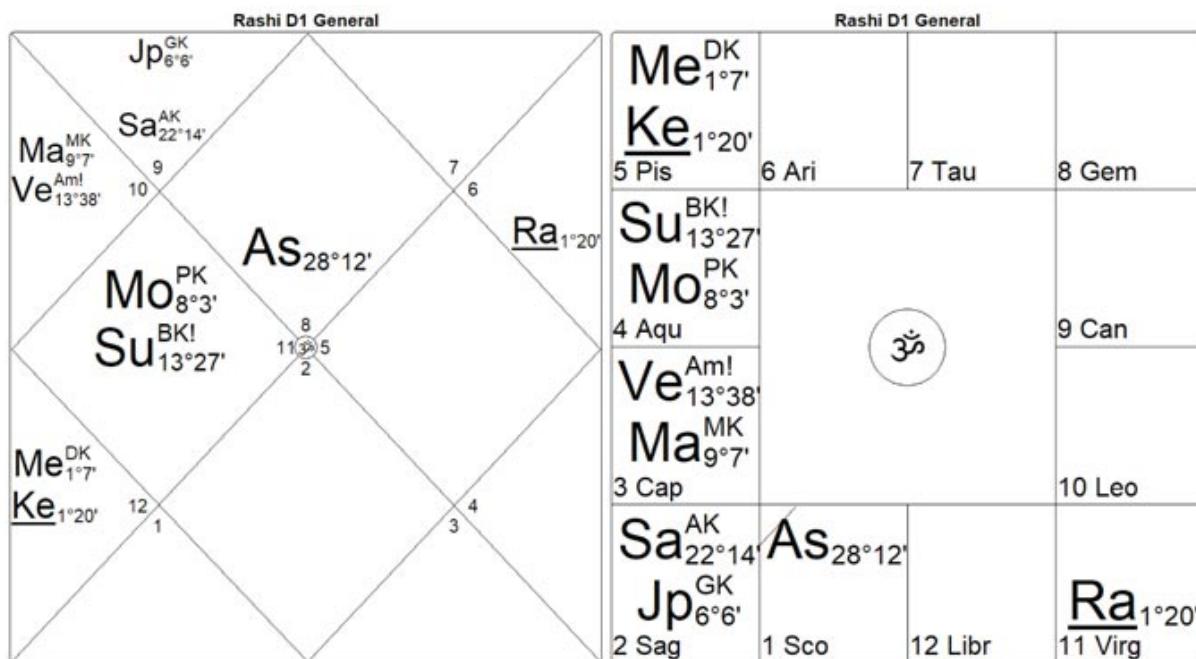


In this D-4, Saturn is *vargottama* and aspected by Jupiter. Mercury as a sub-sub-period appealed to me since Saturn and Mercury are in an exchange here. This equated to a time extending up through May of 2019.

In *Chara daśā* the corresponding period was Aquarius-Virgo. In the birth chart from Aquarius there is an exalted Moon, getting the *rāśi drṣṭi* of Mars. Even more significantly, the MK Sun goes to Aquarius in his D-4. I noted that Virgo is the *pada* of the 4<sup>th</sup> house.

In the spring of 2019 transiting Jupiter would be in Scorpio, his 4<sup>th</sup> house, and from a retrograde position in Sagittarius, transiting Saturn would also be covering Scorpio. I therefore predicted the birth of property in the spring of 2019. It proved correct.

In the chapter on predicting the birth of children I recounted one of the first predictions I made this way for friends of mine, Bob and Sharon. Fast forward twenty plus years to January of 2019 when they were visiting me in California. Bob mentioned in passing that they were thinking of selling their home in the suburbs of Chicago and moving back into the city. He wanted to know what his friend the astrologer thought about this and the timing. May-June was my answer for the following reasons.



- He would be running Mercury-Moon-Ketu in *Vimśottari*. The major period lord, Mercury is in the 8<sup>th</sup> house of D-4, a favorable placement for Mercury in this *varga* according to the research of Sheshadri Iyer, which I have validated.
- The sub-period lord, Moon, is in the 4<sup>th</sup> house of the birth chart, configured in a good *rāja yoga* with the Sun, and exalted in the *caturthāṁśa*. The sub-sub-period Ketu is with Mercury in the birth chart and in D-4.
- In *Chara daśā*, it would be Sagittarius-Gemini-Aquarius. Sagittarius has the 4<sup>th</sup> lord Saturn and Gemini gets its aspect. Aquarius is the 4<sup>th</sup> house of the birth chart.
- Transiting Saturn was in Sagittarius, conjunct its placement at birth as the 4<sup>th</sup> lord of his chart.

That spring they sold their home in the suburbs and purchased a condo in the city, moving in June 2<sup>nd</sup> of 2019.

Chaturtamsha D4 Fortunes

Chaturtamsha D4 Fortunes			
<b>Ra</b>	<b>Sa</b>	<b>Mo</b>	<b>Sa</b>
6 7	4 3	1 12	11 Gem
<b>As</b>	<b>Su</b>	<b>Ve</b>	<b>As</b>
5 8 11 2	10	1	12 Can
<b>Jp</b>	<b>Mo</b>	<b>Ma</b>	<b>Ra</b>
9 10	1	12	1 Leo
<b>Me Ke</b>	<b>Ve</b>	<b>Jp</b>	5 Sag
11	12	4 Sco	3 Libr
7 Aqu	6 Cap	5 Sag	2 Virg
8 Pis	9 Ari	4 Sco	3 Libr
3			2 Virg

## Conclusion

I will conclude this chapter by giving guidelines for predicting this event in both the Parashari and Jaimini systems.

### Parashari

- the periods and sub-periods of planets connected with the 4<sup>th</sup> house/4<sup>th</sup> lord of the birth chart, or from *Chandra* and *daśā lagna*.
- planets in the *lagna* or connected to the *lagna* of D-4 also become quite eligible, as do planets with strong placements and conditions here. The period and sub-period of planets in such conditions and connected in this *varga* are especially good this way, as in Mercury in the 8<sup>th</sup>.
- As natural signifiers, the Moon and Mars can give this event in their periods and sub-periods to some degree.

### Jaimini

- the *daśā/antardaśā* of signs containing the MK, or those aspected by it can bring this event.
- the *daśā/antardaśā* of signs from where the MK falls in the 4th house
- the *daśā/antardaśā* of the sign that is the 4th house of the birth chart
- the *daśā/antardaśā* of a sign that is the *pada* of the 4th house (P4)
- the *daśā/antardaśā* of a sign from where the 4th house becomes very strong, prominent and favorably disposed.

- in *daśā/antardaśā* of signs containing or influenced by Mars and the Moon as natural signifiers
- in the *daśā/antardaśā* of signs containing the MK in the *caturthāṁśa* (D-4), or from where the MK fall in the 4th.

Since these predictive parameters make too many periods eligible to be effective, planetary periods should be coordinated with sign periods to see confluence, along with the simultaneous influence of the transits of Jupiter and Saturn onto the 4<sup>th</sup> house/4<sup>th</sup> lord. It is this approach that K.N. Rao taught, and it is this approach that has enabled me to successfully predict this event.



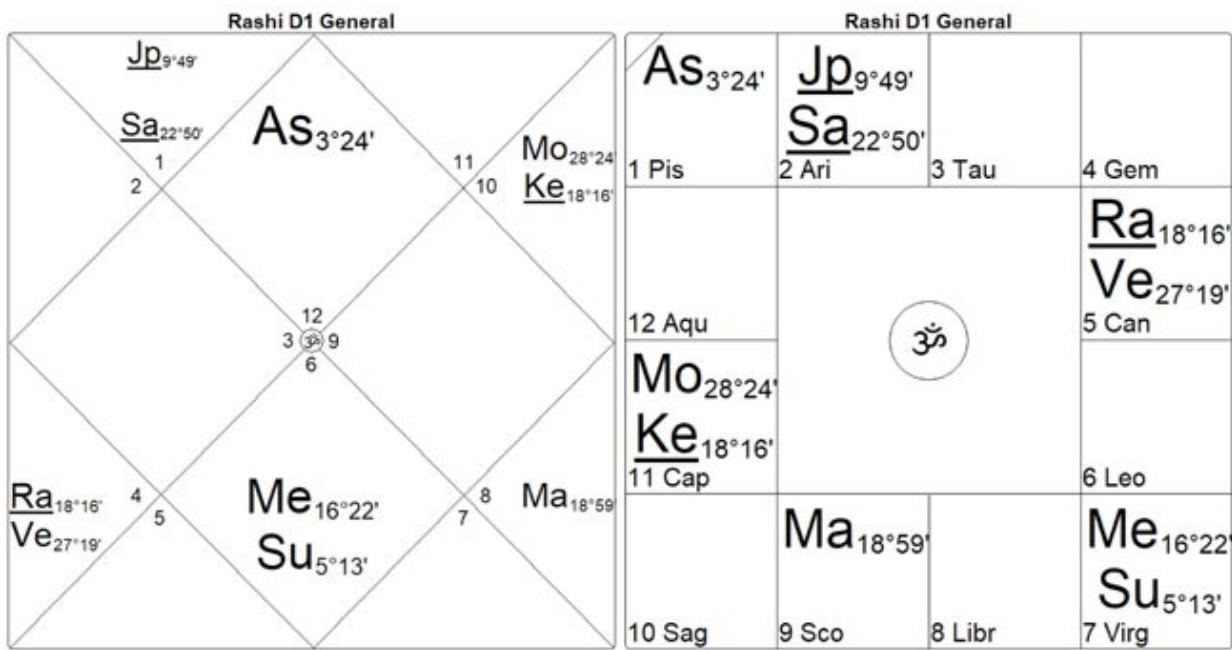
# PREDICTING SETTLEMENT ABROAD





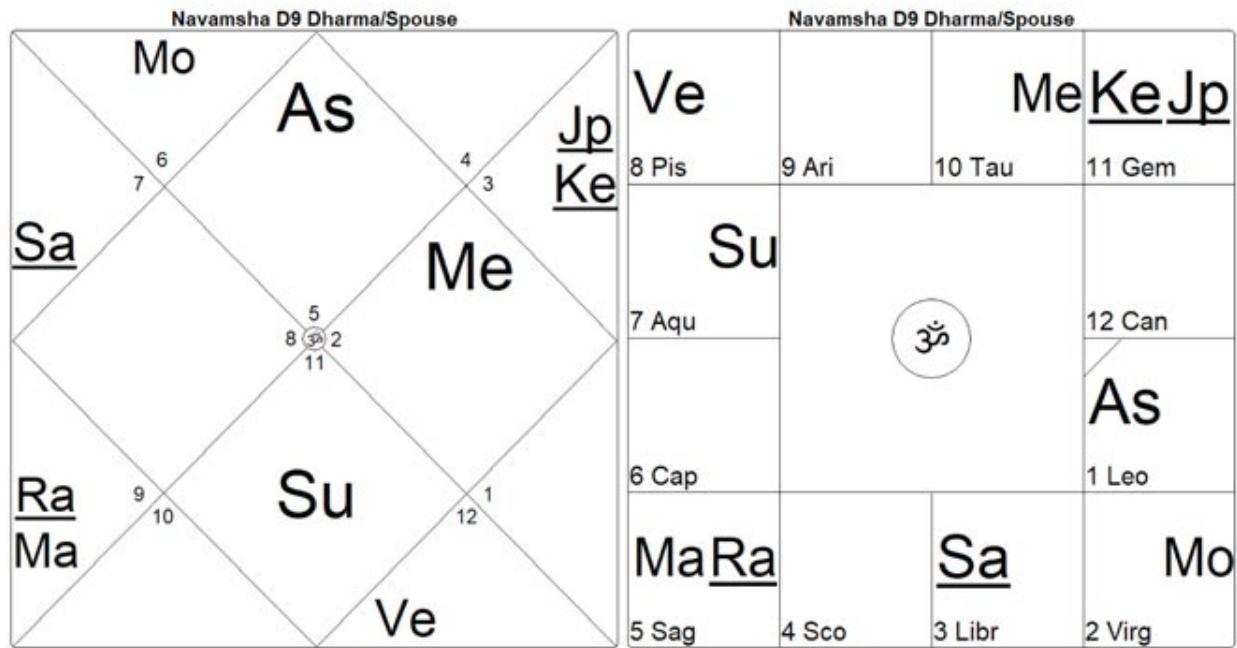
## A Father's Question

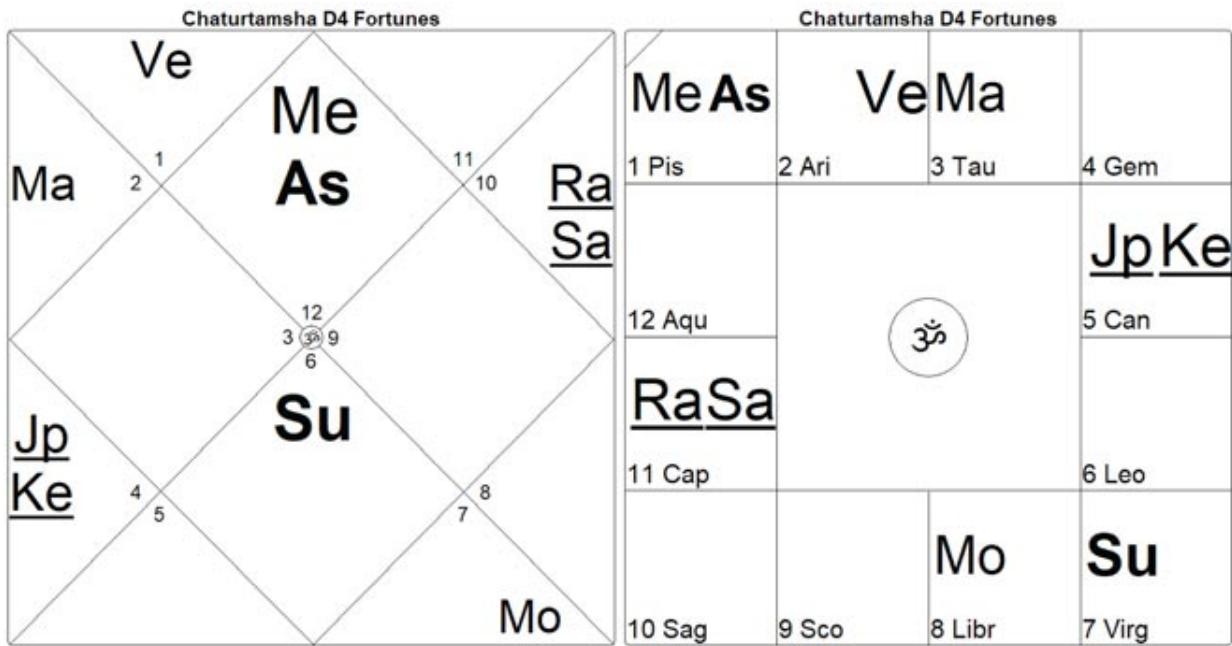
It was one I have received many times before. It came from a father in India whose daughter aspires to be a jazz and blues singer. Opportunities for this in her homeland are very limited, so after graduating in April 2020 she wants to come to the U.S. for post graduate studies in music and to settle there for a career. See her chart below and consider the planetary combinations that are inclining her towards a career as a musical performer, keeping in mind that she has been running her Rahu *mahādaśā* since the age of four.



You may have noticed that her chart has a *Saraswati Yoga* that applies from both the birth *lagna* and from the Moon, in which the three benefics; Jupiter, Venus and Mercury, fall in angles, trines, or the 2<sup>nd</sup>/11<sup>th</sup> houses. Among these, Venus, planet of music, is the strongest, falling as it does in its exaltation sign in the *navāṁśa*. *It is also the 3<sup>rd</sup> lord of the performing arts.*

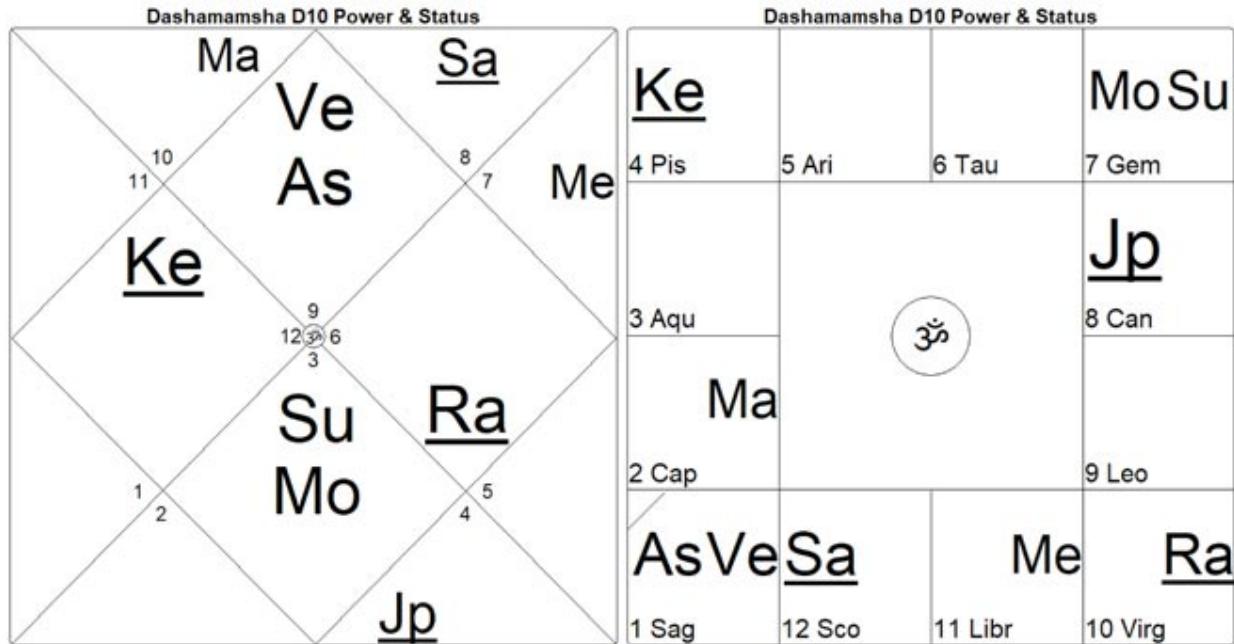
Mercury is not far behind as it is close in degrees to its most extreme point of exaltation. Jupiter's condition, however, is unremarkable, though it is the 1<sup>st</sup> and 10<sup>th</sup> lord configured in a *Kesari Yoga*. Rahu, the current major period in effect until age 22, is conjunct Venus and giving its results. Both are in the 5<sup>th</sup> house of education *and* aspected by a bright, waxing 5<sup>th</sup> lord Moon. This focus in her life at this time is a rather clear and straight-forward illustration of what my students hear from me repeatedly. “*Yogas show what, dasās show when.*”





She will graduate in Rahu-Moon, followed by Rahu-Mars, and these are the periods when she wishes to come to the U.S. for graduate studies in music, settle here, and pursue a career as a jazz/blues singer. The Jupiter period of 16 years will follow.

See also her *caturthāṁśa* and *daśāṁśa*, focusing on Rahu-Moon/Mars and Jupiter.



Consider what your prediction would be and why. I will reveal mine at the end of this chapter after first outlining and illustrating predictive parameters for settling abroad that I learned from K.N. Rao.

## **Planets Take Them Abroad**

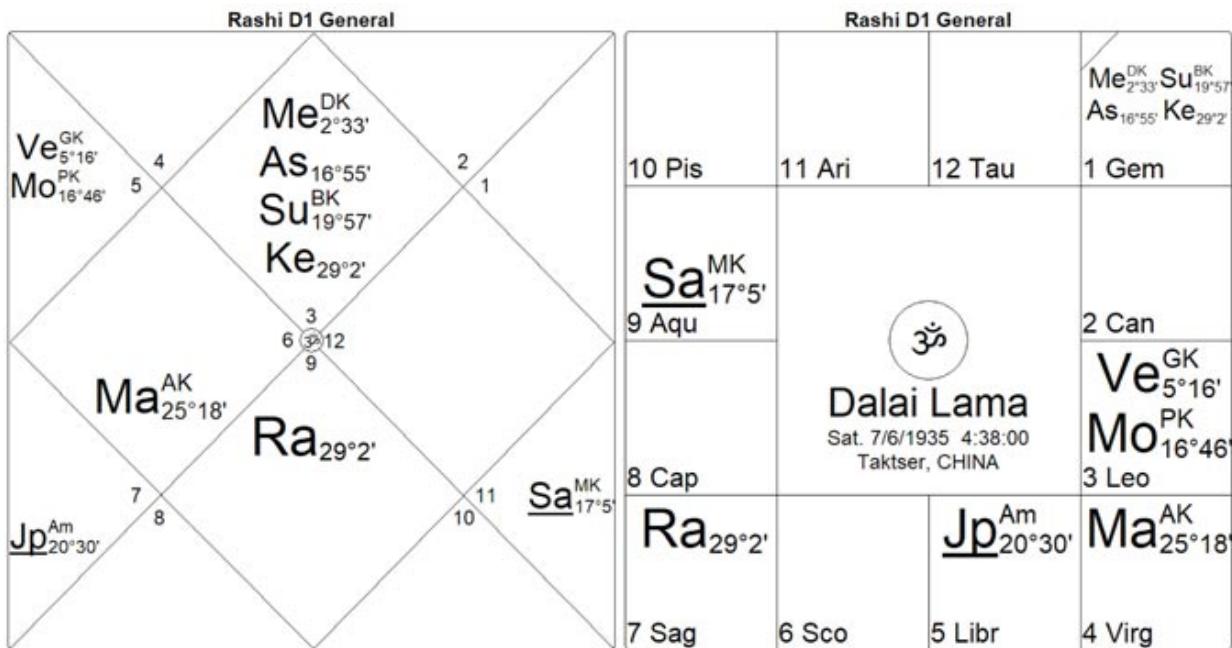
Decades ago, K.N. Rao wrote two articles on this topic that were first published in Dr. B.V. Raman's *Astrological Magazine*. One was entitled "*Planets Take Them Across the Seas*" and the other "*Will I Settle Down in a Foreign Country Professionally?*"

In the latter one he begins by giving some very general interpretive principles for what he calls an "*at a glance assessment.*" These are as follows:

1. One or two malefic influences on the 4<sup>th</sup> house/4<sup>th</sup> lord.
2. Sometimes one or two malefic influences on the 4<sup>th</sup> house/4<sup>th</sup> lord from the Moon.
3. Rahu, the well-known *mlechha* (foreigner) planet causes such movement in its major period or sub-period.
4. Alternatively, a planet associated with Rahu can do the same work as Rahu generally does.

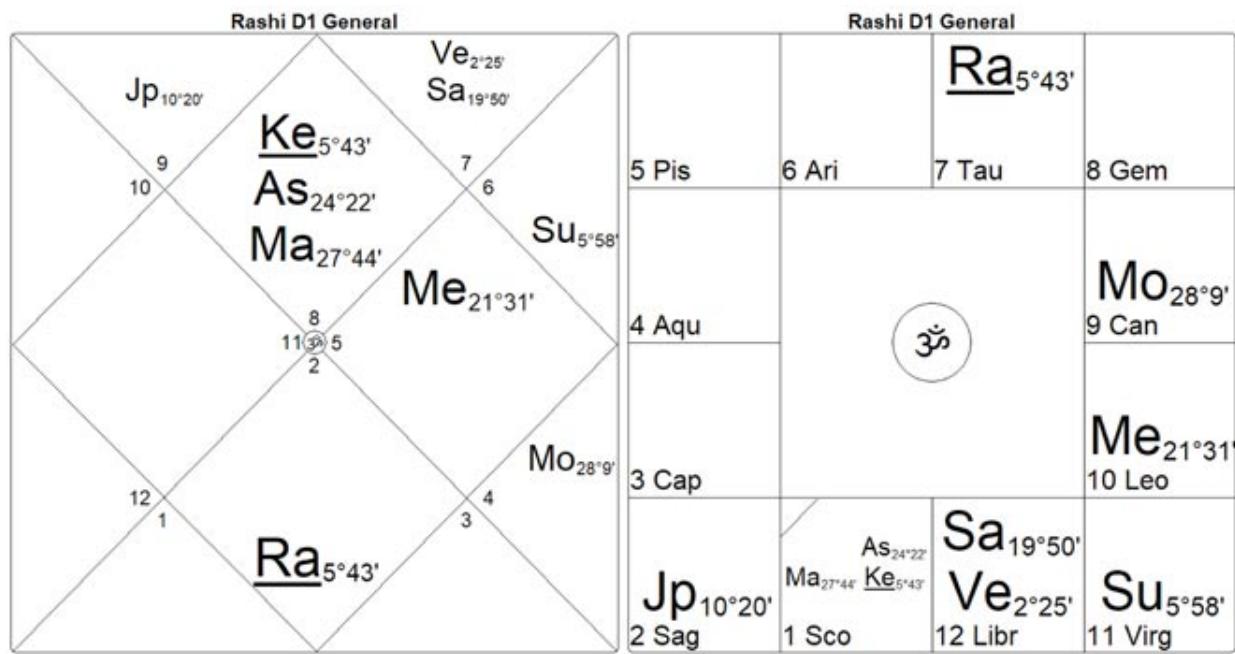
The 4<sup>th</sup> house, of course, is the house of residence and malefic influences on the 4<sup>th</sup> house/4<sup>th</sup> lord can indicate that a person moves away from their place of birth. In my experience, if there are two or more malefic influences this way it becomes almost a certainty unless counter- indicated. Rahu is the natural *kāraka* of foreign places and can bring this event in its periods and sub-periods regardless of its placement and associations. Shri Rao points out that planets associated with Rahu can do this as well.

Of course, people go abroad, and even settle abroad for a whole variety of reasons, some by choice, others when they are forced by circumstances. The latter instances brought to mind the chart of the Dalai Lama. In March of 1959, fearing for his life, he was forced to flee his homeland following the brutal suppression of the Tibetan national uprising in Lhasa by Chinese troops.



His 4<sup>th</sup> house is occupied by Mars as a malignant 6<sup>th</sup> lord, while the 4<sup>th</sup> lord Mercury has the influence of the Rahu-Ketu axis. Then note the *daśā* sequence when he had to leave Tibet to live in exile in India. It was Moon-Rahu-Mars, with the Moon in the 3<sup>rd</sup> house of migration with the 12<sup>th</sup> lord Venus. Rahu, the sub-period lord, (recall Shri Rao's predictive principles) is in the 7<sup>th</sup> house of journeys and influencing the 4<sup>th</sup> lord, and lastly, Mars, the bad malefic is in the 4<sup>th</sup>.

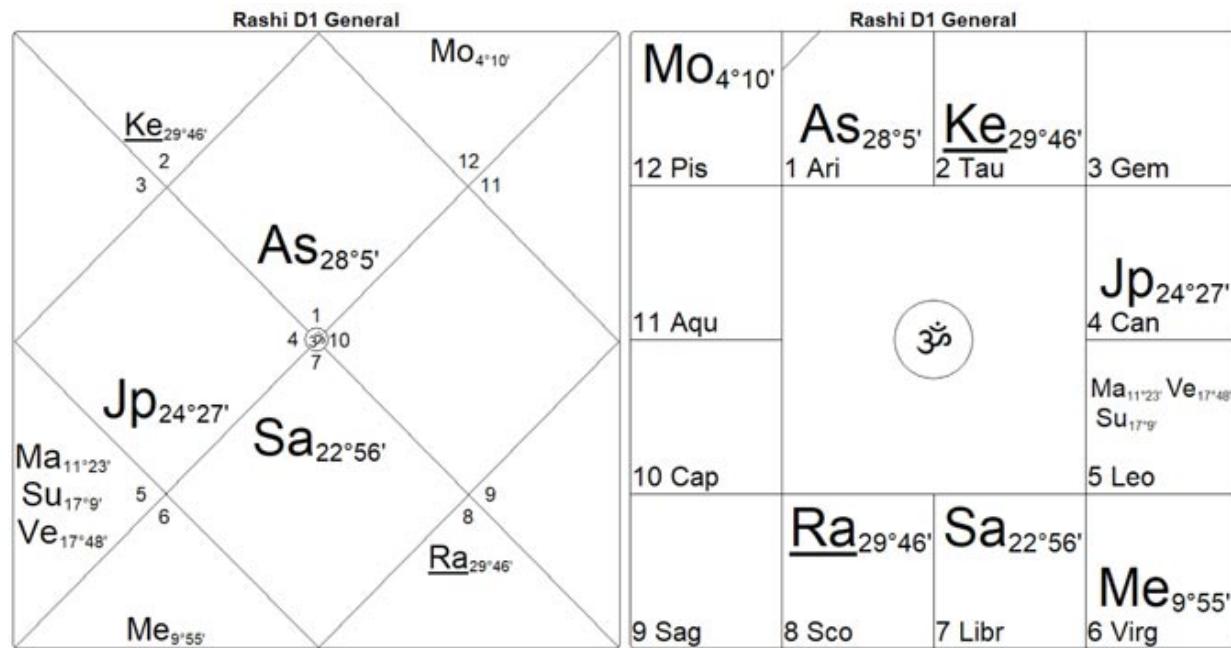
Most people, however, choose to go abroad. This can either be on a temporary basis to study or as a result of professional assignments of limited duration, or permanently just because they wish to live in a different country. I have met many Indians living in the U.S. who came here initially to study but also with the expressed intention to settle here subsequently. Such a relocation to a foreign land also happens frequently due to marriage. See the chart of a Russian woman who married an Italian man and now lives in Rome. Can you identify the combination in her chart that indicates such a destiny?

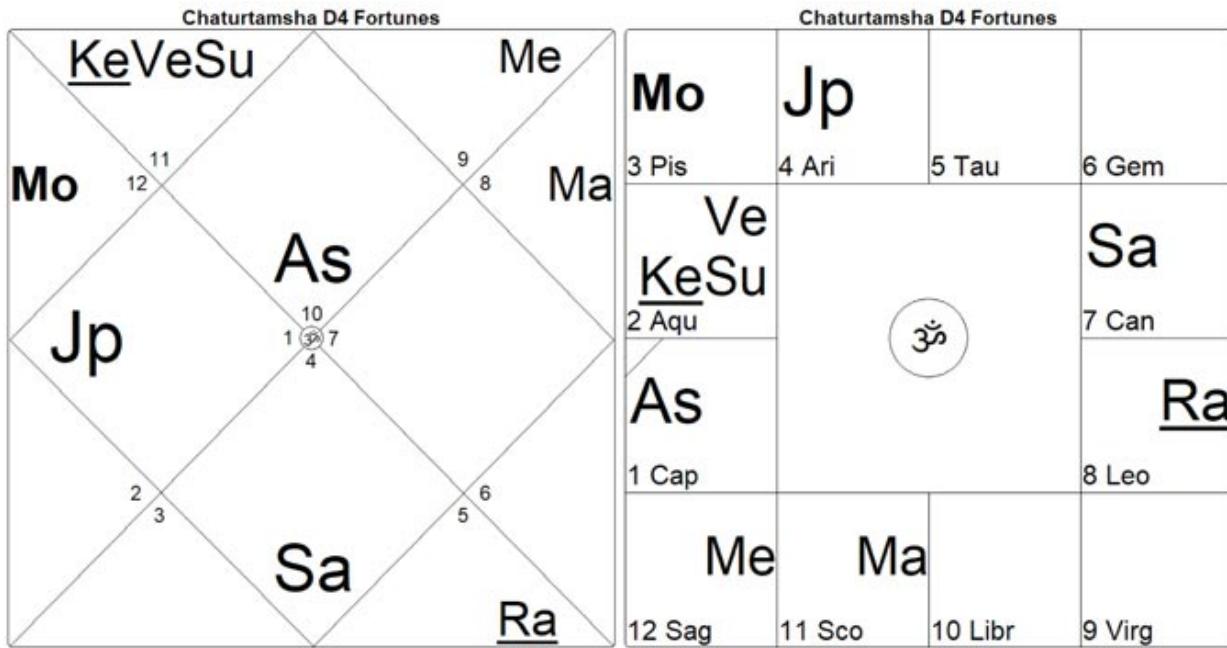


Her 7<sup>th</sup> lord Venus is also the 12<sup>th</sup> lord in its own 12<sup>th</sup> house with Saturn, the 4<sup>th</sup> lord of her chart. Note also how the natural malefic Mars aspects the 4<sup>th</sup> house, Aquarius. It was in her Venus-Saturn period that she met and married her husband and moved to Italy.

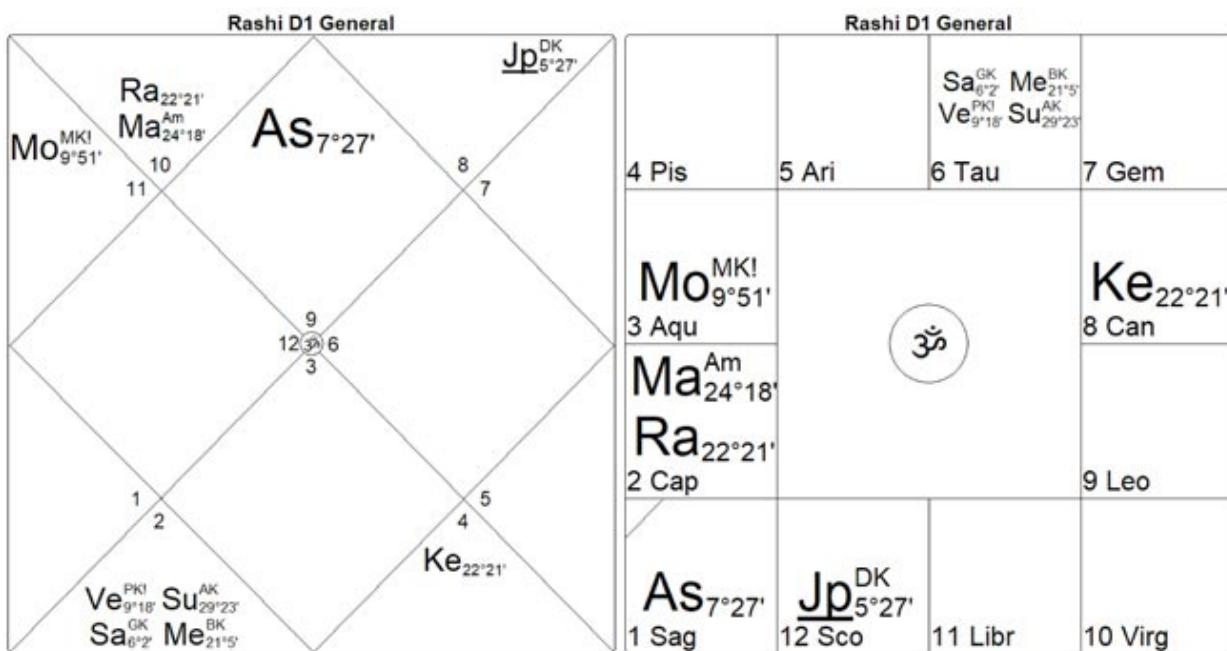
Her case illustrates one of the more obvious indications in a birth chart for settlement in a foreign country; connections between the 4<sup>th</sup> house/4<sup>th</sup> lord and the 12<sup>th</sup> house/12<sup>th</sup> lord. See this connection in the chart of a woman doctor who first came to the U.S. to do her residency and then remained here. The relationship between her 4<sup>th</sup> and 12<sup>th</sup> houses could not be any stronger since their lords exchange. Additionally, her 4<sup>th</sup> lord, Moon, in the 12<sup>th</sup> house is aspected by her exalted 12<sup>th</sup> lord, Jupiter. In her case the malefic influence on the 4<sup>th</sup> house is the aspect of Saturn. The timing is less direct, since it happened in her Mercury major period, a planet in mutual aspect with this 4<sup>th</sup> lord Moon.

However, this is where the *caturthāṁśa* can shed additional light on the timing of residence in a foreign land. See that Mercury goes to the 12<sup>th</sup> house in her D-4, while its dispositor, Jupiter, is the 12<sup>th</sup> lord in the 4<sup>th</sup> house aspecting Mercury, repeating the pattern in the birth chart for foreign residency.



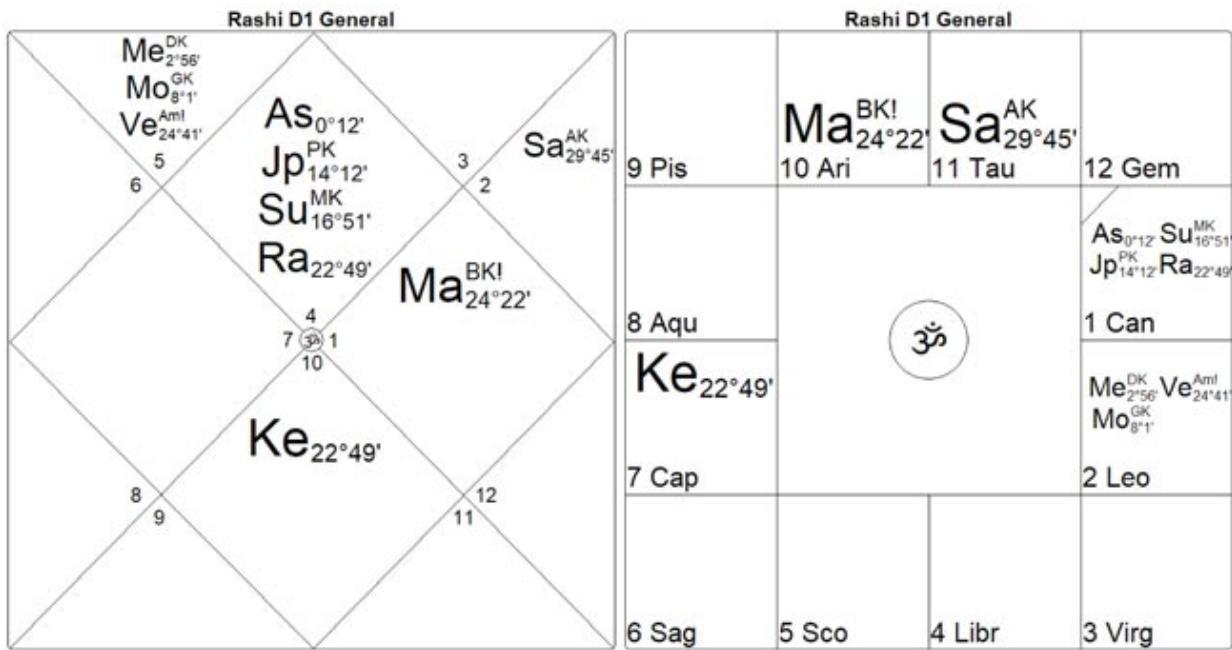


The 4<sup>th</sup> lord in the 12<sup>th</sup> house alone can also indicate settlement abroad as it did for this Indian man who came to the U.S. for graduate studies and remained here.



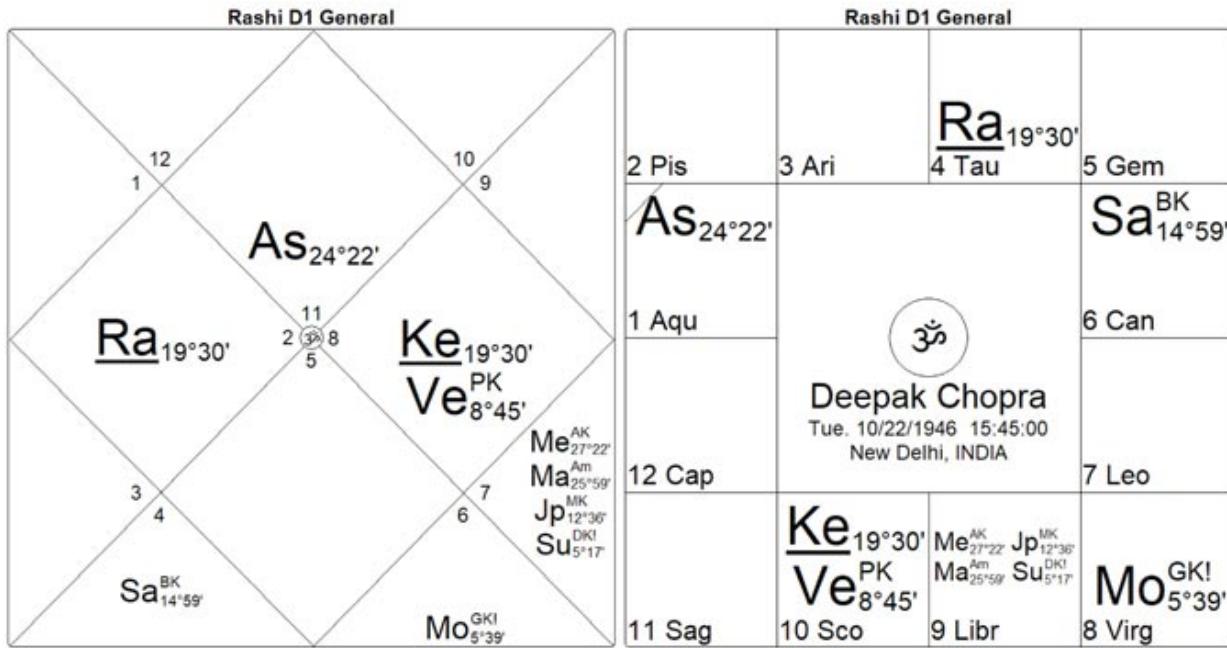
It happened in his Jupiter major, his 4<sup>th</sup> lord in the 12<sup>th</sup> house.

It is apparent from these two examples that a connection between the 4<sup>th</sup> house/4<sup>th</sup> lord of residence and the 12<sup>th</sup> house/12<sup>th</sup> lord of far away places can indicate settlement abroad.



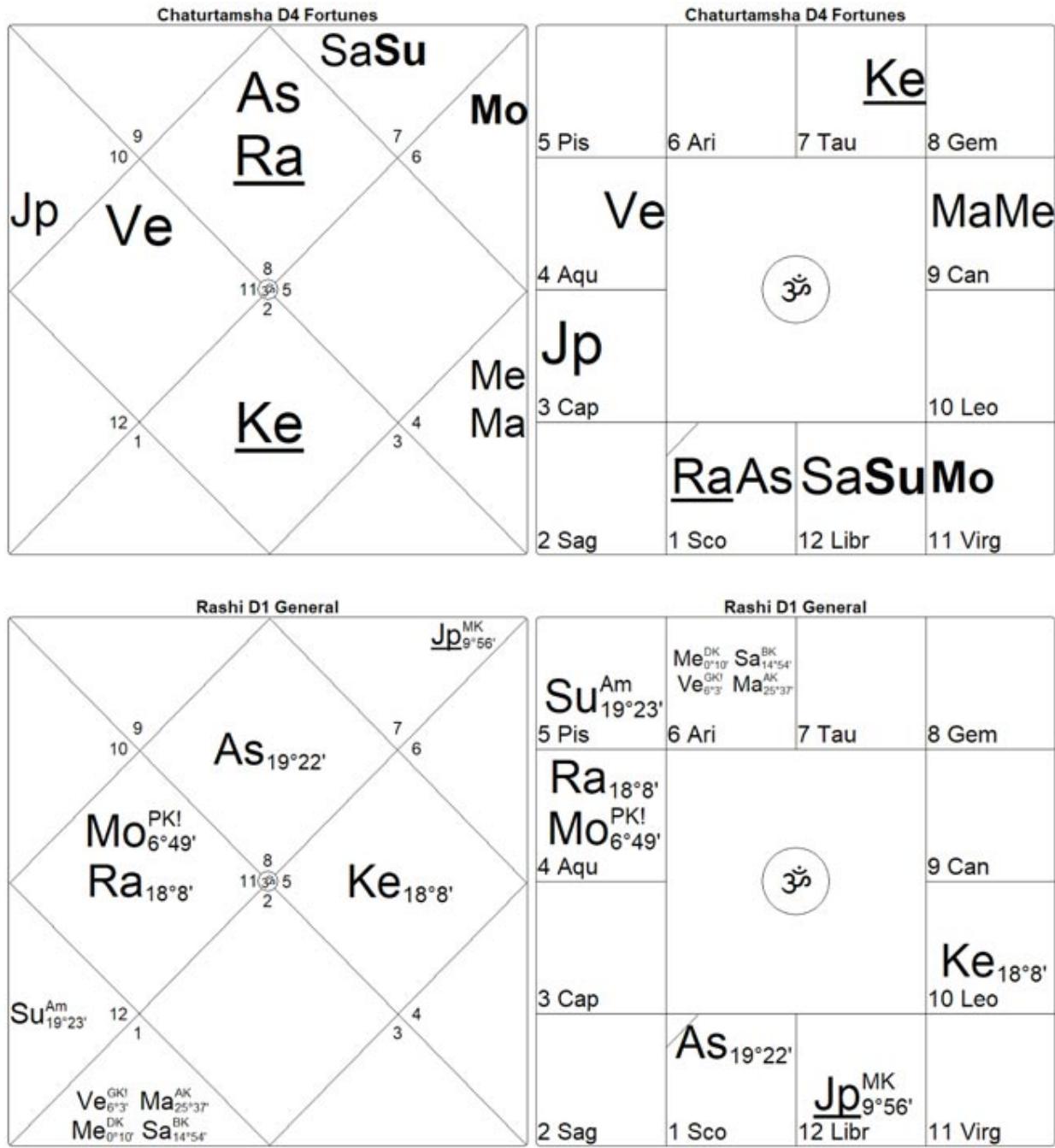
The chart given above is of a psychiatrist friend. It illustrates that this connection can occur in ways other than by house placement. His 4<sup>th</sup> lord Venus is conjunct the 12<sup>th</sup> lord Mercury, along with the *lagna* lord Moon in the 2<sup>nd</sup> house. He immigrated to the U.S. from England in June of 1972 just after moving into the Moon period.

Deepak Chopra is another doctor who initially came to the U.S. for an internship and settled here.



It was early in his Rahu period, a natural malefic in the 4<sup>th</sup> house who also influences the 4<sup>th</sup> lord, Venus. The sub-period was Saturn, the 12<sup>th</sup> lord. Here there is no 4-12 connection from the birth *lagna*, though there is from the Moon, and in his *caturthāṁśa* Rahu is in the *lagna* and Saturn is an exalted 4<sup>th</sup> lord in the 12<sup>th</sup> in an exchange with the 12<sup>th</sup> lord.

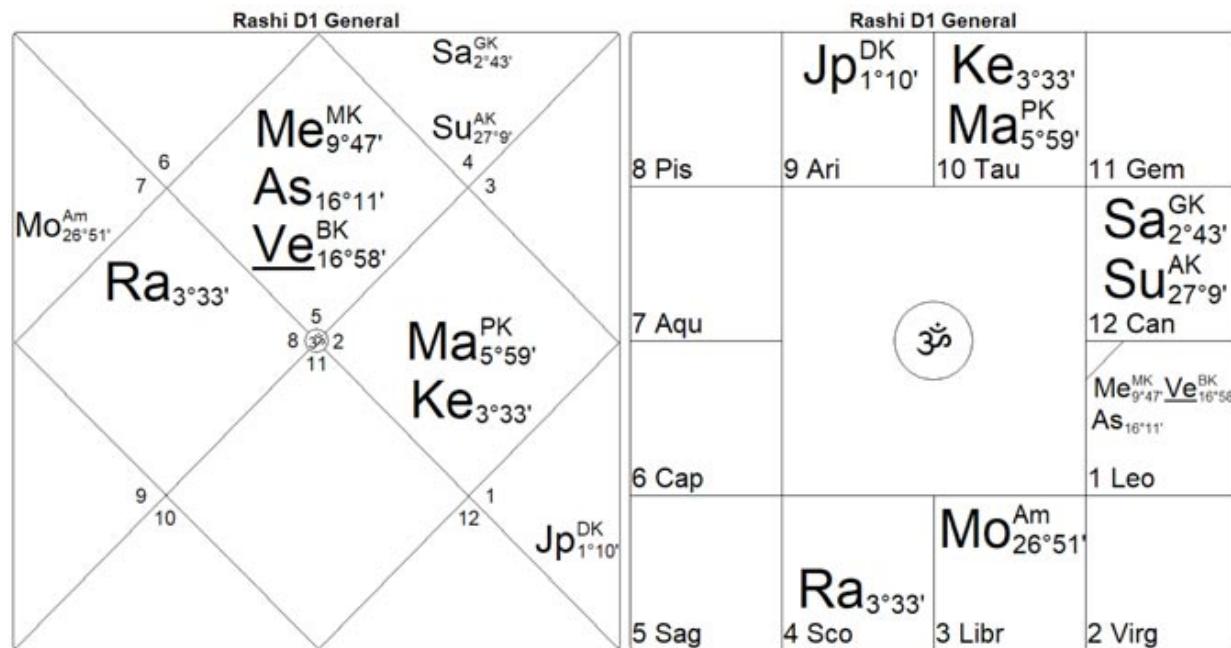
From this it can be seen that simply having Rahu in the 4<sup>th</sup> house or conjunct the 4<sup>th</sup> lord in the birth chart can give residence in a foreign land, especially in the Rahu major period.



The chart shown above is that of a woman born in a South American country who immigrated to the U.S. with her husband. Rahu is in the 4<sup>th</sup> house, while the 4<sup>th</sup> lord Saturn is with the malefic, Mars, and conjunct the 12<sup>th</sup> lord, Venus. Rahu is also in the 4<sup>th</sup> house of her D-4.

The relocation took place early in her Jupiter-Venus period, with Jupiter placed in the 12<sup>th</sup> house of foreign countries. Note Jupiter's placement in the *nakṣatra Svātī*, ruled by Rahu. It is also in a mutual aspect with the 4<sup>th</sup> lord/12<sup>th</sup> lord combination.

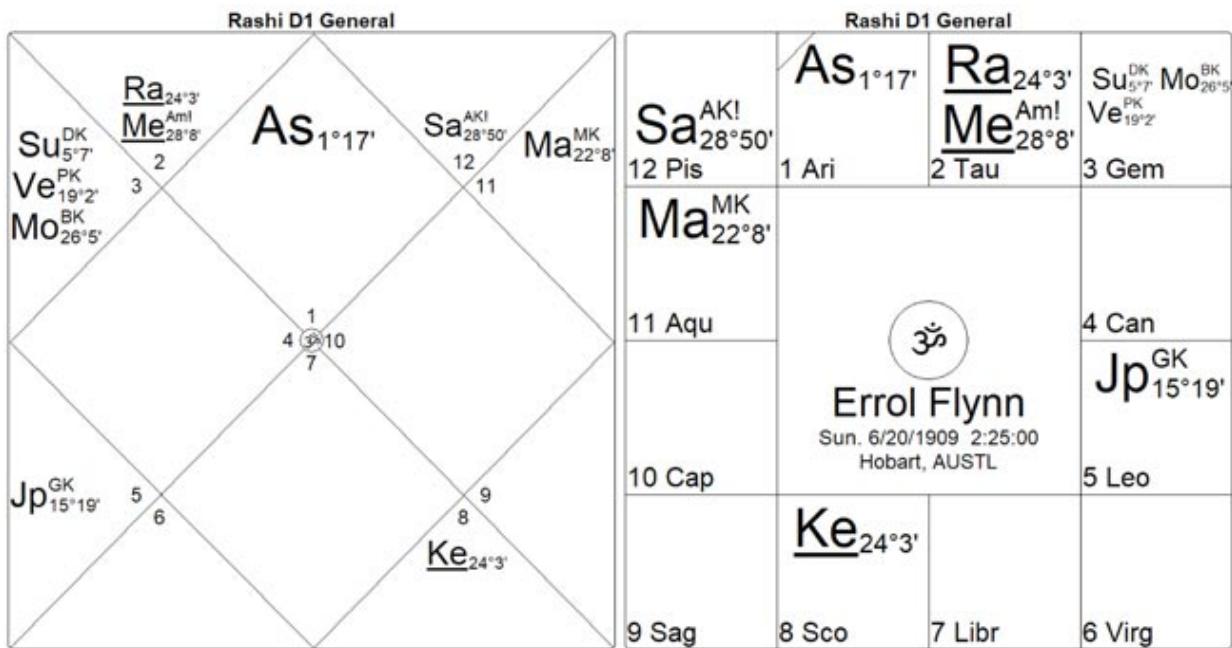
The chart below is that of a woman born in Madras, India now living and working in Boston, United States. Rahu is in the 4<sup>th</sup> house and the 4<sup>th</sup> lord Mars is also with the Rahu-Ketu axis. The timing was her Saturn major period, located in the 12<sup>th</sup> house.



Even if Rahu is just associated with the 4<sup>th</sup> lord, it can give residence in a foreign country in my experience, as it did for the woman with the following chart. Her 4<sup>th</sup> lord Jupiter is closely conjunct the Rahu-Ketu axis. She is a U.S. citizen born in Utah but in her Rahu-Jupiter period she began living and working as a musician in Germany for a period of years. Hers was only a temporary settlement for professional reasons.

Rashi D1 General			
7 Pis	8 Ari	9 Tau	10 Gem
Ra <sup>AK!</sup> 7°19' Ve <sup>BK</sup> 17°22'	Sa <sup>AK!</sup> 27°51' Su <sup>GK!</sup> 1°49'		
7 Pis	8 Ari	9 Tau	10 Gem
		35	
			11 Can
			12 Leo
			Jp <sup>MK</sup> As <sub>16°42'</sub> Ke <sub>7°19'</sub>
			1 Virg

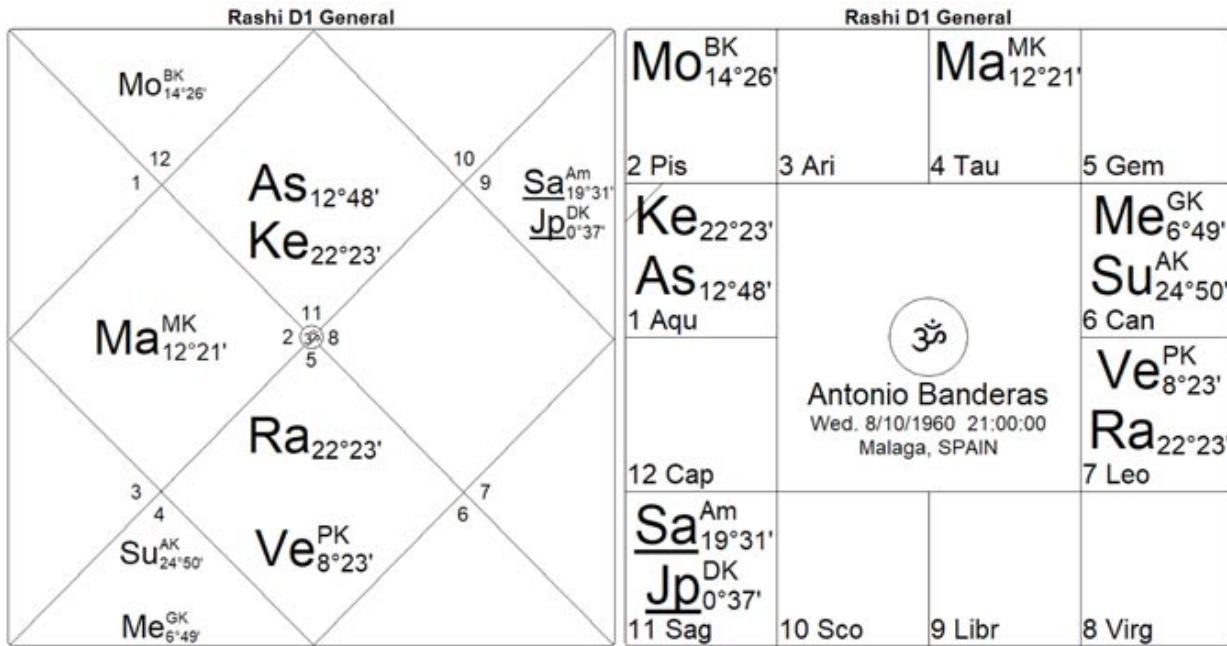
## Celebrity Examples



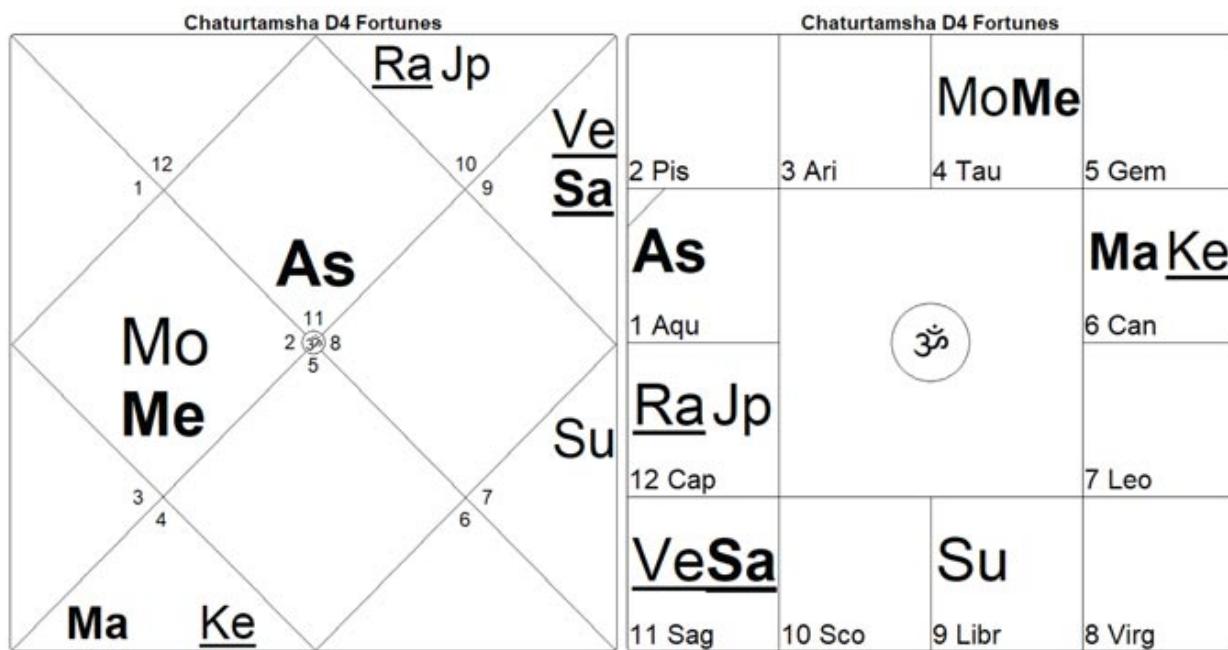
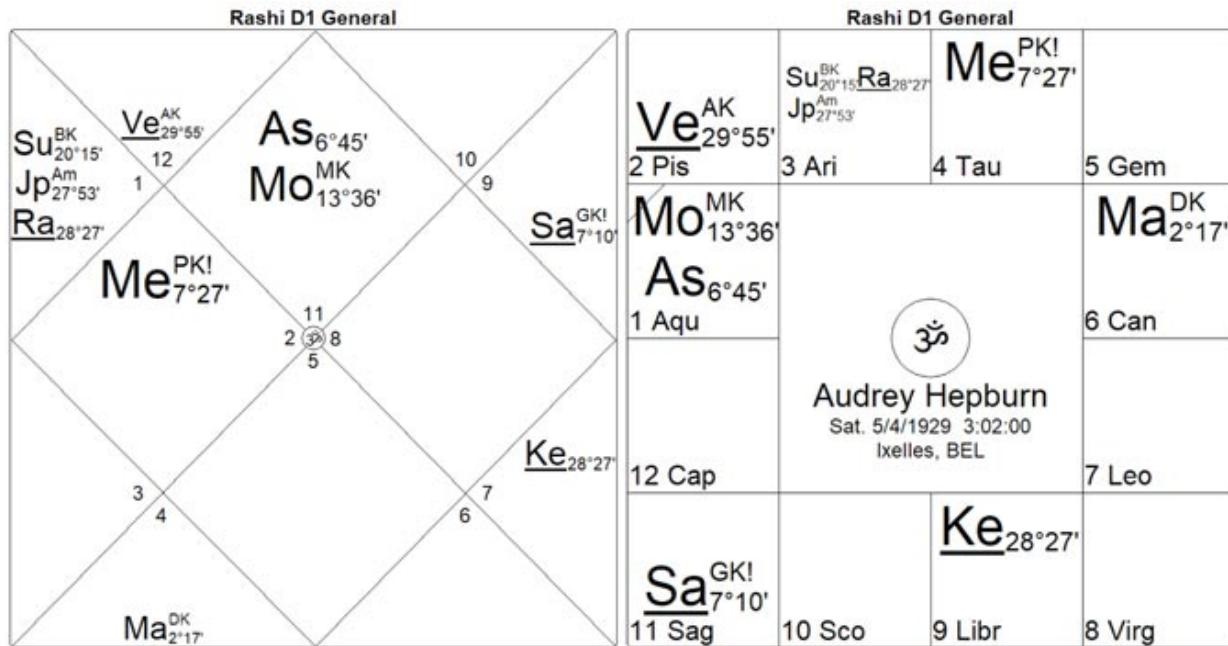
Australian-born actor, Errol Flynn, moved to England in late 1933 to pursue an acting career. It was his Saturn-Rahu period. His being in a foreign country at this time could not be more obvious since the major period lord, Saturn, is in the 12<sup>th</sup> house and the sub-period lord is Rahu. A 4-12 connection does not exist from the birth *lagna*, but it does from the Moon. Mercury, the 4<sup>th</sup> lord from *Chandra lagna*, is conjunct Rahu and is in a *parivartana yoga* with the 12<sup>th</sup> lord, Venus, from that perspective. Saturn-Jupiter, with Jupiter as the 12<sup>th</sup> lord, took him to Los Angeles where he became a Hollywood movie star. He then remained a resident of the U.S. throughout most of the remainder of his life in the Mercury and Ketu major periods.

In 1989 Spanish actor Antonio Banderas moved from his homeland to Los Angeles for a Hollywood movie career. It was his Venus-Venus period.

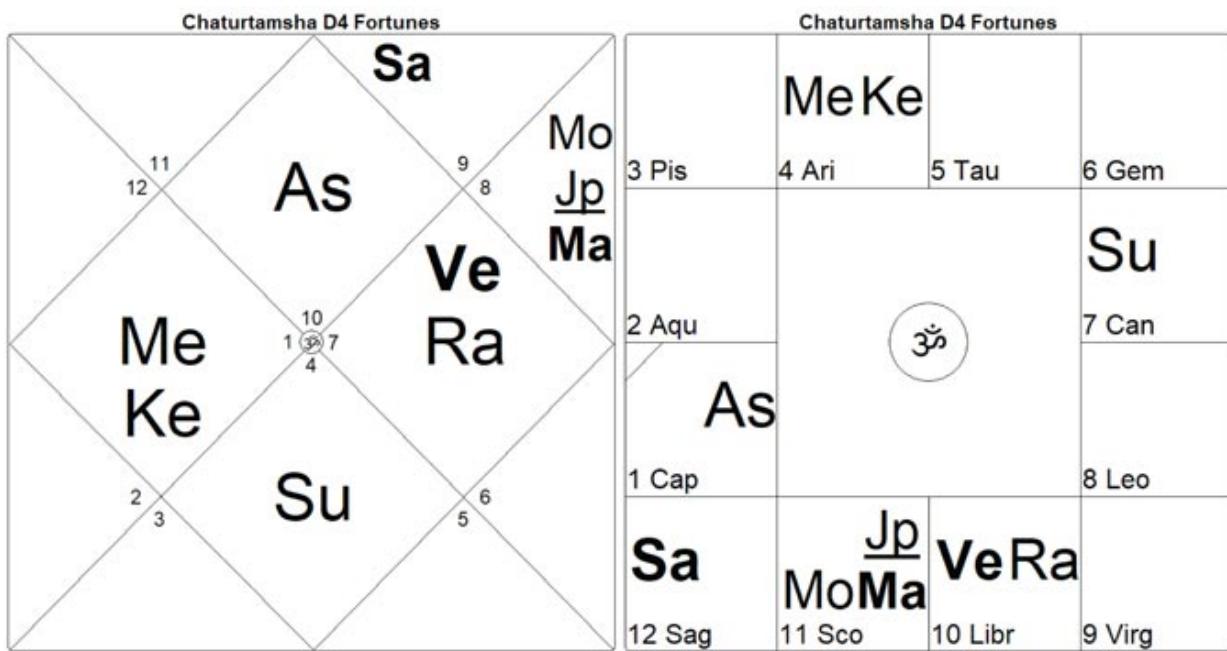
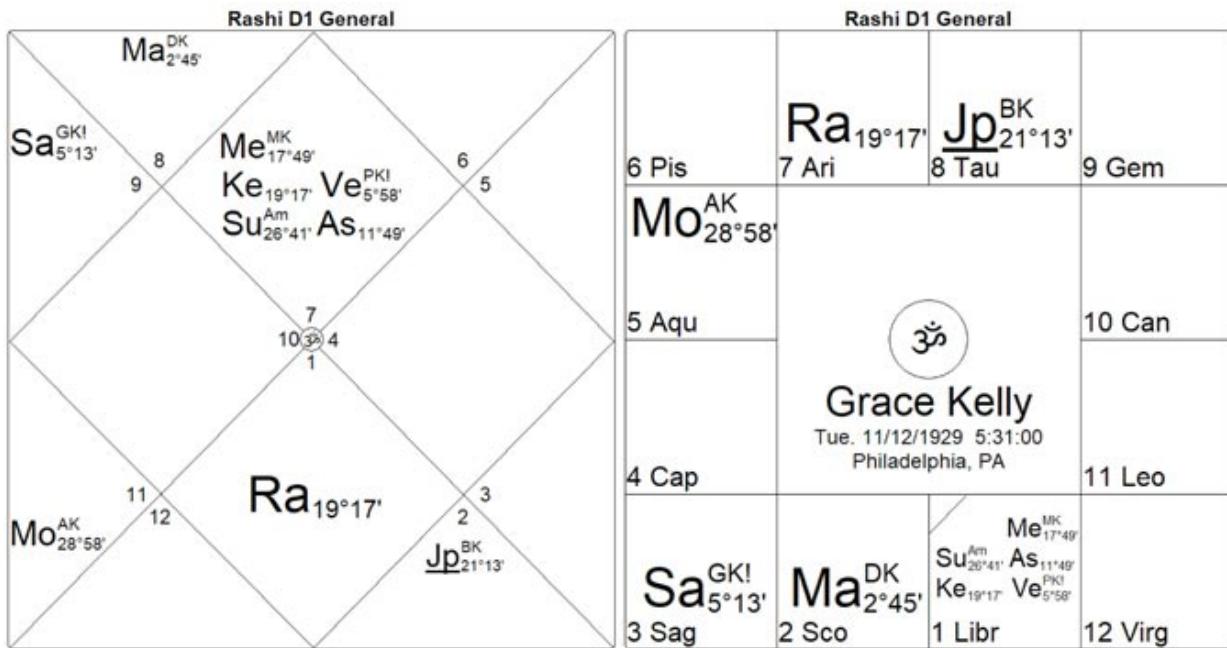
His 4<sup>th</sup> house has the natural malefic Mars, and Venus is the 4<sup>th</sup> lord with Rahu in the 7<sup>th</sup> house of journeys.



Belgium-born actress, Audrey Hepburn, moved to England to study ballet and then to the U.S. to become a movie star. This was happening in her Jupiter major period and the move to Hollywood occurred in Jupiter-Rahu. In her birth chart these two *grahas* are together in the 3<sup>rd</sup> house of the performing arts but also of migration. Note also that they fall in the 12<sup>th</sup> house of her *caturthāṁśa*.

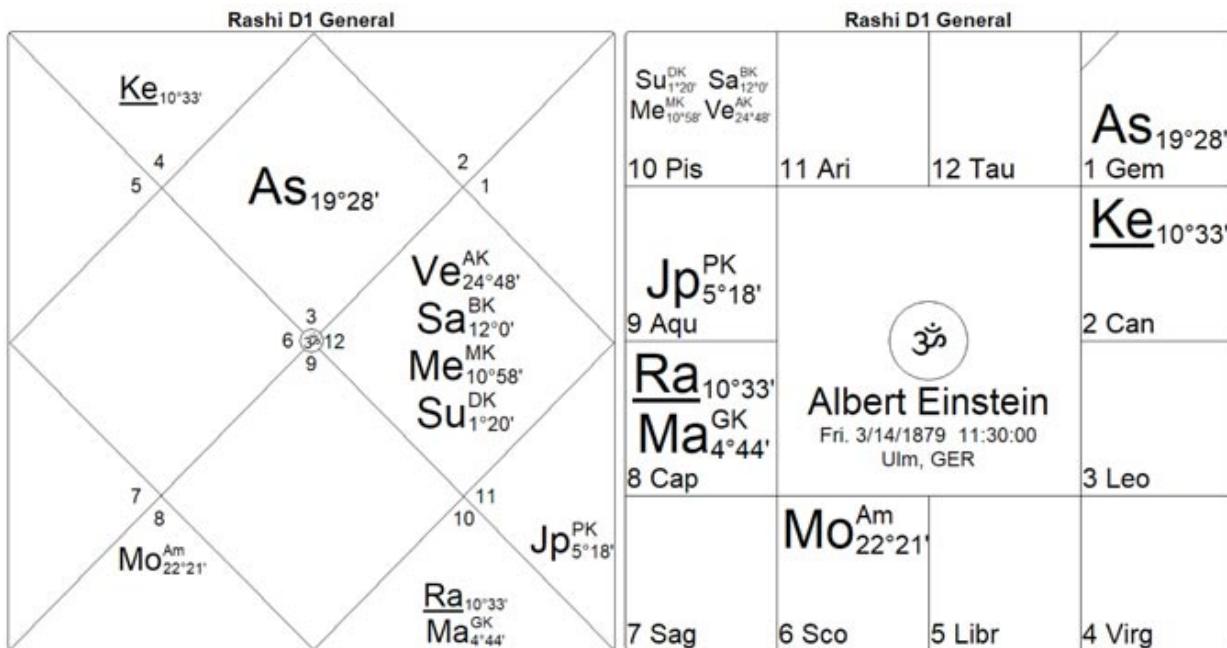


In something of a reverse scenario, actress Grace Kelly gave up her Hollywood movie career to marry and become the Princess of Monaco, which meant settling in that European country.



It was in her Mercury-Mercury period, the 12<sup>th</sup> lord of her birth chart and closely conjunct the Rahu-Ketu axis. Rahu in her 7<sup>th</sup> house denotes her marriage to a foreigner. Then see Mercury in the 4<sup>th</sup> house of her *caturthāṁśa* and again with the influence of the Rahu-Ketu axis.

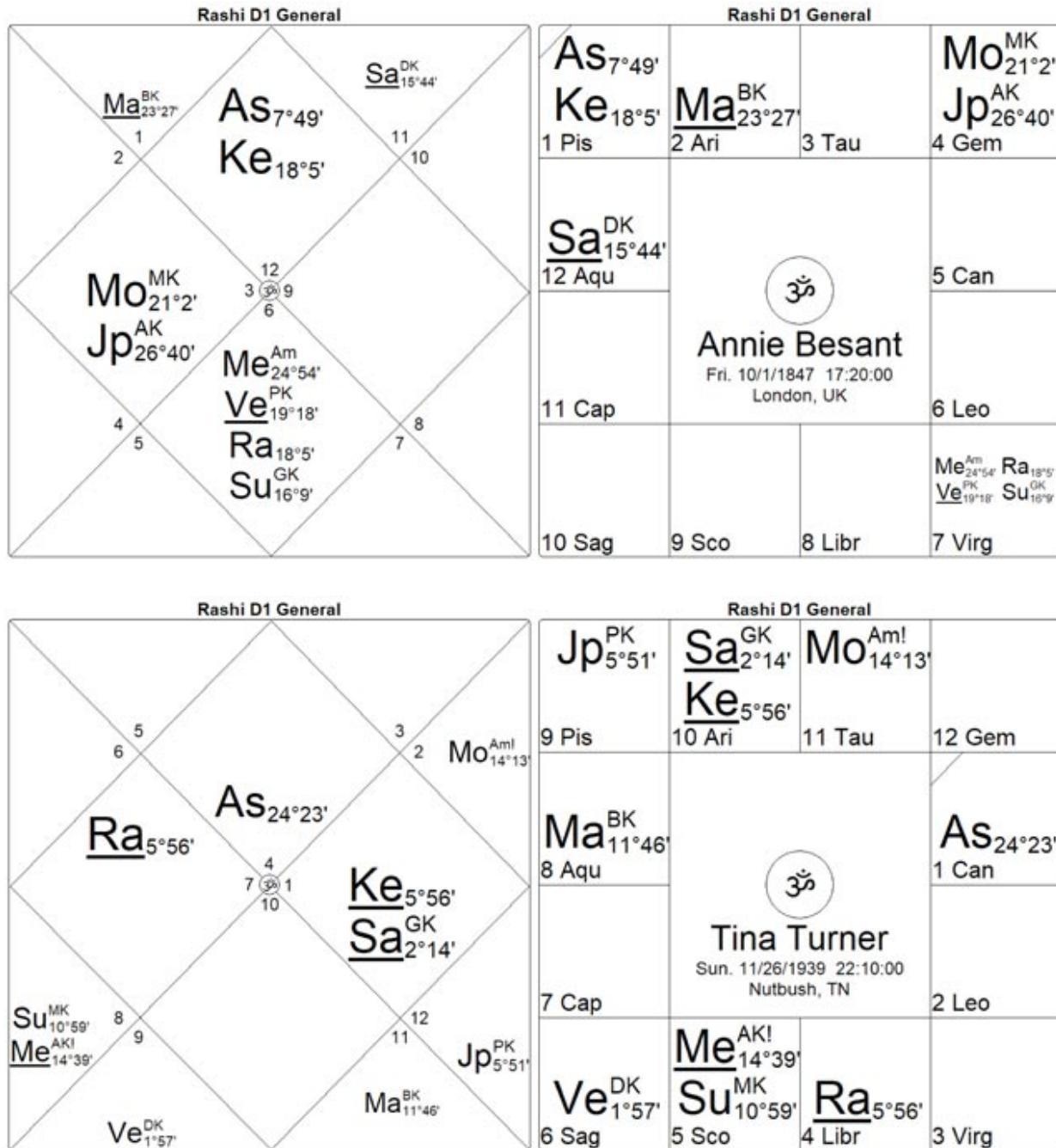
*In all four of these examples of actors/actresses moving to a foreign country, it happened in periods/sub-periods of Rahu or planets connected with Rahu, just as Shri Rao had stated in his article.*



Albert Einstein is the most famous of the many German Jews who sought refuge in the U.S during the Nazi regime. The year was 1933 and it was his Mars-Rahu period, together in the 8<sup>th</sup> house. The static potential for this immigration is shown by his 4<sup>th</sup> lord Mercury conjunct his 12<sup>th</sup> lord Venus and the influence of the malefic Saturn on both the 4<sup>th</sup> house and the 4<sup>th</sup> lord. The timing is yet another example of foreign settlement occurring in periods involving Rahu.

I was not able to determine exactly when political activist, theosophist, and author, Annie Besant, left England to reside in India, but it is clear that she was there throughout her Venus major period. Note that from her Moon in Gemini, Venus is the 12<sup>th</sup> lord in the 4<sup>th</sup> house with the 4<sup>th</sup> lord Mercury

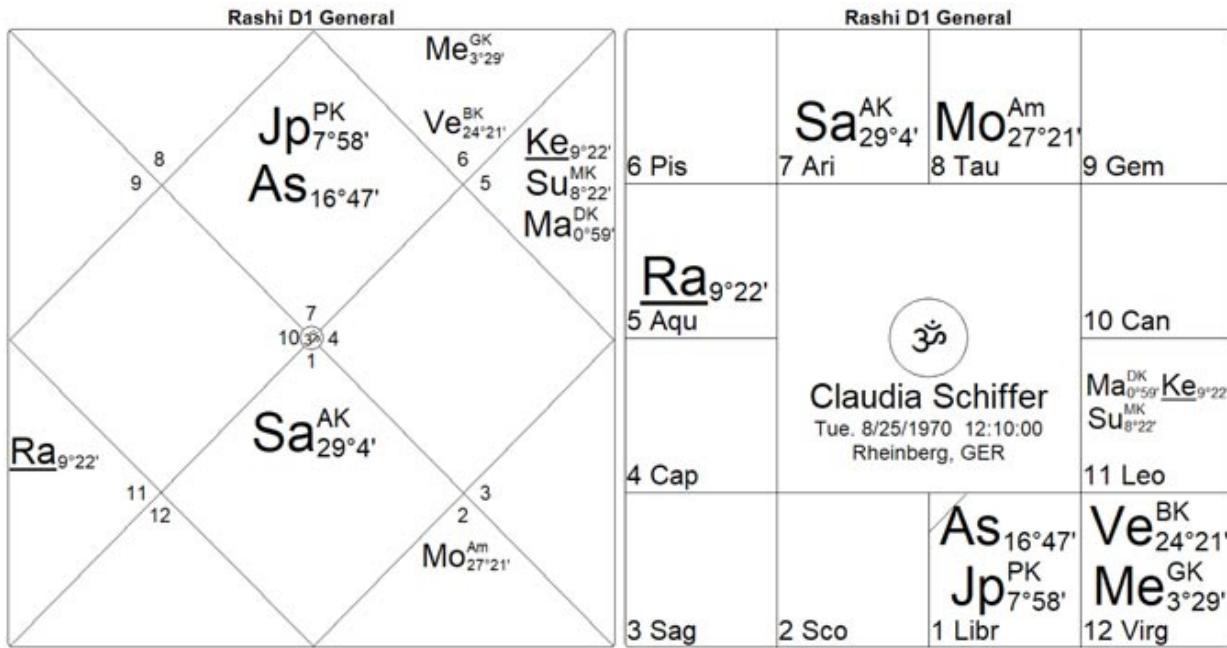
and both are closely conjunct Rahu. Mercury is also the 4<sup>th</sup> lord from the birth *lagna*.



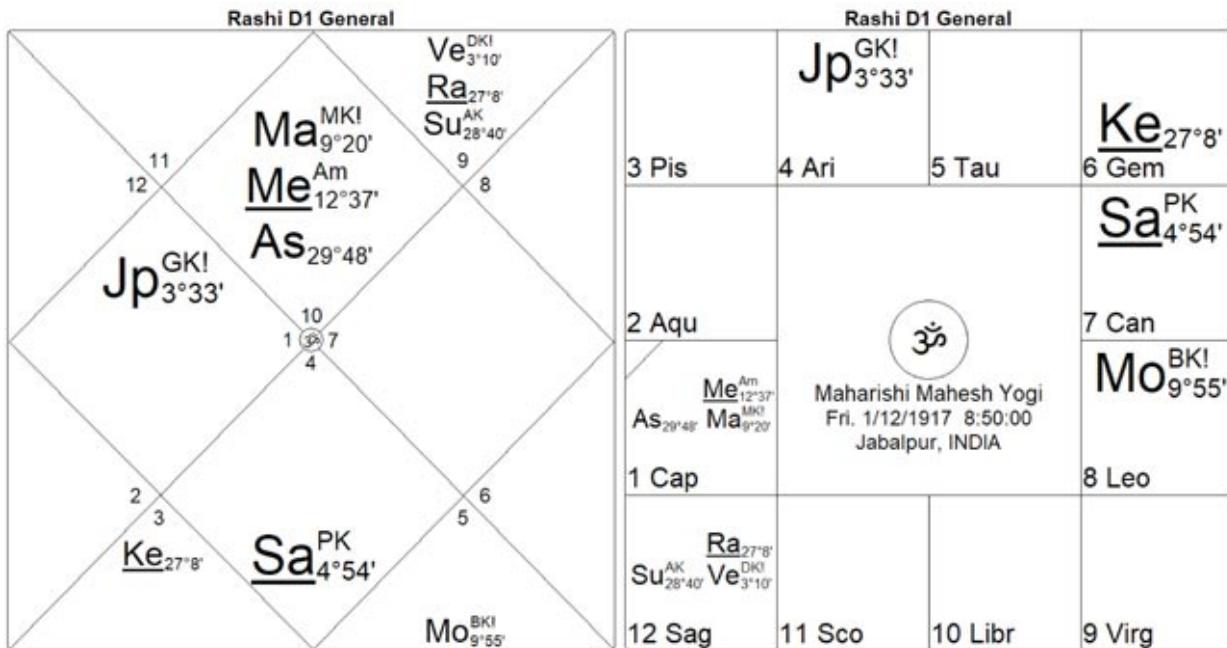
malefic Saturn also aspects the 4<sup>th</sup> house. She owns property in four countries. In her Saturn-Ketu period, together in the 12<sup>th</sup> house from the Moon, she made Switzerland her primary residence after marrying a Swiss gentleman.

Supermodel Claudia Schiffer, a native of Germany, began residing in fashion capitals of the world, such as Paris and Milan, when her modeling career took off starting at age 17 in Rahu-Venus, yet another example of a person taking up foreign residency in Rahu periods. In this case Rahu is also in the sign of 4<sup>th</sup> lord and *yogakāraka* planet, Saturn. Venus, the sub-period lord when this started, is in the 12<sup>th</sup> house with an exalted 12<sup>th</sup> lord Mercury. To see her great fame at this time, interpret Rahu-Venus from a strong *Chandra Lagna*. Rahu goes to the 10<sup>th</sup> in its own sign, giving the results of *yogakāraka* Saturn, the 10<sup>th</sup> lord in the 12<sup>th</sup> from this perspective, indicating success and fame in a foreign country. The sub-period lord, Venus, is the *lagna* lord in the 5<sup>th</sup> with the 5<sup>th</sup> lord forming *Mahārāja yoga*.

Since her marriage to a British film director in 2002, she has resided in England in her Jupiter and Saturn periods. Her 4-12 combination is also only from the strong *Chandra lagna*.



As a young monk, *Maharishi Mahesh Yogi* was the personal assistant/secretary to Shri Brahmananda Saraswati, the *Śankarācārya* of *Jyotir Math*, and later in his Mars major period started to become famous as a spiritual guru himself, teaching what he called Transcendental Meditation.

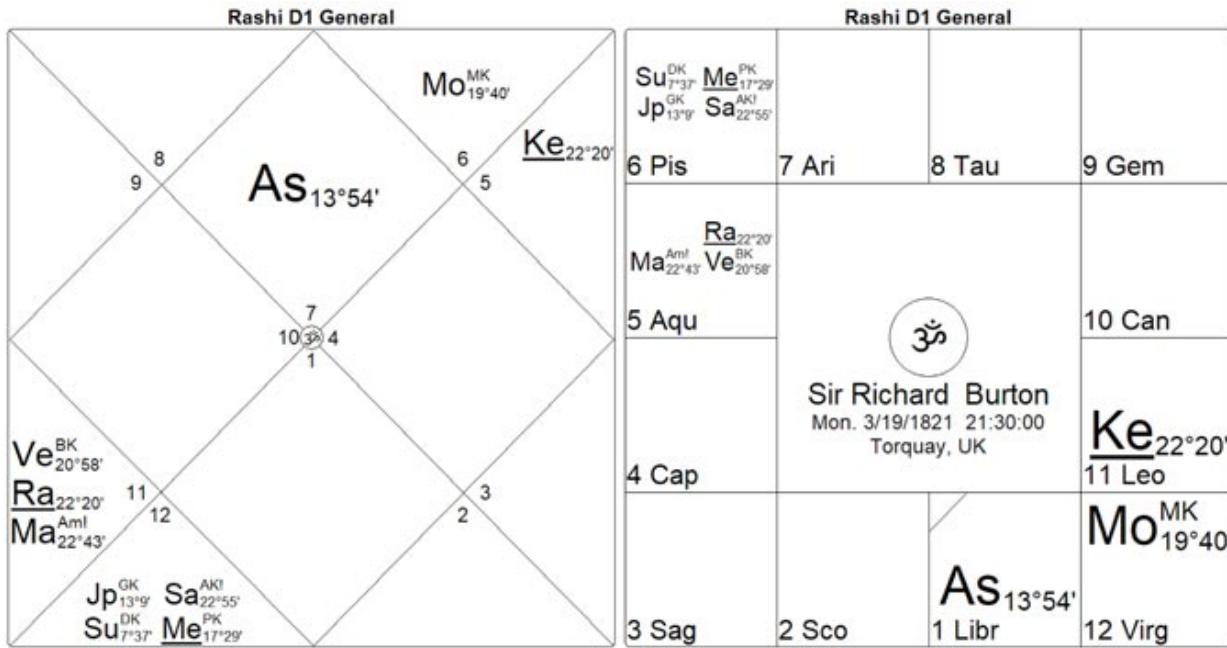


His greater fame came when he traveled to the west, mostly Europe and the United States, especially in his Rahu period and he eventually established the headquarters of his world-wide organization in Switzerland and then the Netherlands. Rahu is *vargottama* in Sagittarius in the 12<sup>th</sup> house, giving the results of Jupiter, the 12<sup>th</sup> lord in the 4<sup>th</sup> house, aspecting back onto to Rahu. Note also the aspect of the malefic Saturn on to both the 4<sup>th</sup> house and 4<sup>th</sup> lord. These patterns in his chart, along with the 10<sup>th</sup> lord and *yogakāraka* planet, Venus, also in the 12<sup>th</sup> and aspected by the 12<sup>th</sup> lord, clearly shows his destiny of living and pursuing his life's mission in foreign countries.

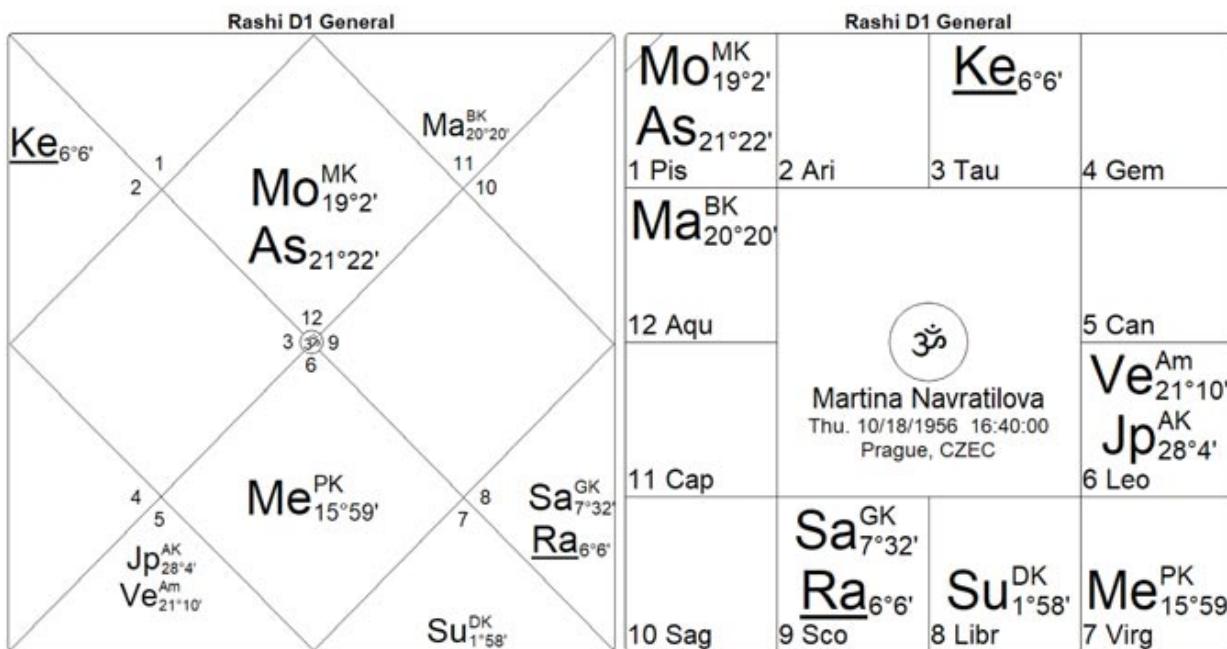
The famous explorer, Sir Richard Burton, though born in England, spent most of his life abroad. The family moved to France when he was only two-years old in his Mars-Rahu period, two *grahas* conjunct in his chart. Later in his Rahu major period he joined the army of the British East India Company and was stationed there for a number of years. The sub-period that took him to this foreign land was Venus, also conjunct Rahu.

After his famous journeys to Mecca disguised as a Muslim and explorations of the interior of Africa searching for the source of the Nile, he became a member of the British diplomatic corps serving in different locations like Africa, South America, Persia, and Europe. In short, he spent nearly his entire life settled abroad.

His chart shows the now familiar pattern for this of the 4<sup>th</sup> lord (Saturn) conjunct the 12<sup>th</sup> lord (Mercury). His 10<sup>th</sup> lord Moon in the 12<sup>th</sup> shows his foreign-based career life.

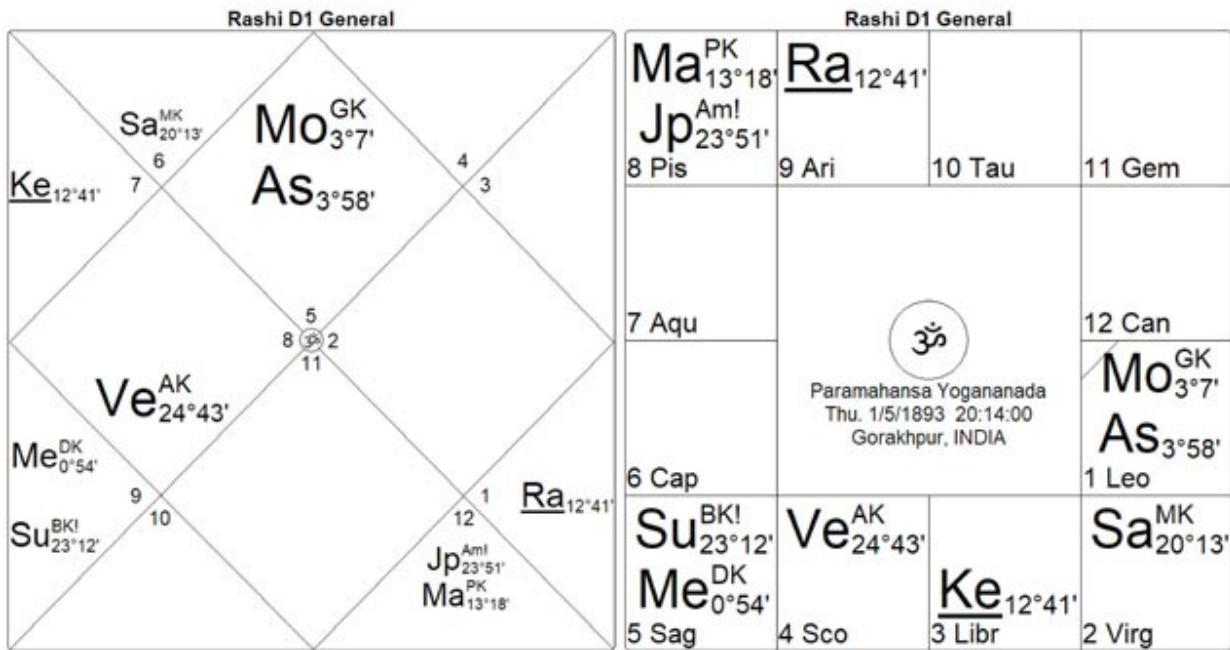


However, not everyone who settles abroad will have a 4-12 connection and it should be understood that this is not a prerequisite for having this destiny.



Czech-born tennis champion, Martina Navratilova, originally a part of the Soviet regime, defected to the United States on September 5, 1975 in her Ketu-Saturn period. Ketu gives the results partly of the planet with whom it is so closely connected, which is the 12<sup>th</sup> lord Saturn tightly conjunct the Rahu-Ketu axis, and Saturn was the sub-period lord when she fled Communist Czechoslovakia and settled aboard.

Her 4<sup>th</sup> lord Mercury does get an affliction by the aspect of the malefic Mars, but there is no connection between the 4<sup>th</sup> and 12<sup>th</sup> houses in her chart.



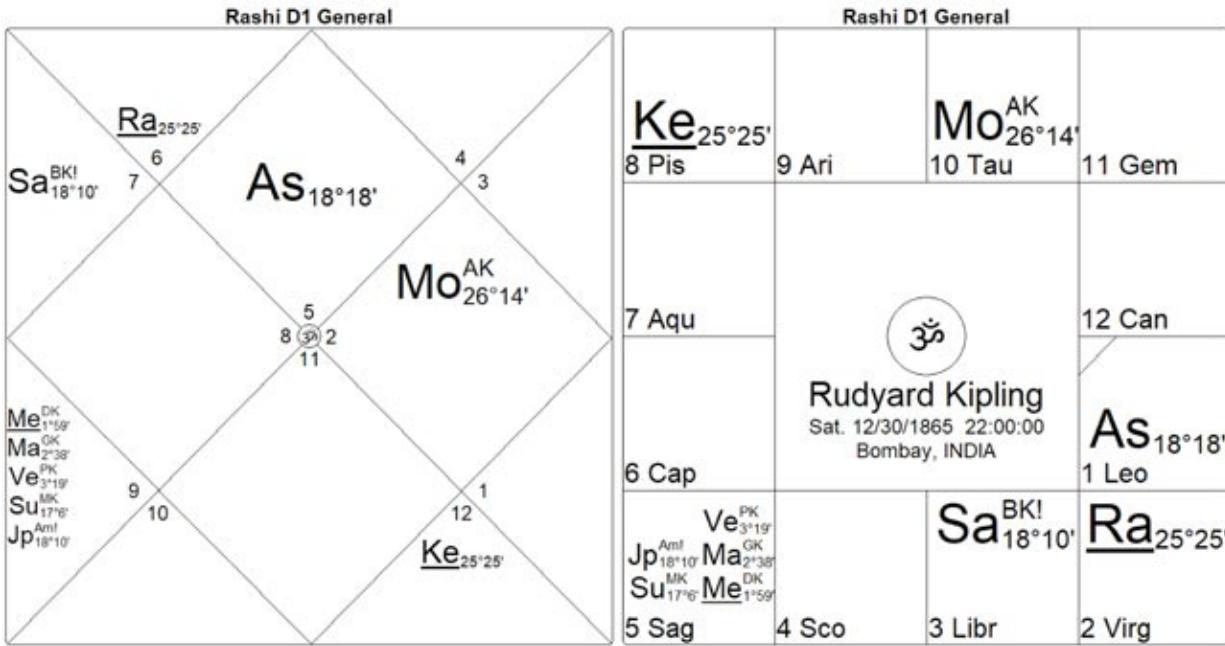
In his famous *Autobiography of a Yogi*, Paramahansa Yogananda writes of how he never wished to leave India, but his spiritual *guru*, Sri Yukteshwar, who was a *jyotishi*, told him it was his destiny to bring the science of *Kriyā Yoga* to the West.

His 4<sup>th</sup> house does get the aspect of the malefic Saturn, but there is no 4-12 connection. However, starting in 1920 until his death in 1952 he resided

in the United States, a stay interrupted only by a trip back to India in 1935-36. This foreign settlement started in his Sun-Rahu period. Rahu as a sub-period lord in the 9<sup>th</sup> house of long-distance travel giving this result is readily understandable; the Sun as the major period is not. Ten years of his stay in the U.S.A. was encompassed by the Moon period, the lord of the 12<sup>th</sup> house, which is clear, but then what in his chart shows the static potential for a lifetime spent mostly living in a foreign country?

Whenever K.N. Rao does astrological research on some topic like settlement aboard he always begins with what the Sanskrit classics of *Jyotiṣa* have to say on the subject. According to *Jātaka Tattva*, if the Moon is in an angle the person will travel a lot both in their own land and in foreign countries. See Martina Navratilova's chart again with the Moon in the *lagna*. During her tennis career she traveled the world continuously.

This applies to Yogananda's chart but in his case the Moon is also the 12<sup>th</sup> lord, and another Sanskrit text indicates that the 12<sup>th</sup> lord in the 1<sup>st</sup> inclines a person towards foreign travel and living aboard.

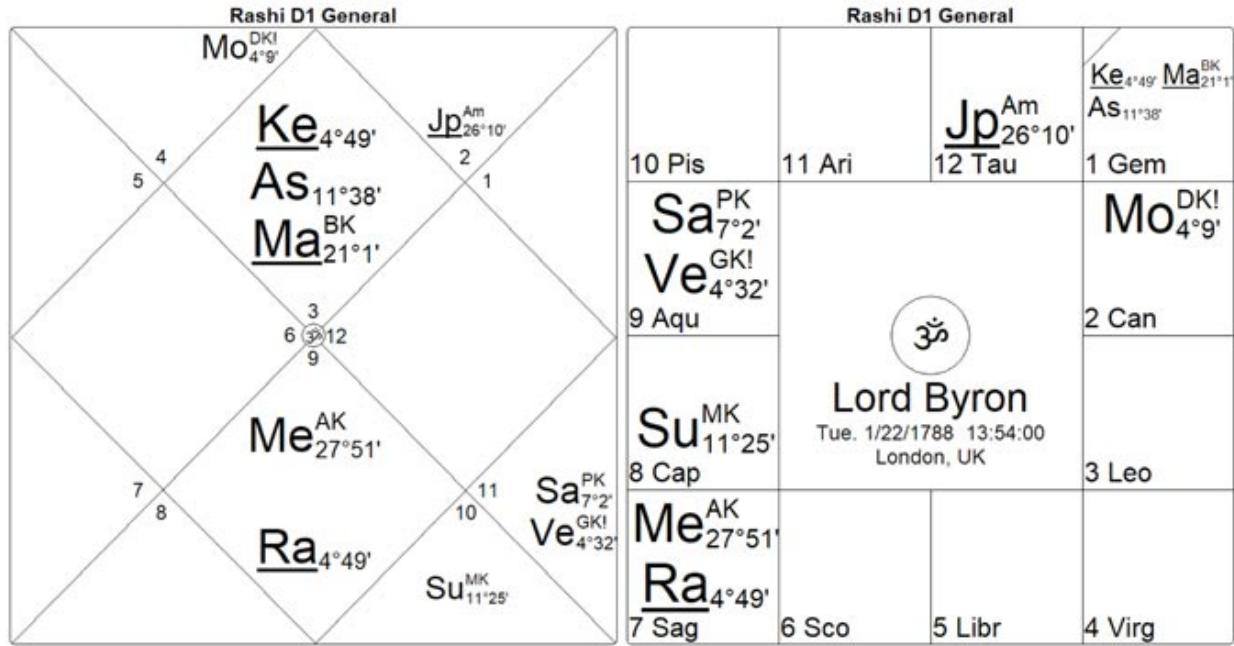


Victorian era author, Rudyard Kipling, was an Englishman born in India, but at the age of 5 was sent by his English parents back to Britain to be educated. This coincided exactly with the commencement of his Rahu major period.

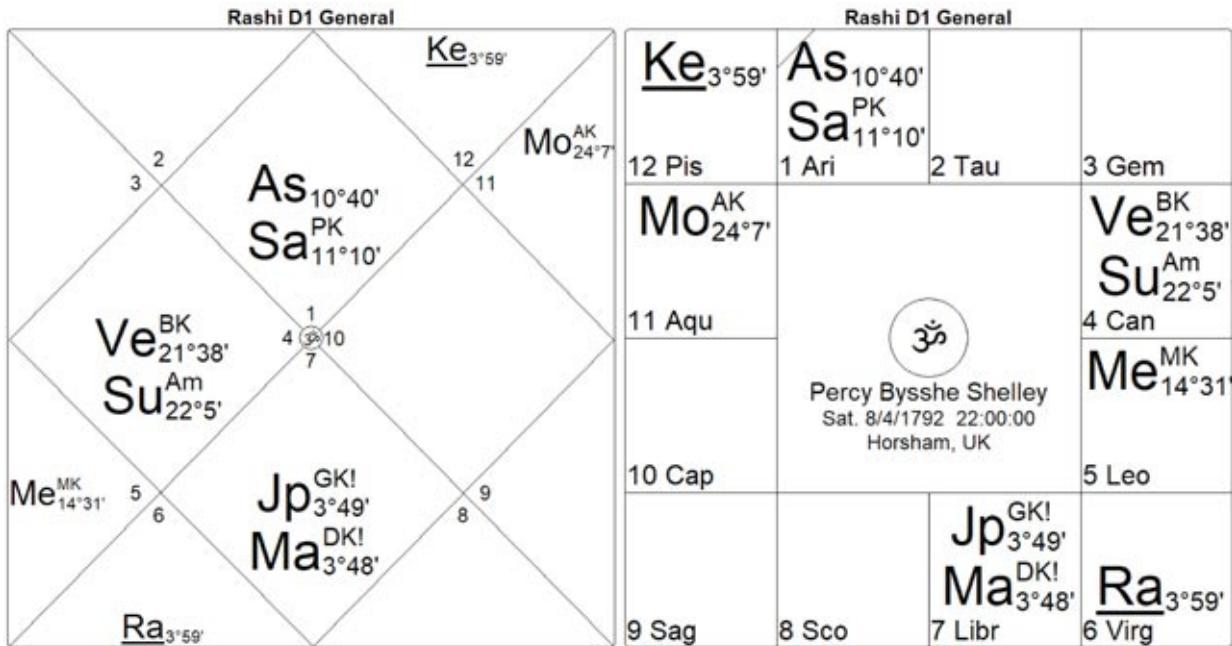
He traveled extensively in his life and has the Moon as the 12<sup>th</sup> lord in the strongest angle house in its exaltation sign. There is malefic influence on his 4<sup>th</sup> lord Mars, as it gets the aspect of a strong Saturn, and there is a 4-12 connection since Mars aspects the 12<sup>th</sup> house. He returned to India at age 17, still in his Rahu period, and note that Rahu is in the *nakṣatra* of Mars. He went back to England after a number of years and also lived in the United States for a period of time, before returning to England for the remainder of his life.

The famous Romantic poet, Lord Byron, left his English homeland forever to settle abroad in Venice, Italy in 1816 at the age of 27 in his

Mercury-Rahu period. It is not difficult to see why this period and sub-period displaced him to a foreign country after some months of travel.



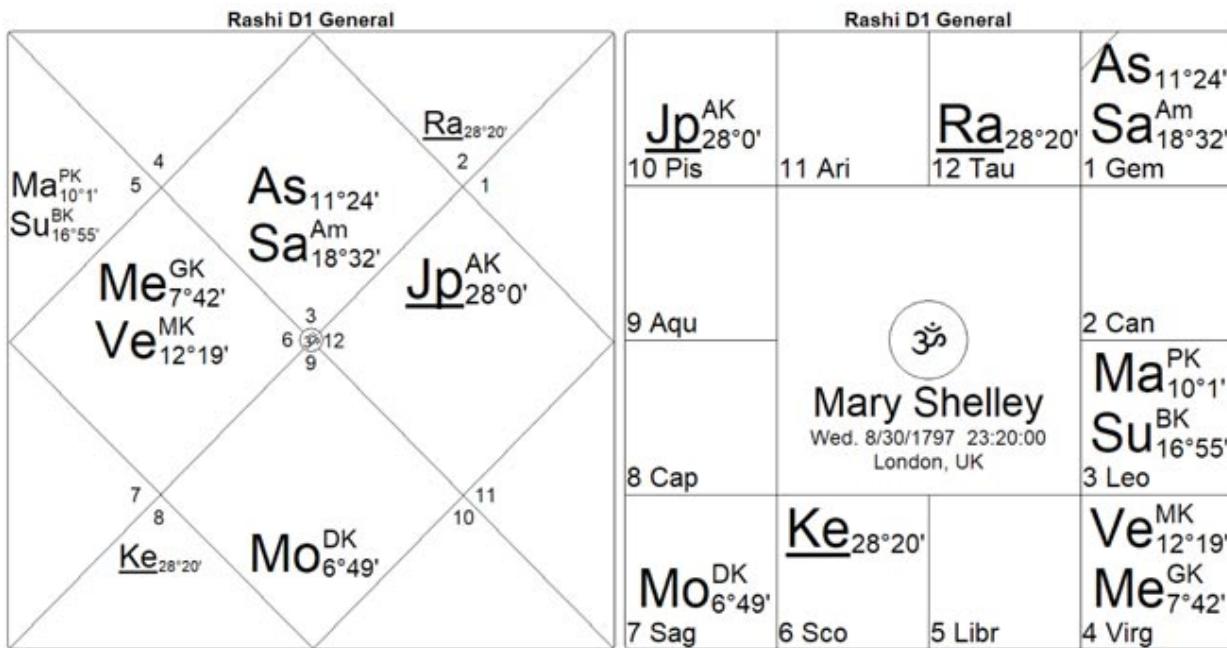
Mercury is his 4<sup>th</sup> lord of residence conjunct Rahu and placed in the 7<sup>th</sup> house of journeys. Both the 4<sup>th</sup> lord and the 4<sup>th</sup> house has the influence of the 6<sup>th</sup> lord Mars.



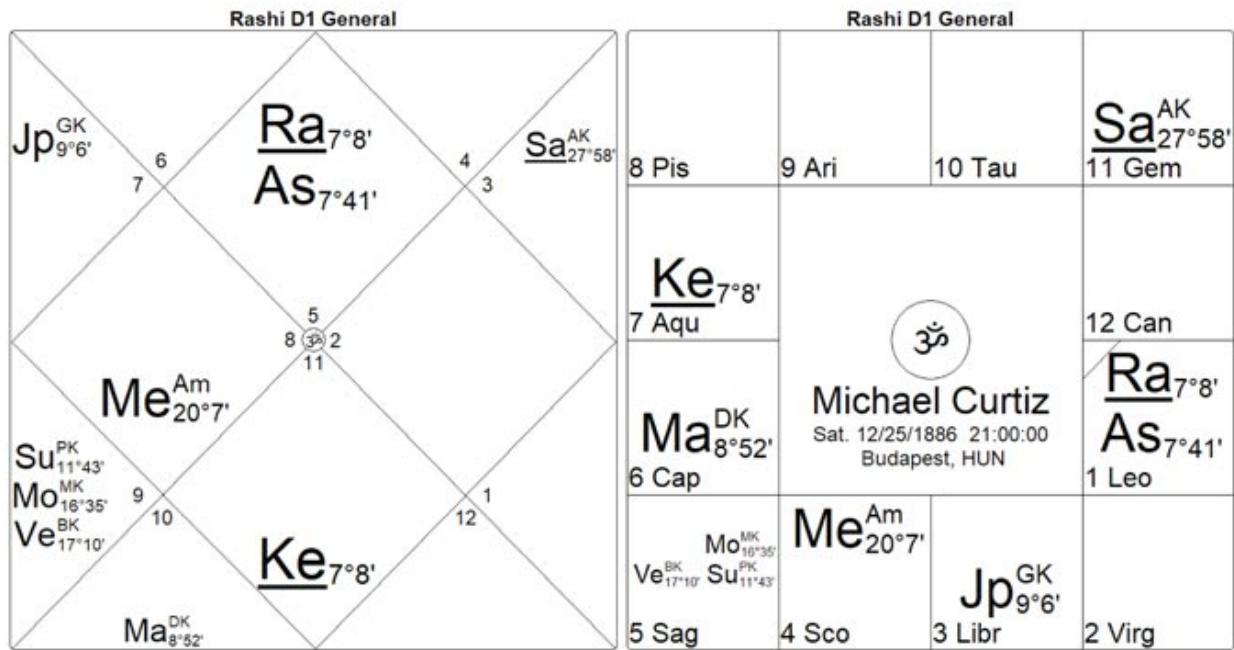
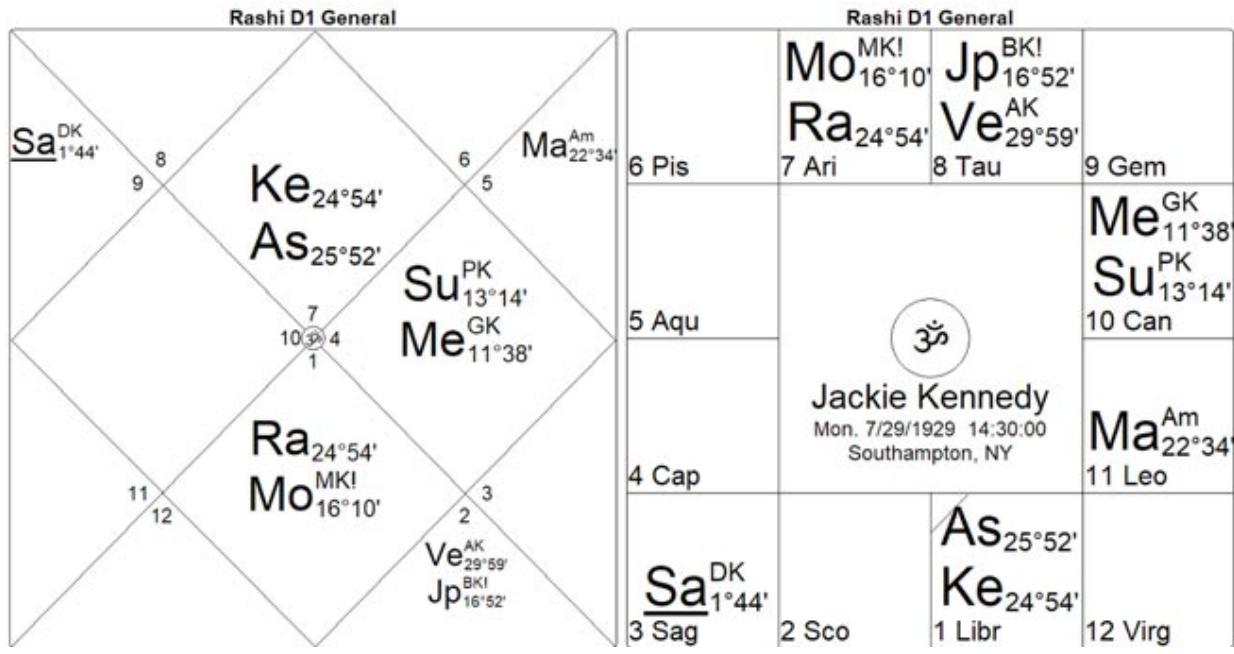
During his travels and also while in Italy, Byron socialized with another English poet of that era, Percy Bysshe Shelley. It was Shelley's Saturn major period, with this planet in a mutual glance with the 9<sup>th</sup> and 12<sup>th</sup> lord, Jupiter. Note also the 4-12 connection in his chart resulting from Jupiter's aspect on the 4<sup>th</sup> lord Moon. His time living in Italy started in Saturn-Rahu, yet another example of a person settling abroad in a Rahu period or sub-period. Sadly, he was destined to die in this foreign country in Saturn-Jupiter, with Jupiter now playing the role of a *māraka* as a benefic in the 7<sup>th</sup> house. He drowned when a boat in which he was sailing alone capsized when a sudden storm arose. He could not swim.

He was survived by his wife, Mary Shelley, the author of the gothic novel, *Frankenstein*. Her settling abroad with her husband in her Venus major period could not be more obvious since Venus in her chart is the 12<sup>th</sup> lord in the 4<sup>th</sup> house with the 4<sup>th</sup> lord, Mercury. It was, in fact, her Venus-Mercury period when they moved to Italy!

It is seeing cases like this that really make you wonder how much free will is actually operating in a person's life versus just *karma* manifesting. These *daśā* periods come and go and the results they portend simply happen, oftentimes regardless of a person's plans and intentions.



Jackie Kennedy Onassis, another woman whose husband died tragically, chose to live abroad after the murder of both her husband, President John F. Kennedy, and later her friend and confidant, Bobby Kennedy, partially because she was concerned for the safety of her children. She married Aristotle Onassis, a Greek shipping magnate, and thereafter until his death lived mostly out of the U.S. It was her Rahu period falling in the 7<sup>th</sup> angle house, showing both her marriage to a foreigner, her many travels at this time, as well as her settlement abroad. Her chart does show a 4-12 connection since her 12<sup>th</sup> lord Mercury aspects her 4<sup>th</sup> house.

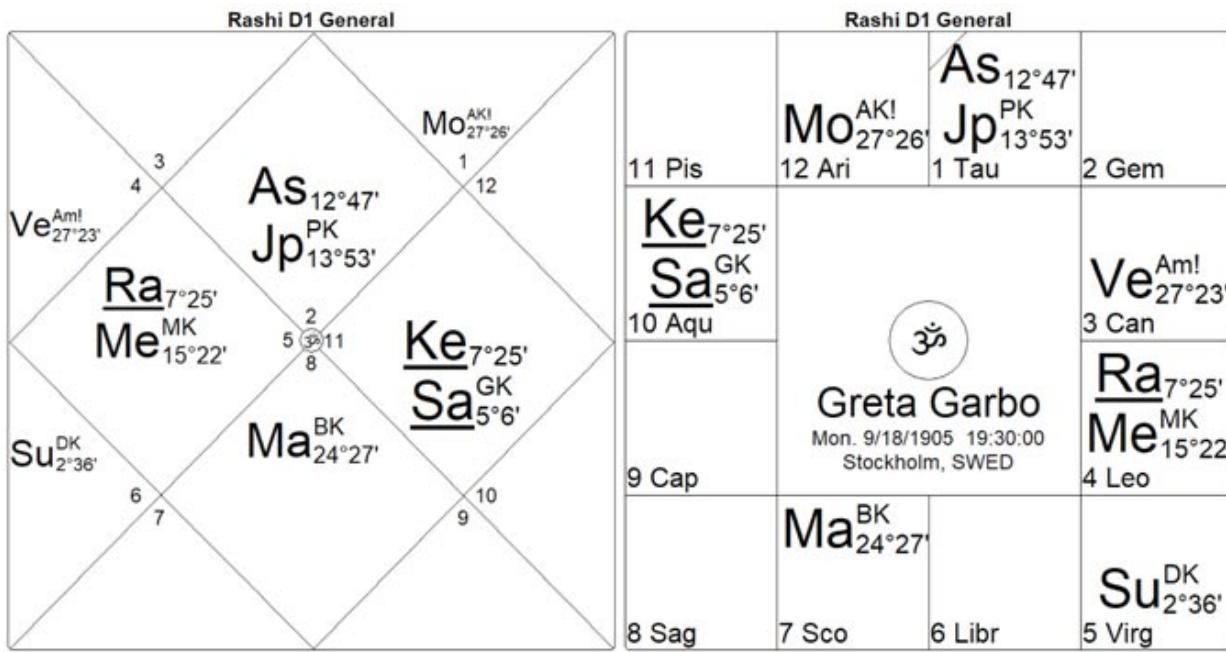


Most readers will not recognize the name Michael Curtiz, but he was one of the most prolific and successful movie directors from the Golden Age of Hollywood in the 1930s and 40s. Curtiz was born in Budapest, Hungary, where he first made name for himself directing films, and was brought to

Hollywood in the summer of 1926 when he was 39. This was just after he moved into his Rahu major period.

His Rahu is in the 1<sup>st</sup> house in Leo, and therefore giving the results of the Sun who is conjunct the 12<sup>th</sup> lord, Moon. This combination of the 1<sup>st</sup> lord Sun with the 10<sup>th</sup> lord Venus giving a powerful 1-10 *rāja yoga* along with the 12<sup>th</sup> lord shows his great success in a foreign country in the Rahu major period.

The 4-12 connection, as in the case of Jackie Kennedy Onassis, comes through aspect, as his 4<sup>th</sup> lord Mars aspects the 12<sup>th</sup> house.

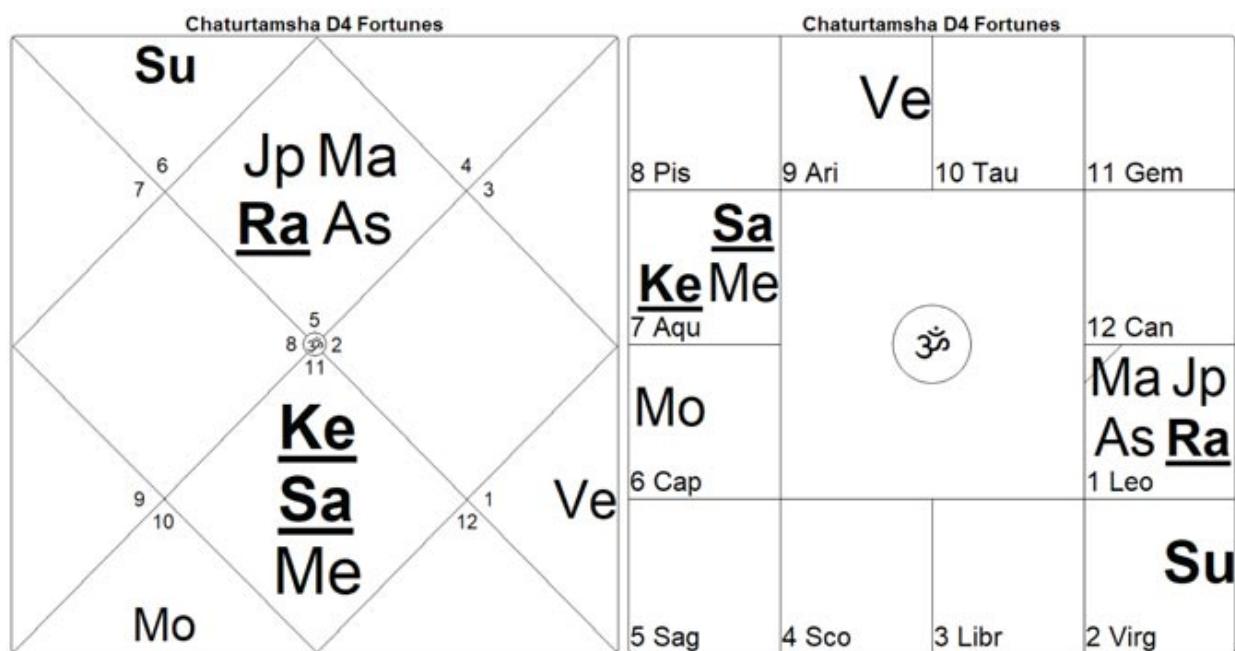


After seeing her in a Swedish film, Louis B. Mayer, then General Manager of the Hollywood film studio Metro-Goldwyn-Mayer, insisted on offering Greta Garbo a contract even though she did not speak English. She arrived in the U.S. in July of 1925 in her Mars-Mercury period.

Mars is the 12<sup>th</sup> lord of her birth chart in the 7<sup>th</sup> house of journeys and Mercury is in her 4<sup>th</sup> house conjunct Rahu. Thus began her brilliant Hollywood film career that extended throughout most of Rahu major period in which she continued to live a good portion of her time in the U.S. Rahu gives the results of the significant *rāja yoga* formed by the mutual aspect between the *yogakāraka* 9<sup>th</sup> and 10<sup>th</sup> lord Saturn, so strongly placed in its own 10<sup>th</sup> house, and the 5<sup>th</sup> lord Mercury.

In 1951 she became a citizen of the U.S. and lived reclusively in her seven-room apartment in New York for the remainder of her life

Her D-4 sheds additional light on her settlement in a foreign country starting in the Mars-Mercury period and continuing through the Jupiter, Saturn, and Mercury major periods.



Here Mars in the 4<sup>th</sup> lord in the *lagna* with Rahu and in a mutual aspect with Mercury and connected also with Jupiter and Saturn.

Ironically, she died in the reverse period and sub-period of the two planets that brought her to the U.S. She passed in Mercury-Mars, both primary *mārakas* for her birth chart.

## **Discussion**

We have now seen the charts of 20 public figures who settled in a foreign country either temporarily or permanently, along with the timing of when this first took place. Their birth data is in the public domain and the events of their lives with timing can be independently verified.

After examining such retrospective examples, it is useful to see the results in a summary format. The following table tracks whether or not there was the influence of natural malefics on the 4<sup>th</sup> house/ lord, the influence of Rahu on the same, whether or not there is a 4-12 connection in the chart from the birth *lagna* or Moon, and the major period and sub-period when the person first settled abroad. This is just on the basis of the birth chart, not including D-4.

<b>Person</b>	<b>Malefics/4</b>	<b>Rahu/4</b>	<b>4-12</b>	<b>MD</b>	<b>AD</b>
<b>Chopra</b>	Yes	Yes	No	Rahu	12 <sup>th</sup> lord
<b>Flynn</b>	Yes	Moon	Moon	12 <sup>th</sup> lord	Rahu
<b>Banderas</b>	Yes	Yes	No	4L +Rahu	4L+Rahu
<b>Hepburn</b>	No	No	No	Ju + Rahu	Rahu
<b>Kelly</b>	No	No	Yes	Me + Rahu	Me + Rahu
<b>Einstein</b>	Yes	No	Yes	Ma + Rahu	Rahu
<b>Besant</b>	Yes	Yes	Moon	Ve + Rahu	?
<b>Turner</b>	Yes	Yes	Yes	Sa in 12 <sup>th</sup>	Ke in 12 <sup>th</sup>
<b>Schiffer</b>	No	Yes	Moon	Rahu	Ve in 12 <sup>th</sup>
<b>Maharishi</b>	Yes	No	Yes	Ra in 12 <sup>th</sup>	?
<b>Burton</b>	No	No	Yes	Ma + Rahu	Rahu
<b>Navratilova</b>	Yes	No	No	Ketu	12th lord
<b>Yogananda</b>	Yes	No	No	Sun	Rahu – 9th
<b>Kipling</b>	Yes	No	Yes	Rahu	Rahu
<b>Byron</b>	Yes	Yes	No	Me +Rahu	Rahu
<b>P. Shelley</b>	No	No	Yes	Sa + 12 <sup>th</sup> L	Rahu
<b>M. Shelley</b>	No	No	Yes	12 <sup>th</sup> L	4 <sup>th</sup> + 12 <sup>th</sup>
<b>J. Kennedy</b>	No	No	Yes	Mo + Rahu	?
<b>Curtiz</b>	No	No	Yes	Rahu	Rahu
<b>Garbo</b>	Yes	Yes	No	Ma 12 <sup>th</sup> L	Me + Rahu

From this we can see the following:

- Natural malefics influencing the 4<sup>th</sup> house/4<sup>th</sup> lord applied in 12 out of 20 cases. This suggests that it is a contributing factor, but not an absolutely necessary predictive parameter.
- In seven instances Rahu was either in the 4<sup>th</sup> house or influencing the 4<sup>th</sup> lord. It is apparent then that this can indicate foreign

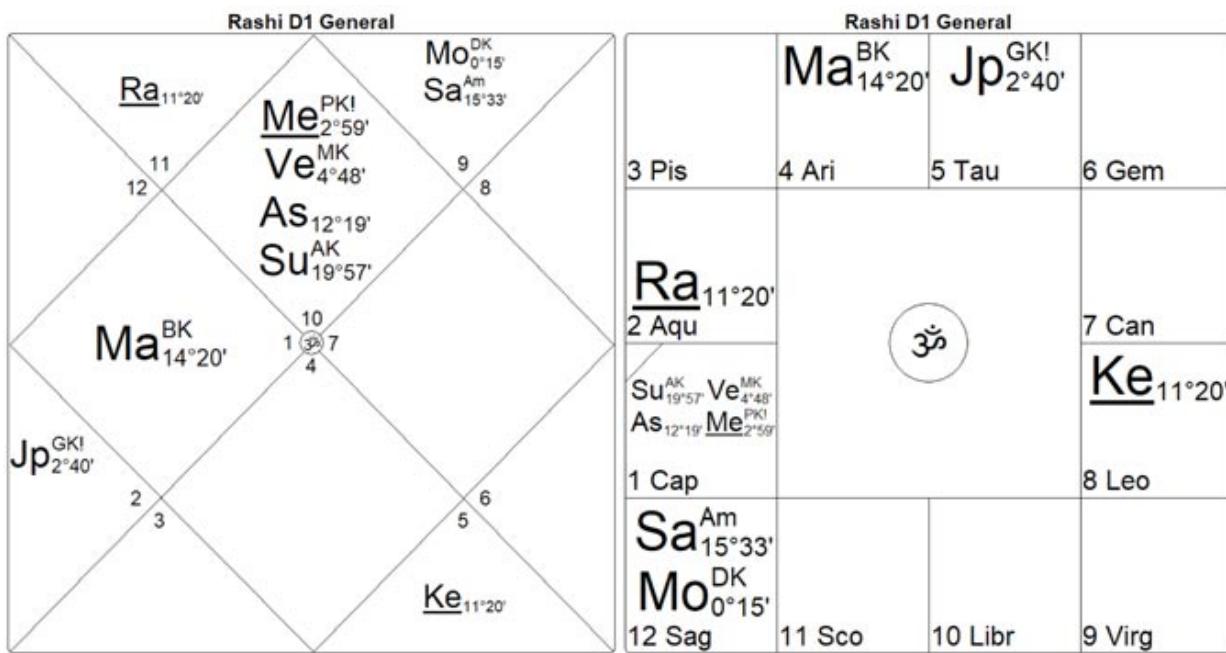
settlement, especially in Rahu periods or sub-periods. Several charts shown previously from my own case files also exhibited this pattern.

- A connection between the 4<sup>th</sup> house/4<sup>th</sup> lord and the 12<sup>th</sup> house/12<sup>th</sup> lord existed in 10 cases from the birth *lagna*, with an additional three from the Moon. There is no question that such a patterning can bring foreign settlement, but it is also clear that it is not a prerequisite either.
- The most consistent finding from these 20 cases is the involvement of Rahu in the timing of this event. In an astonishing 19 out of 20 cases Rahu was either the period or sub-period lord (sometimes both), or was connected to the period or sub-period lord (sometimes both) when the individual took up residency in a foreign land.
- With respect to timing, the next most consistent finding was the involvement of the 12<sup>th</sup> house/lord. In nine instances the person settled abroad in periods or sub-periods involving the 12<sup>th</sup> house/lord.

These “*at a glance*” predictive parameters are by no means exhaustive but it can be seen how often they applied in these 20 cases. These charts were selected completely at random only on the basis of knowing that the individual settled abroad at some point in their life. I also want to emphasize that like many events, the related divisional chart, in this case D-4, may show the event more clearly than the birth chart, as it did in the case of Audrey Hepburn and Grace Kelly.

## Predictions

The reader may have noticed that unlike in previous chapters all the examples are retrospectives. I *have* successfully predicted this event but must confess that I have not kept a file on these predictions, such that I cannot pull up the charts with the exception of one case involving a niece of mine.

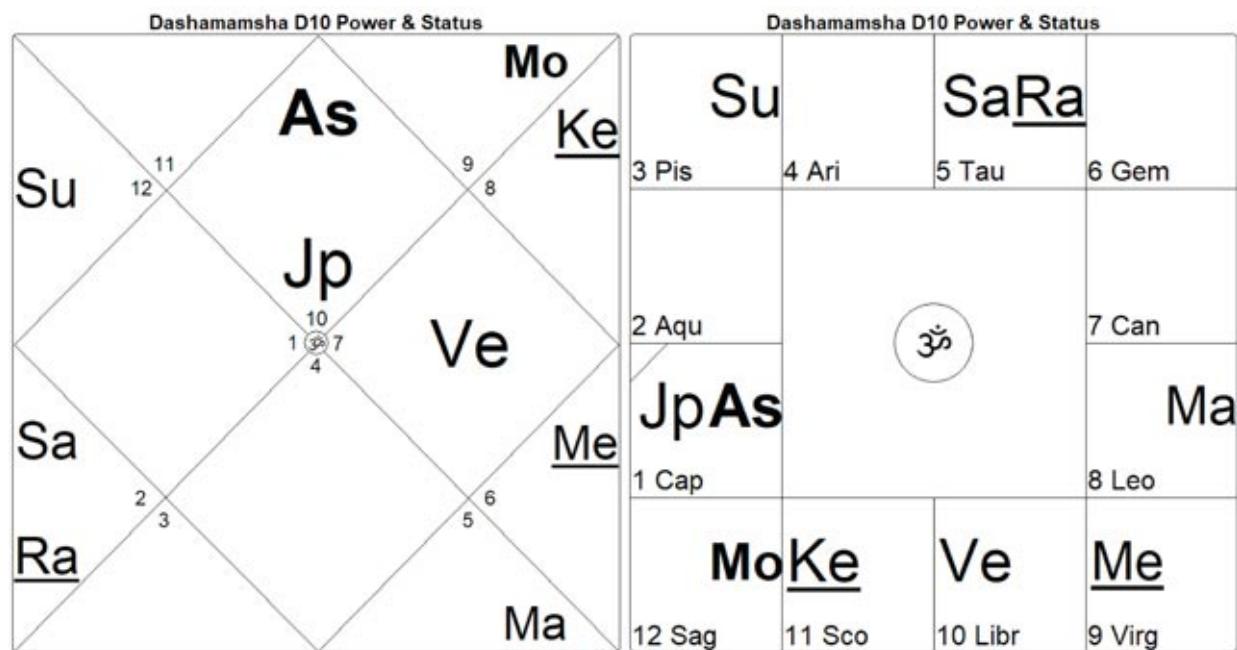


She graduated college with a business degree specializing in marketing in her Venus-Mercury period, and was immediately able to secure a good position in which she did well enough to get promoted. This was something I had predicted to her mother, my sister, based on the *rāja yoga* formed by Venus and Mercury.

Soon after she moved into the Sun major period and I foresaw that it would bring some big shifts in her career life, based partly on its status as the 8<sup>th</sup> lord with the 10<sup>th</sup> lord in the birth chart but also from its position in D-10

where it goes into the 3<sup>rd</sup> house of transition. I began hearing that she was now interested in doing marketing internationally and to that end had decided to resign a good brand management position in New York to participate in an extended Spanish language immersion program in a rural village in Nicaragua. The eventual goal was an international marketing position with a multi-national or foreign national firm serving Spanish-speaking markets.

This adventure began in her Sun-Jupiter period. Looking at her birth chart can you see why before reading further?



The sub-period lord Jupiter is the 12<sup>th</sup> lord of foreign countries in the 5<sup>th</sup> house of education, a classic pattern for studying abroad. Note that Jupiter is also a participant in *Sarasvati Yoga*. Rahu in the 2<sup>nd</sup> house shows her inclination to learn foreign languages.

Long before this I had told her mother that her chart showed a pattern of relationships and possibly even marriage to an older foreigner since her 7<sup>th</sup> lord Moon goes to the 12<sup>th</sup> house and is with Saturn. Another meaning of the 5<sup>th</sup> house is romance and Jupiter is the *kāraka* of teachers. What happen? By the time her course of study in the Nicaraguan village ended she was having a love affair with the teacher, a man some six years older than her. This rather alarmed my sister, her mother, and we spoke about what the stars said about all this.

I saw that the next sub-period was Sun-Saturn, with Saturn as the 1<sup>st</sup> lord in the 12<sup>th</sup> house with the 7<sup>th</sup> lord, Moon. This suggested not just a continuance of the romance but the relationship growing more serious. In *Chara daśā* she had just moved into Cancer, ruled by her DK Moon and from where natural relationship *kāraka* Venus goes to the 7<sup>th</sup> house. In keeping with this and as I suspected, she decided to stay in Nicaragua after the course of study, living with this man in a marriage-situation in his village until her savings began to run low. Now as a couple they have moved to a more urban environment in Guatemala where she has accepted a paid internship with a company and where he is trying to establish a business teaching Spanish online.

What then does her future hold? Will this relationship continue and will she settle more permanently into a life in Central America, or is this more a transitory phase? Things I considered was that there is no malefic influence on her 4<sup>th</sup> house/4<sup>th</sup> lord. Mars, as the lord in its own house, does not count. There is no 4-12 connection, nor does Rahu influence either her 4<sup>th</sup> house or 4<sup>th</sup> lord. Yet, the Sun in the Moon's *nakṣatra* had to take her to a foreign land

where she would get into a relationship with a foreigner and it did so in the Jupiter and now Saturn sub-periods. Next comes Sun-Mercury, followed shortly thereafter by Sun-Venus, which will give her positions and career success again, as these sub-periods activate her *rāja yoga*. Then comes the Moon *mahādaśā*, the 7<sup>th</sup> lord in the 12<sup>th</sup> with the *lagna* lord. All these planets are connected to the 12<sup>th</sup> house by dispositorship or more directly by placement.

Though I have kept it to myself my prediction is that the settlement of my niece in a foreign land as a result of this relationship and her own career aspirations is not going to end any time soon.

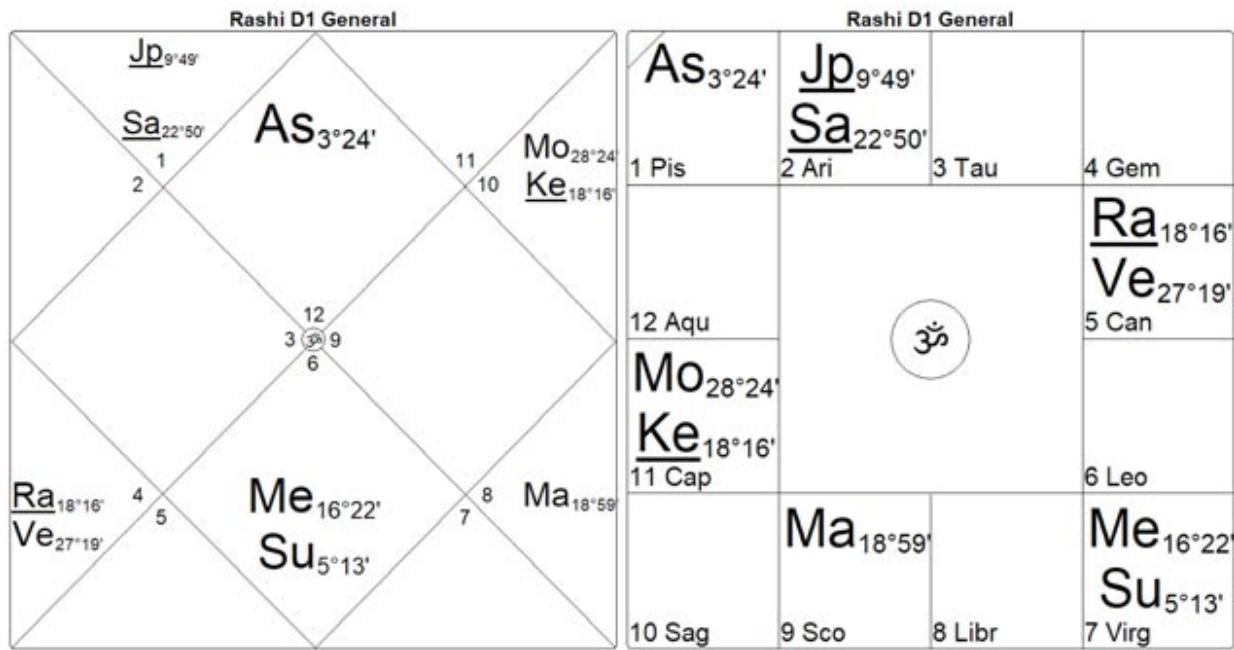
Let us return now to the first case discussed, that of the young Indian woman wishing to continue her musical education and become a jazz/blue singer in the U.S. We saw that she is running her Rahu major period, which we now know is certainly capable of settling her abroad. It is located in the 5<sup>th</sup> house of education and also gives the results of a strong Venus with whom it is closely conjunct and Venus is configured in a *Sarasvatī Yoga*. This all appears promising. However, from what I have heard from the father, finances are a major road block. It will be very expensive for her to come to the U.S. to study and subsequently pursue a career. It would take financial backing from the family or some other source, which at the moment is non-existent. Could she get a scholarship?

Rahu is also giving the results of the Moon as it is in Cancer and is aspected by the Moon. Since the Moon is the 5<sup>th</sup> lord in the 11<sup>th</sup> house aspected by the 11<sup>th</sup> lord, and is reasonably bright and waxing, it is capable of giving some level of *dhana yoga*. Scholarships are an 11<sup>th</sup> house

signification. When she graduates in the spring of 2020, she will be running Rahu-Moon followed by Rahu-Mars. Mars is the 2<sup>nd</sup> and 9<sup>th</sup> lord in the 9<sup>th</sup> house of *bhāgya*, or fortune, and the 11<sup>th</sup> lord in the 11<sup>th</sup> house from the Moon. Based on this, I would certainty encourage her and her father to pursue any and all avenues this way.

Interestingly, in *Yoginī* she is running her Venus major period, and beginning in April 2020 she will run Venus-Rahu. Is this confluence?

There is no 4-12 connection from the birth *lagna*, but from the Moon, the 12<sup>th</sup> lord Jupiter goes to the 4<sup>th</sup> house, and she will run the Jupiter major period starting at age 22.



Now time will tell whether Rahu, the *mlechha* planet, will take her abroad, as it has so many others.

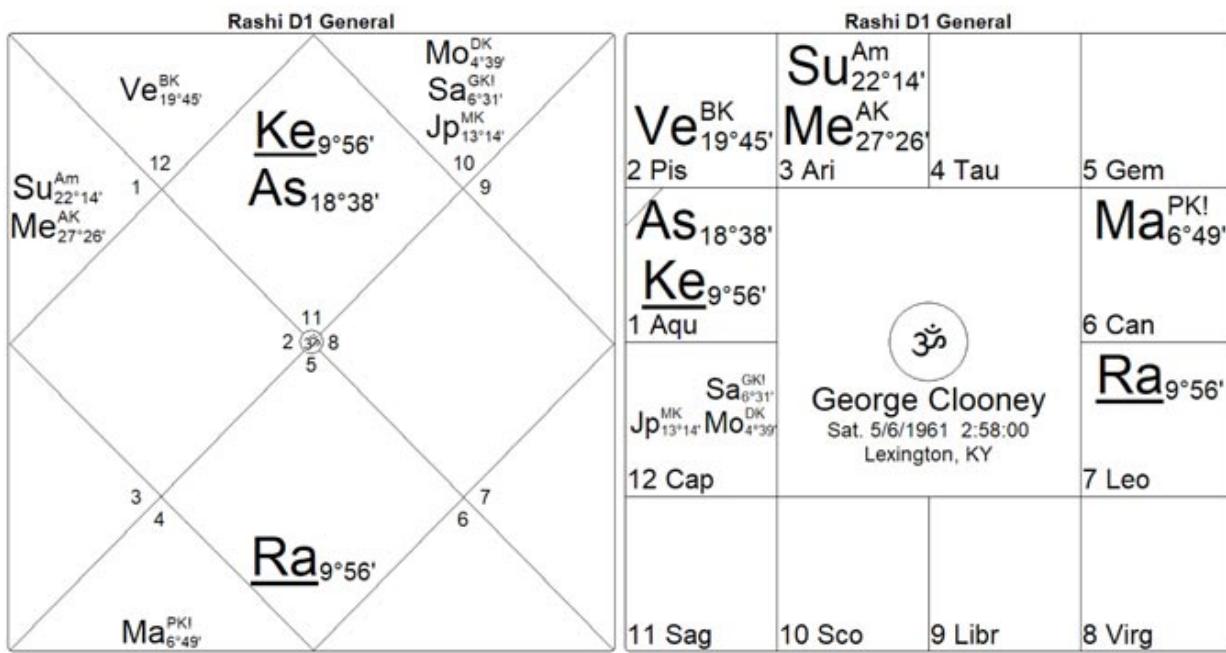
## The Jaimini Perspective

The reader will have noticed that all the foregoing discussion regarding astrological factors for settlement abroad have been from the perspective of the Parashari system of *Jyotiṣa* only. The simple reason for this is that these are all I can recall learning from K.N. Rao and I have only predicted this event on this basis. However, I tell my students all the time that “*Jyotiṣa will teach you Jyotiṣa*,” by which I mean that if you examine a good number of charts regarding a specific event with timing, you will likely uncover the relevant astrological factors that then become predictive parameters. With respect to Jaimini, this is what I propose to do now using the same charts discussed from the Parashari angle. I began this research without any preconceived notions about how settlement abroad would get reflected in Jaimini system, but logically, I did wonder:

- If malefic influence on the MK would be the equivalent of malefic influence on the 4<sup>th</sup> house/4<sup>th</sup> lord, or whether the same from *kārakāṁśa lagna* would also be an equivalent.
- If the influence of Rahu on sign periods would take a person abroad like the planetary periods of Rahu or the periods of planets connected to Rahu.
- If the 12<sup>th</sup> house would again come strongly into play, or the 12<sup>th</sup> *pada*.
- If the MK in the 12<sup>th</sup> house from the birth *lagna* or *kārakāṁśa lagna* would be the Jaimini equivalent of the 4<sup>th</sup> lord placed in the 12<sup>th</sup>.

- If the influence of Rahu on the MK would show up as an equivalent of Rahu's influence on the 4<sup>th</sup> house/4<sup>th</sup> lord.
- If 4-12 connections would show up from *kārakāṁśa lagna*, showing static potential from the Jaimini angle, or from a particular *daśā lagna*, showing a dynamic potential for that sign period.

One chart that immediately came to mind this way was that of movie star, George Clooney, who now has an historic mansion on an island in the Thames river in London as his primary residence after marrying his wife, Amal, a citizen of the UK.

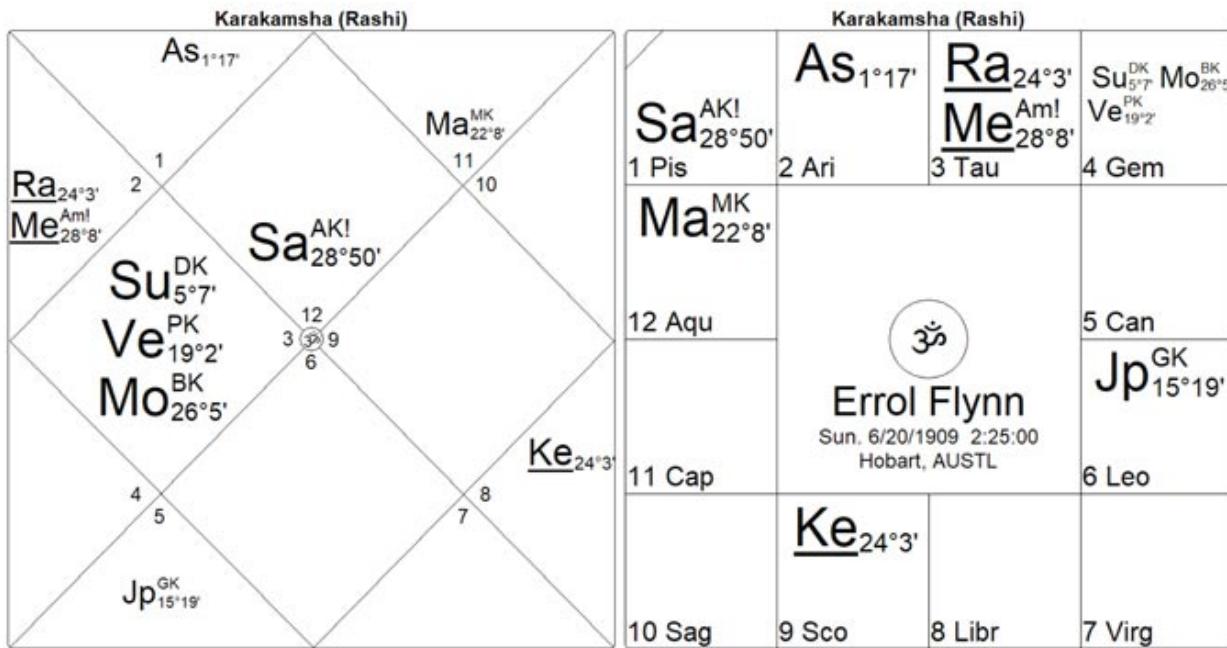


His chart also shows a Parashari 4-12 connection since the 12<sup>th</sup> lord Saturn aspects his 4<sup>th</sup> lord Venus from the 12<sup>th</sup> house, and it was in his current Saturn period that he began residing in London.

But now see things from the Jaimini angle. His MK, Jupiter, is in the 12<sup>th</sup> house, is with the natural malefic, Saturn, is aspected (*rāśi drṣṭi*) by Rahu

and it has been in the current Capricorn period that he now lives in a foreign country!

The birth chart of movie star, Errol Flynn, was shown earlier as a famous person who settled abroad. See his chart again only this time from the *kārakāṁśa lagna*, Pisces. What do you notice that might be relevant before reading further?



My observations:

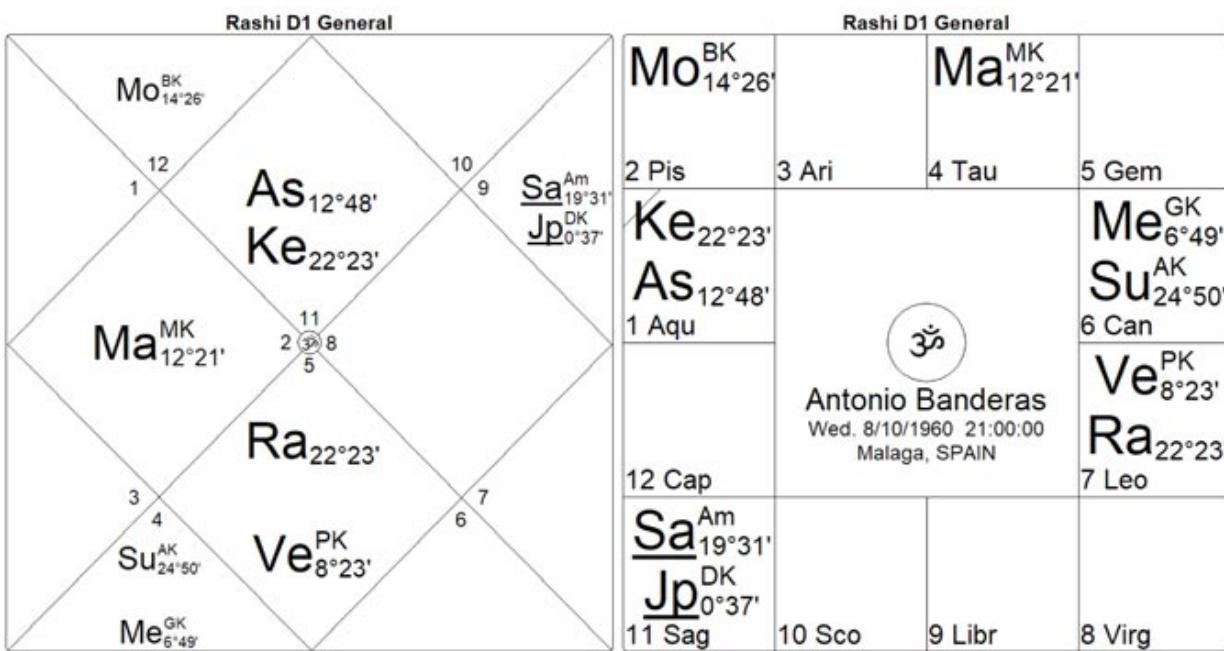
- MK Mars is in the 12<sup>th</sup>.
- 12<sup>th</sup> lord Saturn is in the 1<sup>st</sup>, aspecting the 4<sup>th</sup> house as a natural malefic.
- 4<sup>th</sup> lord Mercury from KL is with Rahu.

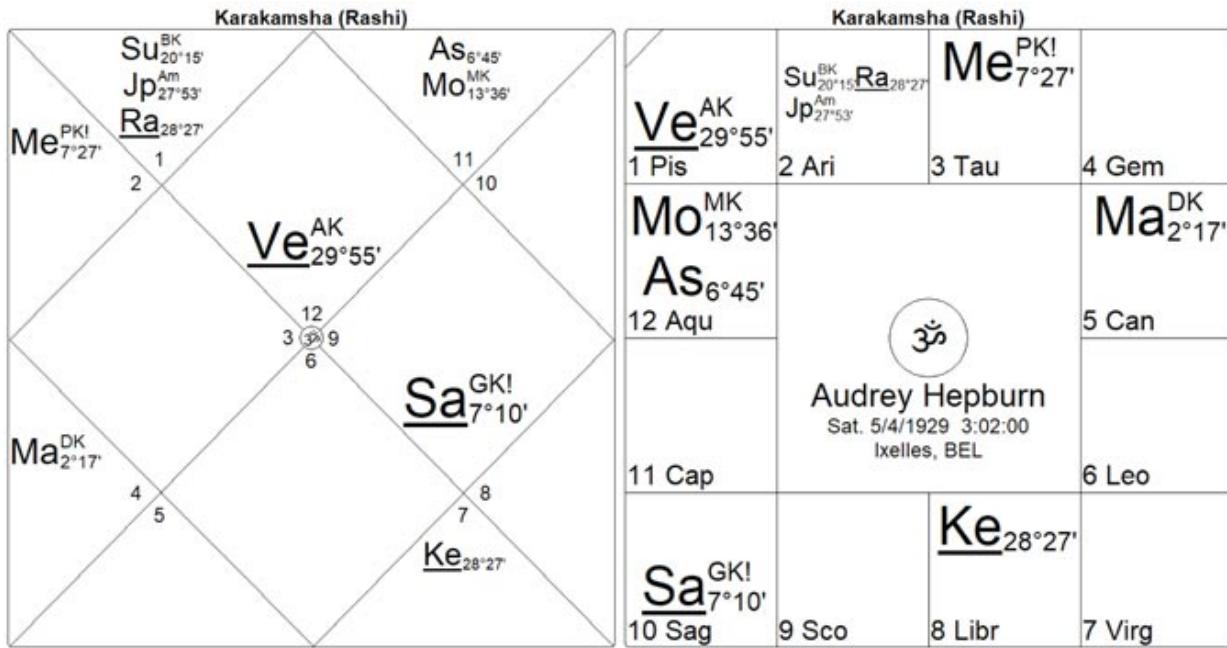
As an adult, Flynn first moved away from his native Australia in his Cancer major period, which gets the *rāśi dr̥ṣṭi* of Rahu, as does the 4<sup>th</sup> house

from there, Libra. Notice also that from Cancer, the 4<sup>th</sup> lord Venus goes to the 12<sup>th</sup> house.

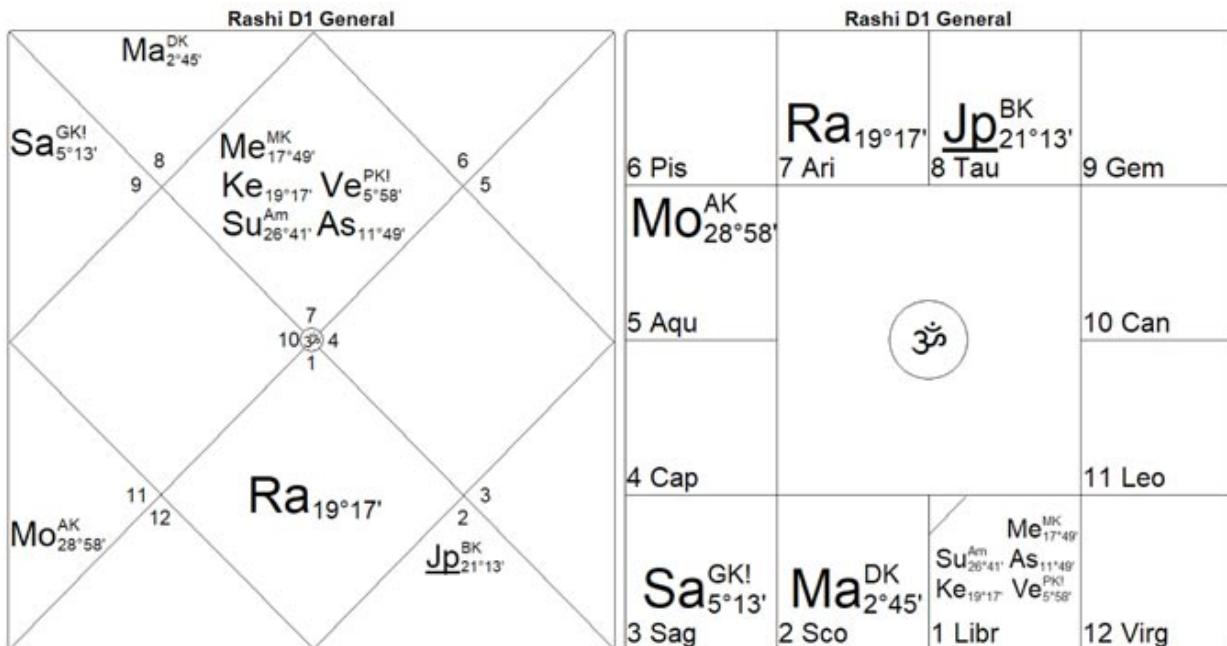
In the chart of Antonio Banderas, his birth *lagna* and *kārakāṁśa lagna* are the same, in which case the 4<sup>th</sup> lord Venus is again with Rahu and the 4<sup>th</sup> house has natural malefic Mars.

He relocated from Spain to Hollywood either in his Libra-Libra period, which gets the *rāsi dr̥ṣṭi* of Rahu, as does the 4<sup>th</sup> house from there, Capricorn, or just as he moved into Scorpio, which is the *pada* of the 12<sup>th</sup> house.



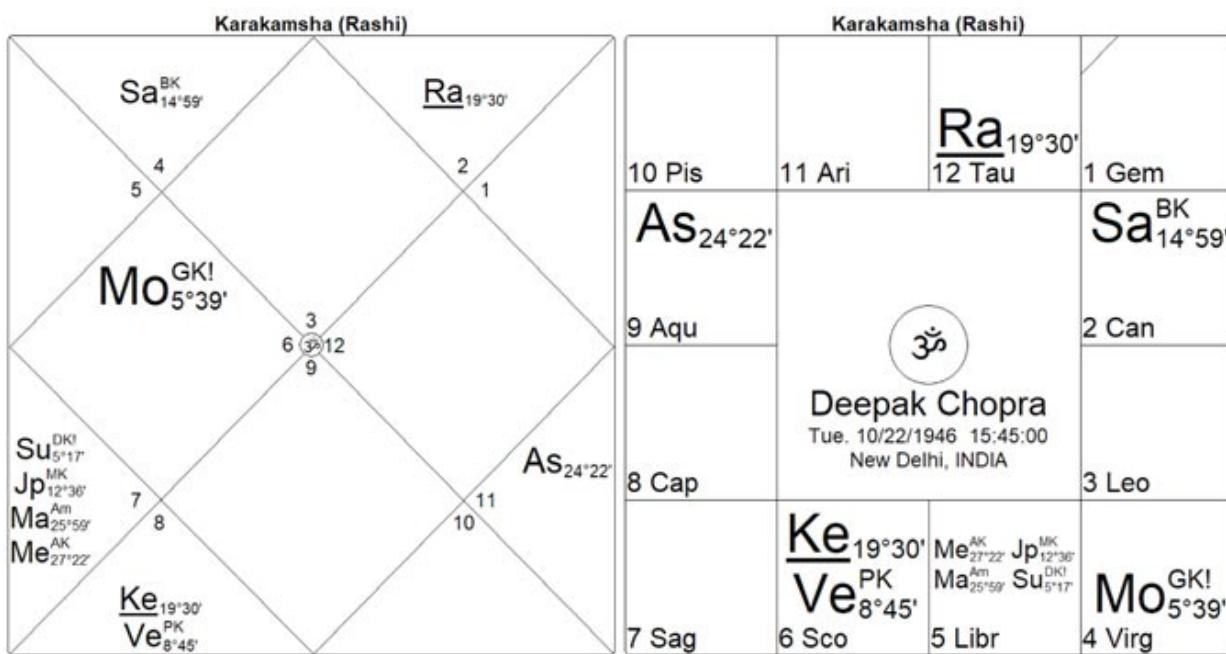


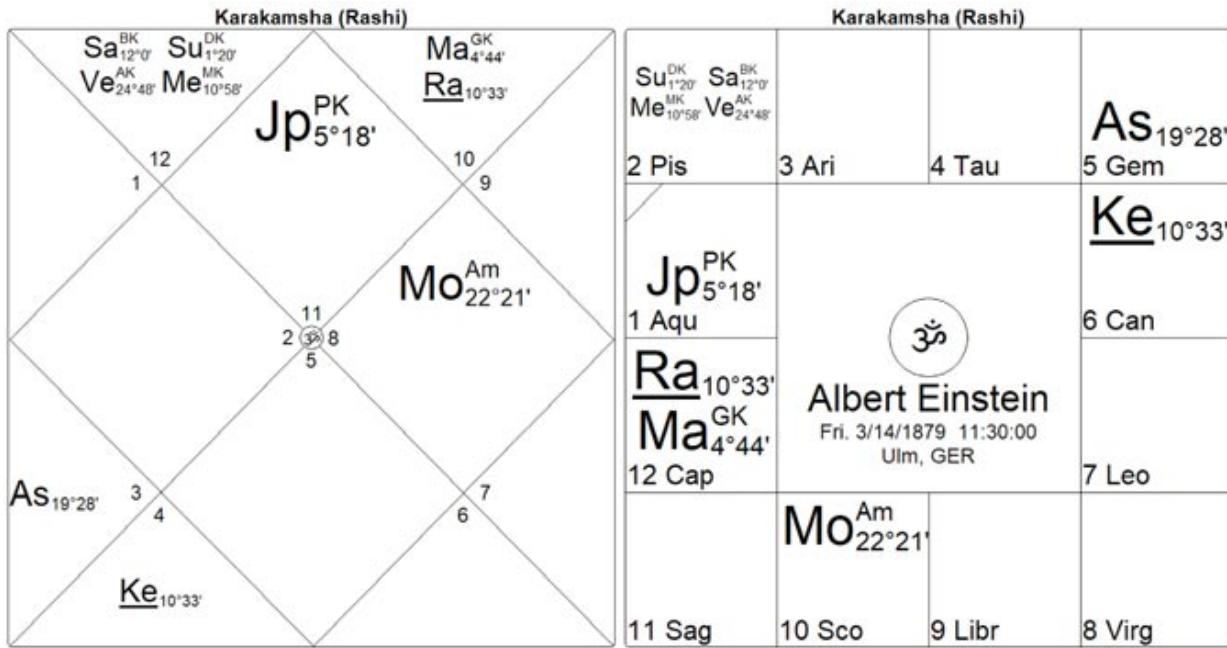
Like we saw in the chart of Errol Flynn, the MK of Audrey Hepburn goes into the 12<sup>th</sup> house from KL and in her case additionally receives the *rāśi drṣṭi* of Rahu. Her relocation to the U.S. to star in movies came in her Aries period containing Rahu.



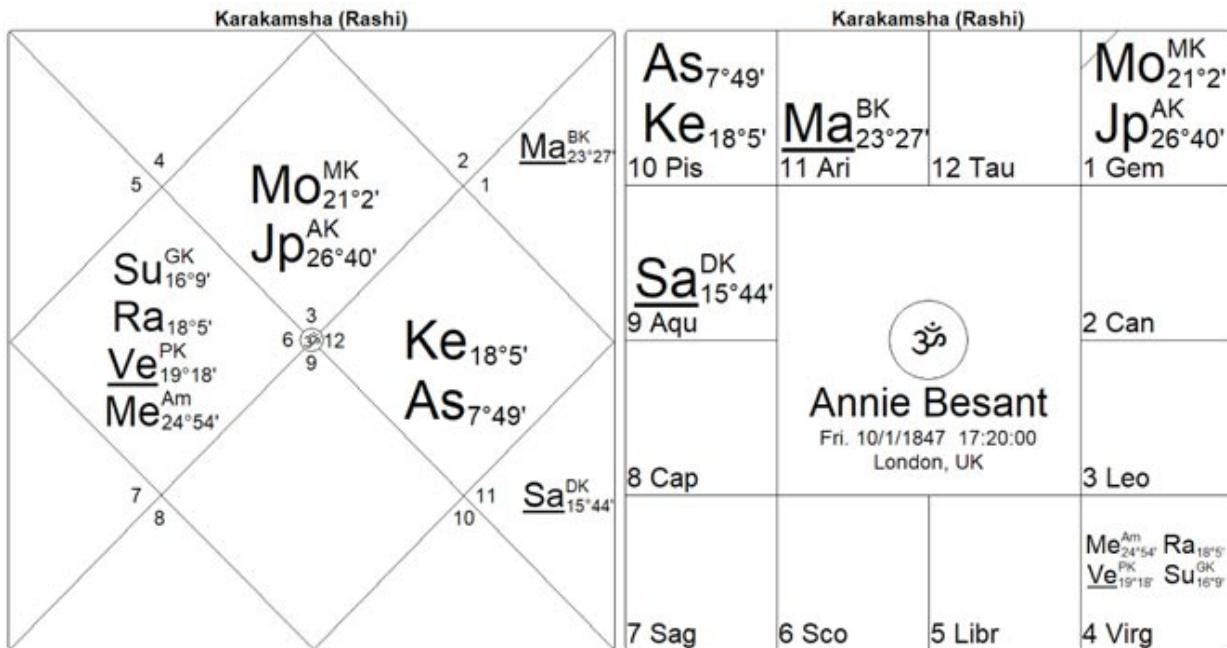
The MK of Grace Kelly is Mercury and this *graha* is also the 4<sup>th</sup> lord from her KL Gemini. It is rather closely conjunct the Rahu-Ketu axis. The timing of when she settled abroad after marrying the Prince of Monaco in *Chara dasā* is the major period of Sagittarius. Since this sign is the 7<sup>th</sup> house from the *karakāṁśa lagna* it explains the marriage but why this period would give her foreign residence is not at all clear to me.

In the birth chart of Deepak Chopra, it can be seen that both the MK Jupiter and 4<sup>th</sup> lord from KL (Mercury) get the *rāśi drṣṭi* of Rahu. He settled in the U.S. in his Taurus period, the 4<sup>th</sup> house of his birth chart occupied by Rahu. Note also that Taurus is the 12<sup>th</sup> house from KL.



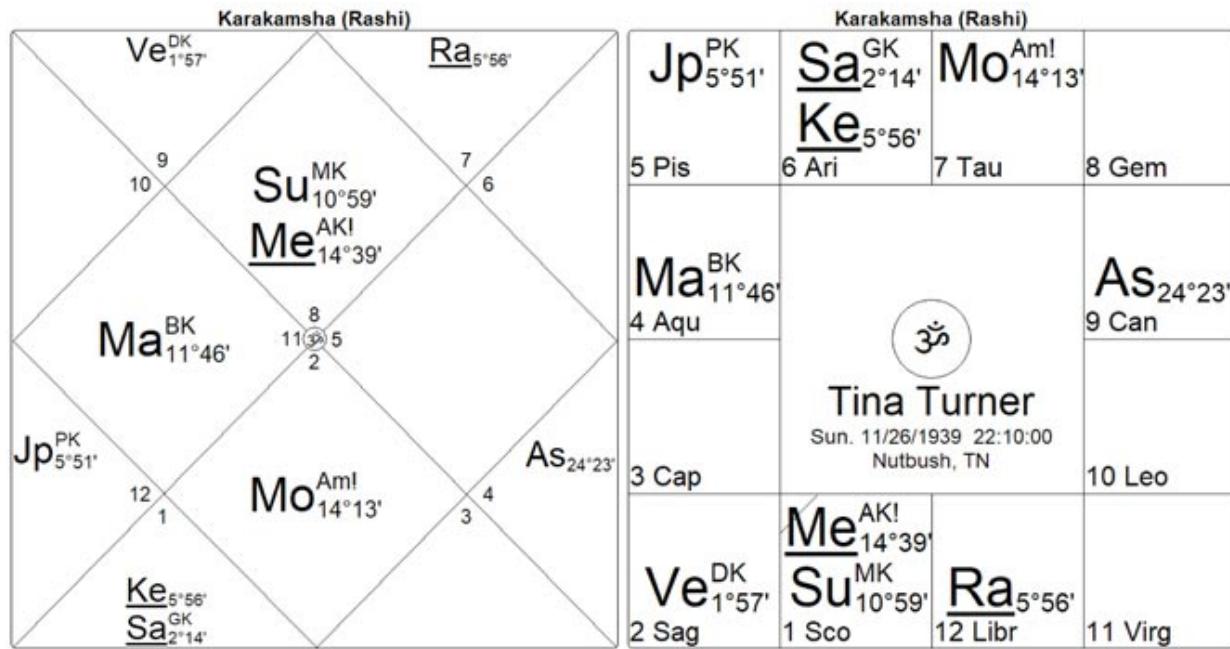


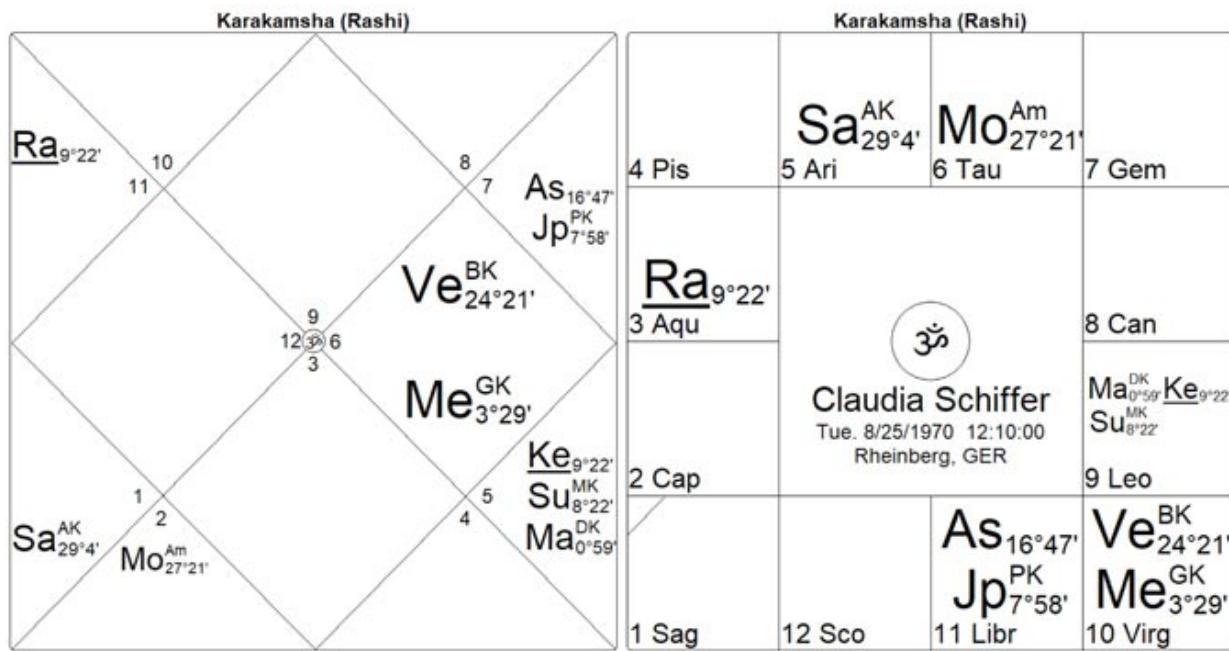
Albert Einstein's 4<sup>th</sup> house from KL (Taurus) gets the *rāśi drṣṭi* of Rahu and there is a conjunction of the 4<sup>th</sup> and 12<sup>th</sup> lords from there. He immigrated to the U.S. just after moving into the Libra period, from where the 4<sup>th</sup> house has Rahu.



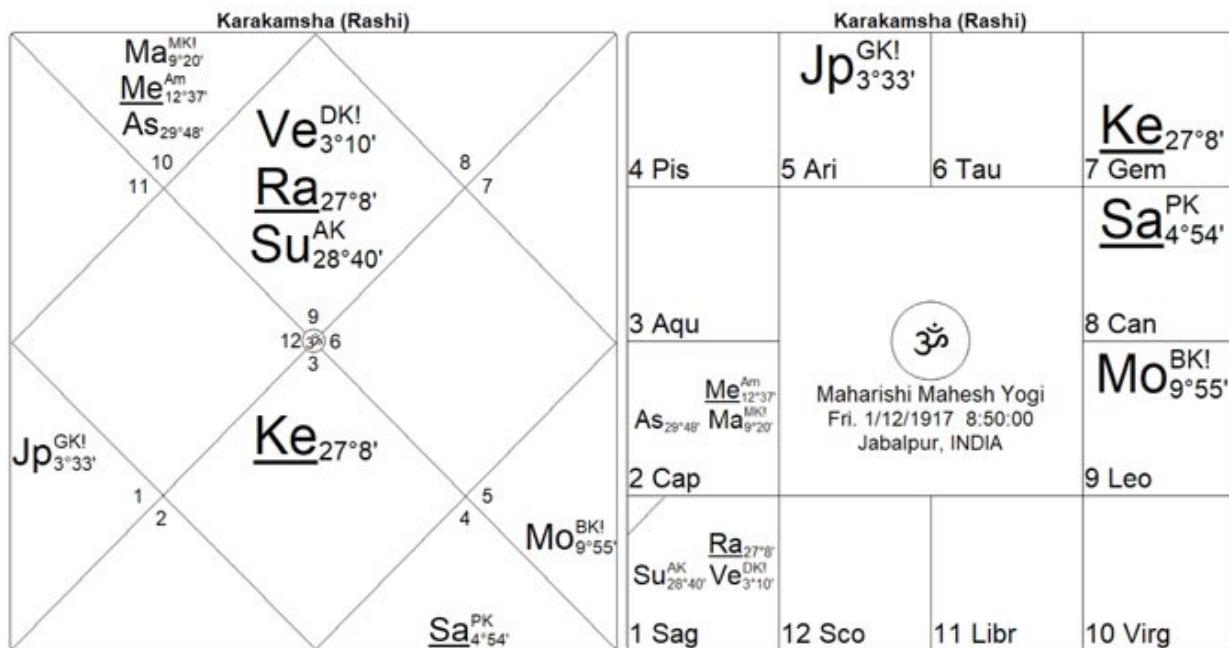
In the chart of Annie Besant, Rahu influences the MK and the 4<sup>th</sup> house/4<sup>th</sup> lord from both the birth *lagna* and KL. When exactly she settled in India from England is not something I could determine, but it looks as if it was in her Virgo period, the 4<sup>th</sup> house from KL containing Rahu.

The 4<sup>th</sup> house from KL (Aquarius) in Tina Turner's chart has the natural malefic Mars and gets the *rāśi drṣṭi* of Rahu. She first began living in Switzerland in her Capricorn period with the 4<sup>th</sup> house from there having the influence of the Rahu-Ketu axis.



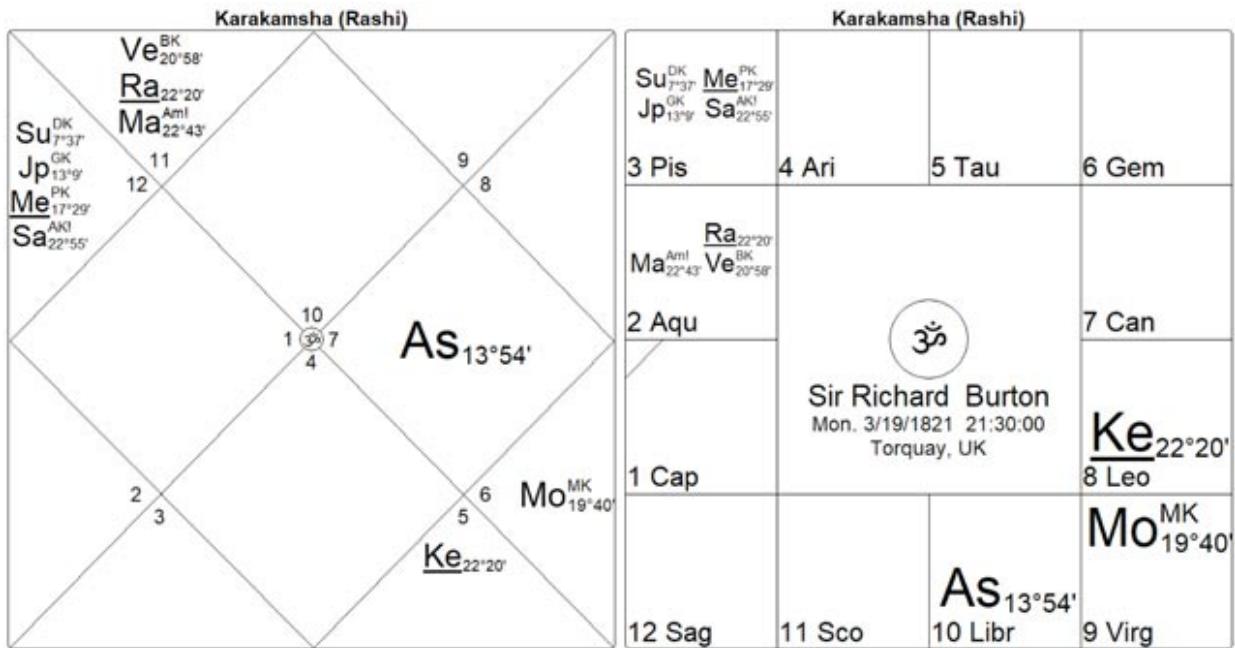


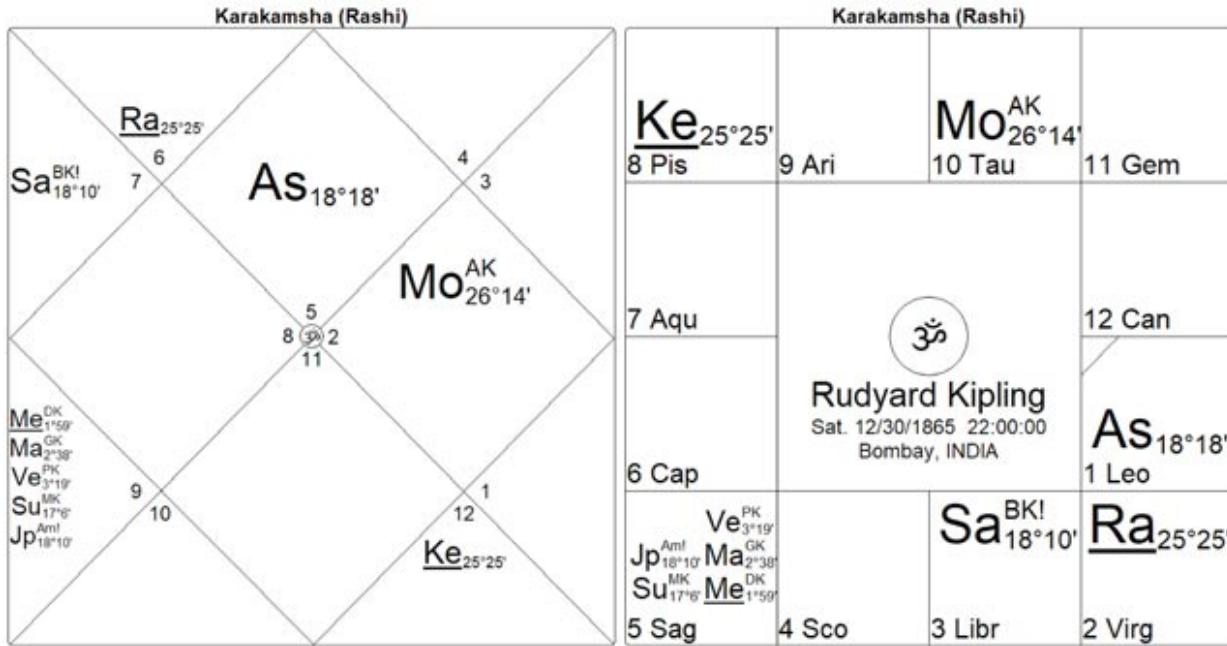
The MK of Claudia Schiffer and the 4<sup>th</sup> lord from KL (Jupiter) in her chart have the influence of the Rahu-Ketu axis. It was in her Scorpio period that she left Germany for a modeling career in France and Italy and later in the U.S. From Scorpio Rahu is in the 4<sup>th</sup> house.



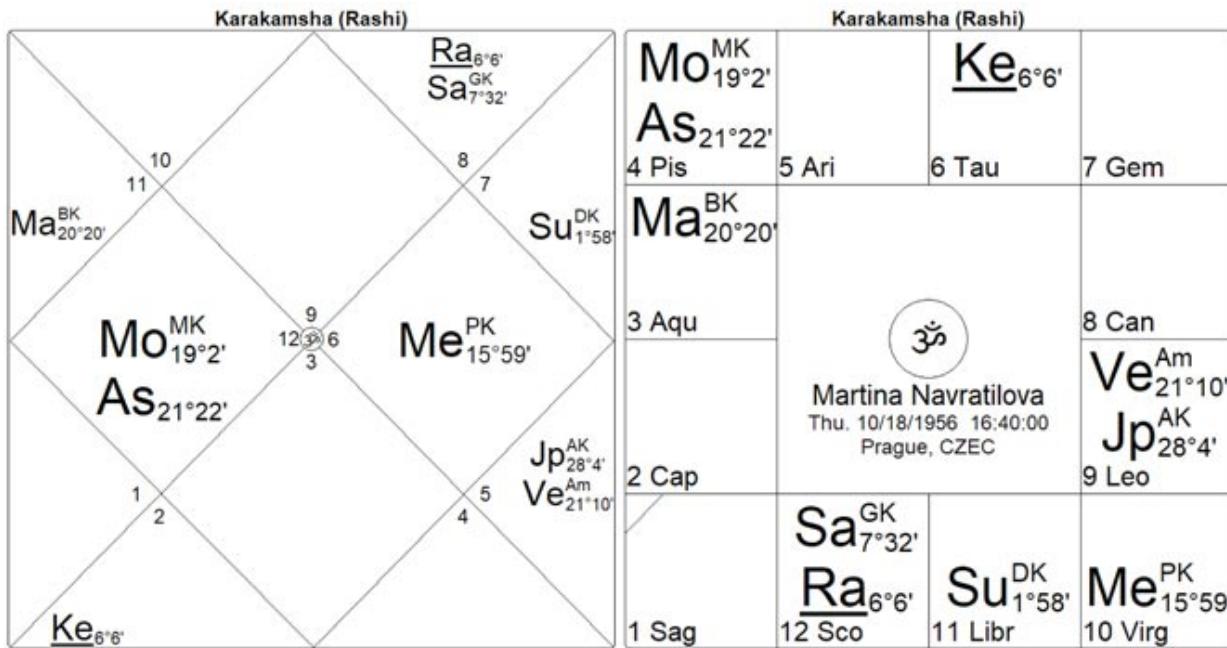
In the chart of Maharishi Mahesh Yogi, the 4<sup>th</sup> house from KL has the *rāśi drṣṭi* of Rahu. It appears that it was in his Gemini period that he first started going abroad, with this sign also getting the aspect of Rahu.

The 4<sup>th</sup> house from the *kārakāṁśa lagna* of Sir Richard Burton, which is Aries, also gets the aspect of Rahu but in his case the 4<sup>th</sup> lord from there, Mars, is with Rahu. The period when he first moved abroad with his family as an infant was Libra, getting the *rāśi drṣṭi* of Rahu.



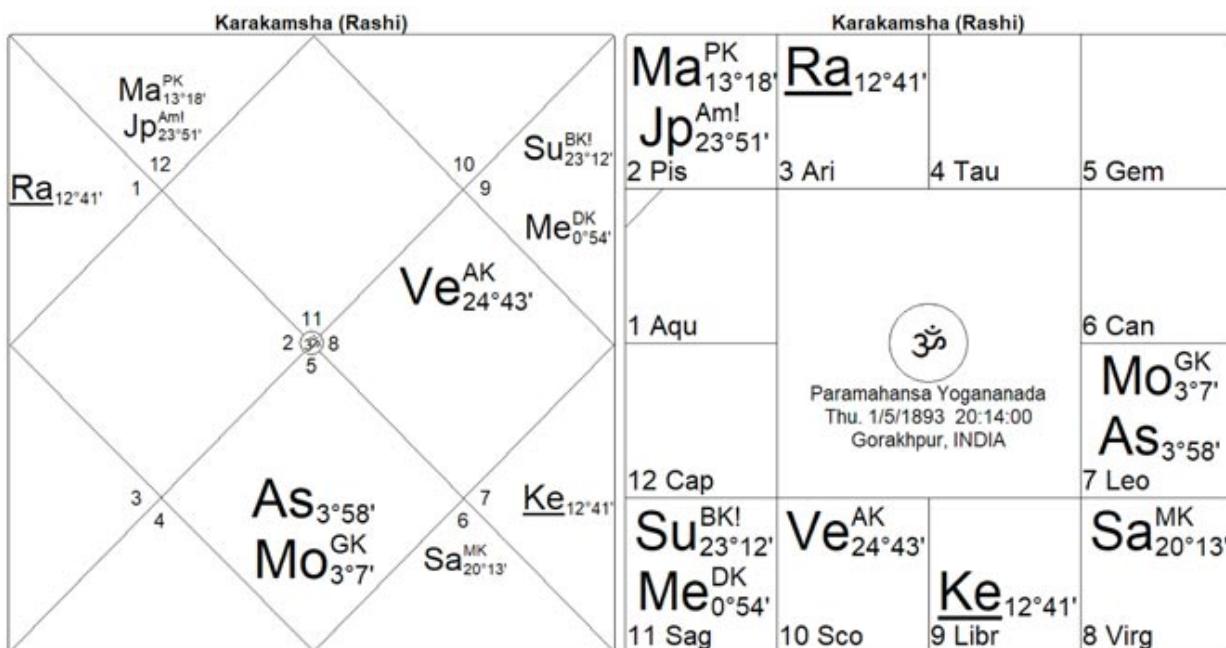


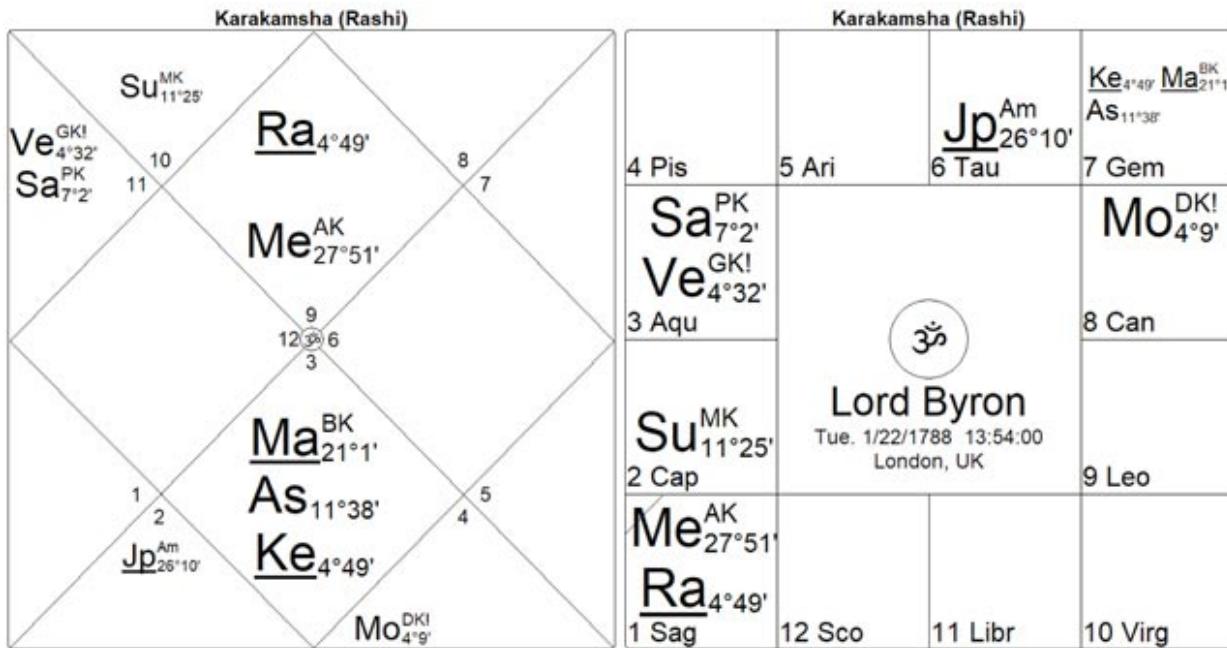
Rudyard Kipling's birth *lagna* and KL are the same, in which case the 4<sup>th</sup> lord Mars and the MK get the *rāśi drṣṭi* of Rahu, as do all five *grahas* in Sagittarius. He was born in India to British parents but was sent back to England at a young age. This was mostly his Virgo period containing Rahu.



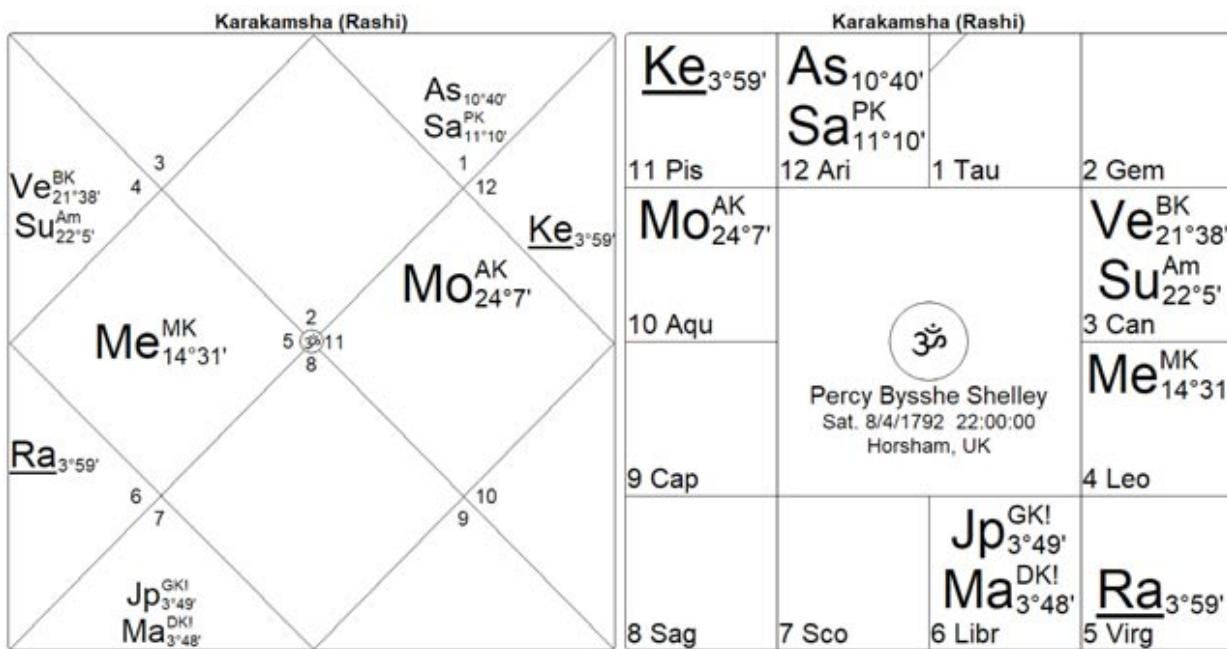
The static potential for settling abroad from the Jaimini perspective is not evident to me in this chart of Martina Navratilova, though I am likely missing something. The timing of when this happened at age 18 in her Taurus-Scorpio period is more obvious since both these signs are with the influence of the Rahu-Ketu axis, and Scorpio is the 12<sup>th</sup> house from KL containing Rahu.

From the KL *lagna* in the chart of Yogananda, Venus becomes the 4<sup>th</sup> lord and gets the *rāśi drṣṭi* of Rahu. He first settled in the U.S. in his Capricorn period from where Rahu is in the 4<sup>th</sup>.

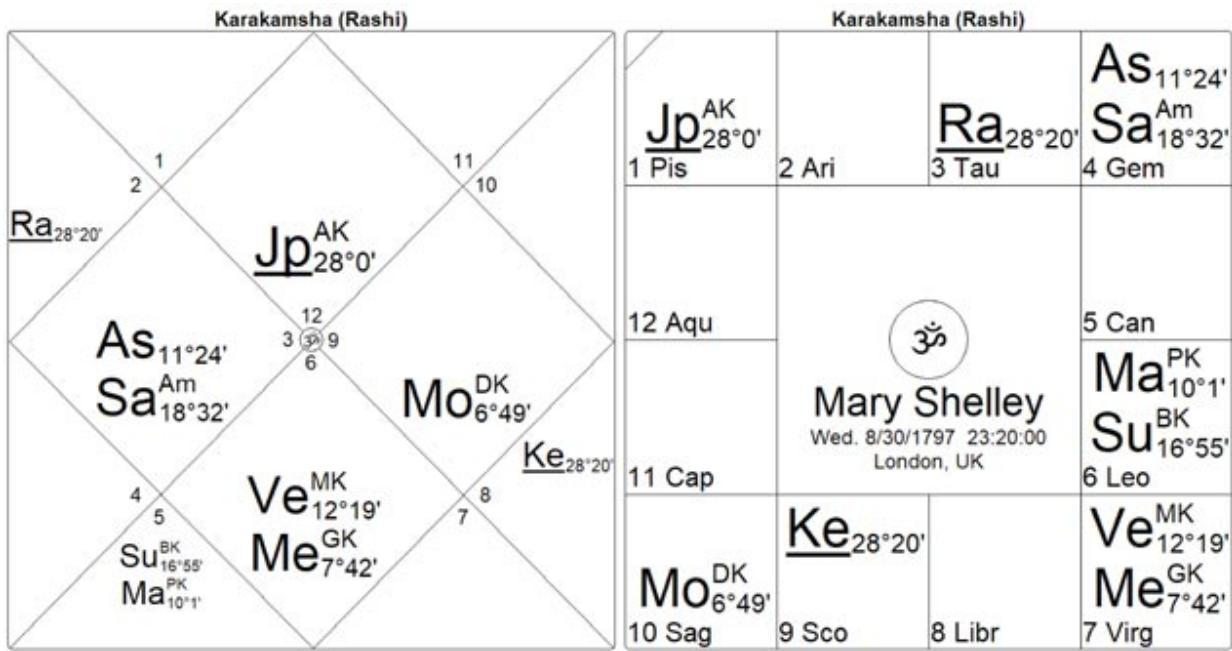




In Lord Byron's birth chart, we find another example of Rahu's influence on the 4<sup>th</sup> house from both the birth *lagna* and KL, as well as the 4<sup>th</sup> lord from the ascendant. He left England forever in his Aquarius period, from where the MK Sun goes to the 12<sup>th</sup> house. The sub-period may have been Virgo, getting the aspect of Rahu and from where Rahu is in the 4<sup>th</sup>.

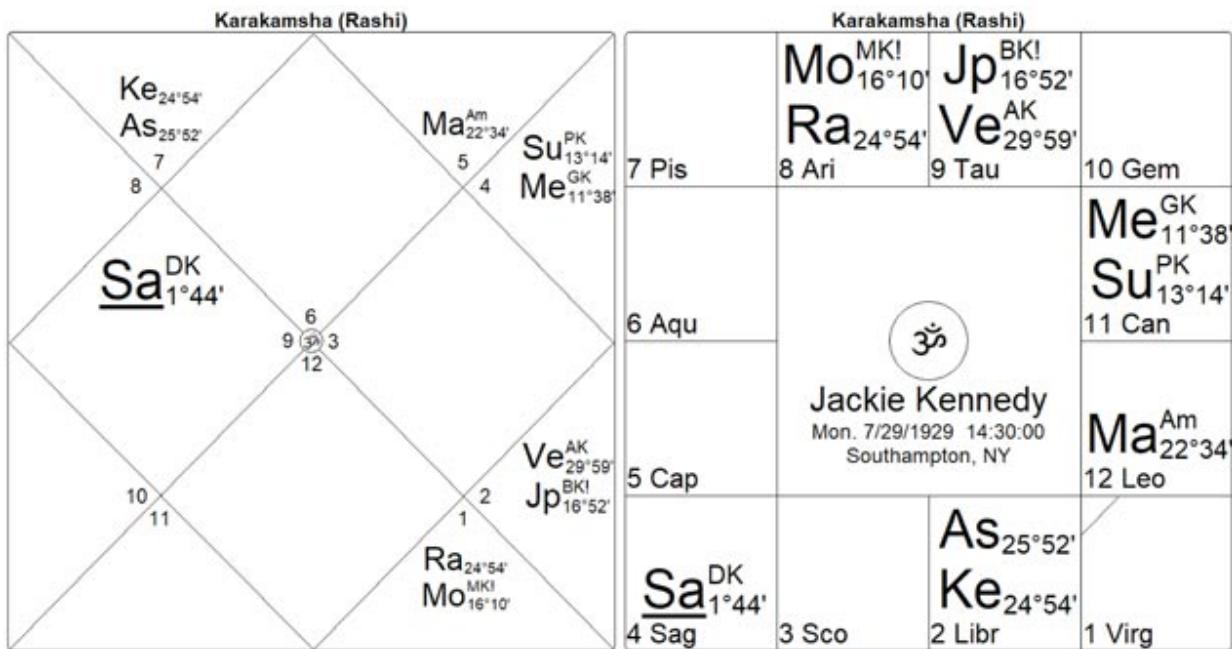


This is another chart where the static potential for foreign residence from a Jaimini perspective is not readily apparent, nor is the timing when this occurred, which was his Libra major period. Libra does contain the 12<sup>th</sup> lord Jupiter. Is this the relevant factor?

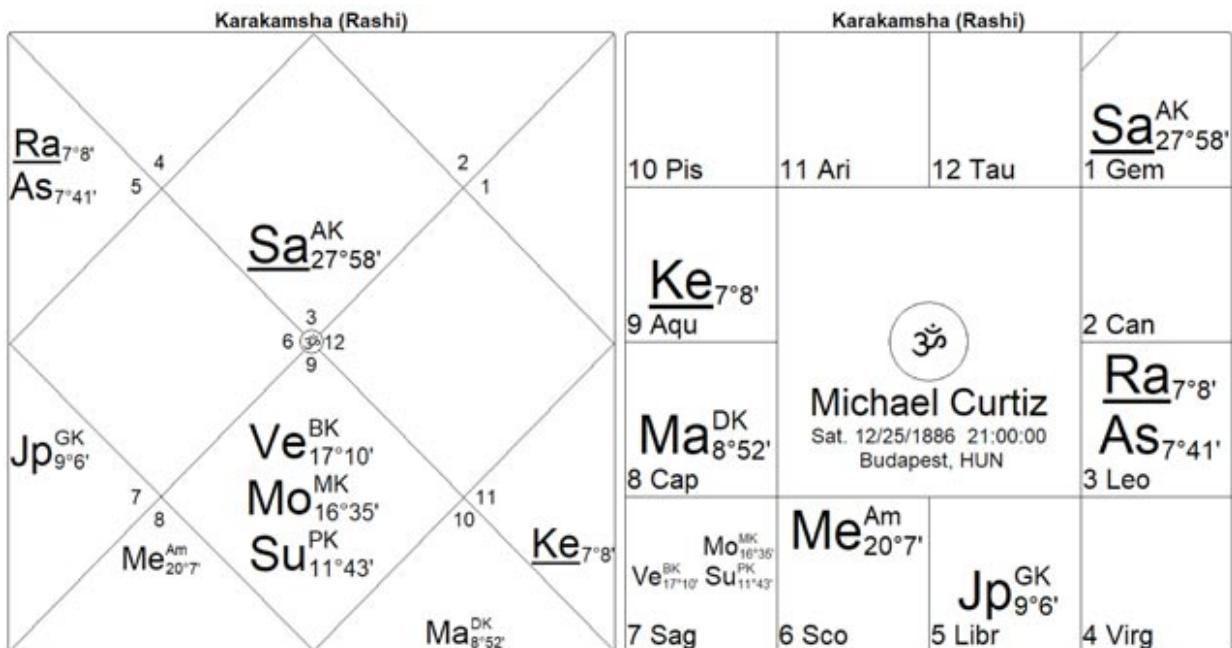


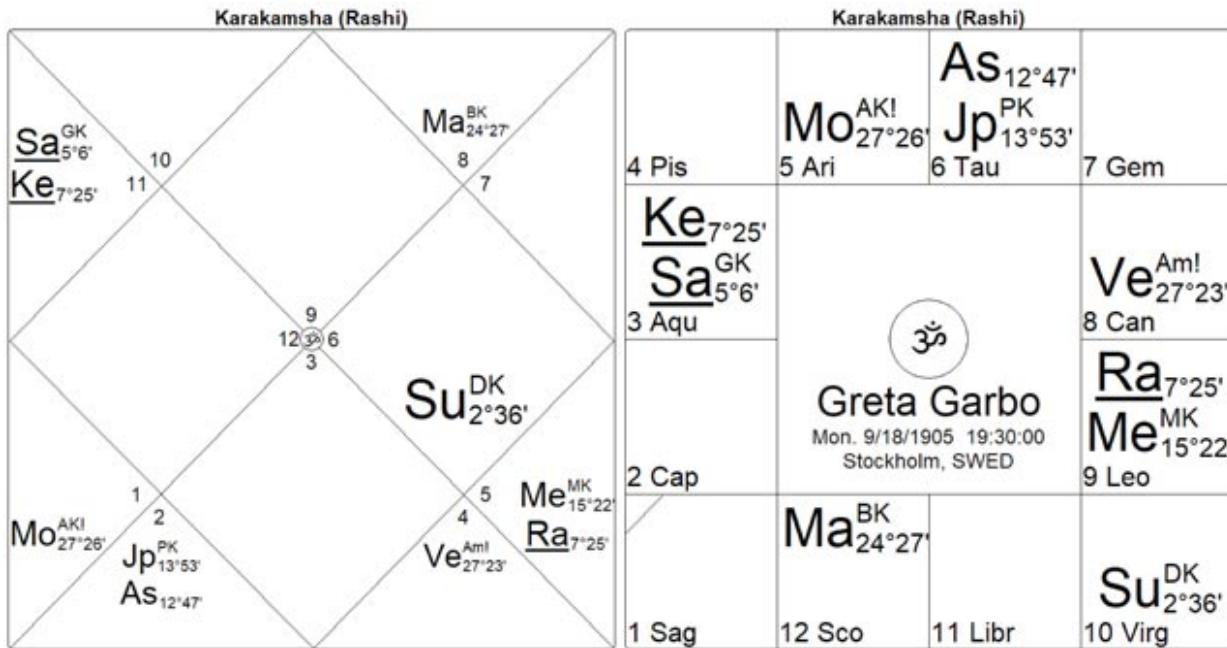
From the *kārakāṁśa lagna*, Pisces, in the chart of Shelly's wife, Mary, the 12<sup>th</sup> lord Saturn goes to the 4<sup>th</sup> house. It was in the Pisces major period that she moved abroad with her husband, and it was in the sub-period of Aquarius when they settled in Italy, with Rahu falling in the 4<sup>th</sup> from there.

The MK in the chart of Jackie Kennedy Onassis is the Moon, conjunct Rahu. She lived mostly outside of the U.S. after her marriage to Onassis in October of 1968. It was her Pisces period in *Chara daśā*, receiving the aspect of the DK Saturn, who is also the 12<sup>th</sup> lord from there, but otherwise I can see no other factors that suggest foreign residency in this period.



In the chart of Hungarian-born Hollywood film director, Michael Curtiz, the 4<sup>th</sup> lord Mars gets the *rāśi dr̥ṣṭi* of Rahu. He came to the U.S. in his Aquarius period, which has the influence of the Rahu-Ketu axis and there is a 4-12 connection from Aquarius by mutual aspect.





Like in the chart of Jackie Kennedy Onassis, Greta Garbo's MK is conjunct Rahu. She moved from Sweden to the U.S. in July of 1925 in her Aquarius-Aries period, with both signs getting the influence of the Rahu-Ketu axis. Aries is also the 12<sup>th</sup> house from her birth *lagna*.

## Discussion

I began this section by speculating about which Jaimini factors might show both the static and dynamic potentials for settlement abroad. After reviewing these 20+ cases we are now in a position to evaluate which, if any, appeared to play a major role. See these again with my comments:

- *If malefic influence on the MK would be the equivalent of malefic influence on the 4<sup>th</sup> house/4<sup>th</sup> lord, or whether the same from kārakāṁśa lagna would also be an equivalent.*

Though there was some evidence for this, it was not overwhelming.

- *If the influence of Rahu on sign periods would take a person abroad like the planetary periods of Rahu or the periods of planets connected to Rahu.*

There *was* overwhelming evidence for this. We saw repeatedly that relocation to a foreign country happen in sign periods getting the influence of Rahu or the Rahu-Ketu axis.

- *If the 12<sup>th</sup> house would again come strongly into play, or the 12<sup>th</sup> pada.*

It did a good number of times in these case histories, but not as frequently as the influence of the 12<sup>th</sup> house/12<sup>th</sup> lord from the Parashari angle.

- *If the MK in the 12<sup>th</sup> house from the birth lagna or kārakāṁśa lagna would be the Jaimini equivalent of the 4<sup>th</sup> lord placed in the 12<sup>th</sup>.*

This combination did appear to play a role in a number of cases.

- *If the influence of Rahu on the MK would show up as an equivalent of Rahu's influence on the 4<sup>th</sup> house/4<sup>th</sup> lord.*

From a static potential point of view, this is the factor that showed up most frequently and appears to be a major predictive parameter for settlement abroad.

- *If 4-12 connections would show up from kārakāṁśa lagna, showing static potential from the Jaimini angle, or from a particular daśā lagna, showing a dynamic potential for that sign period.*

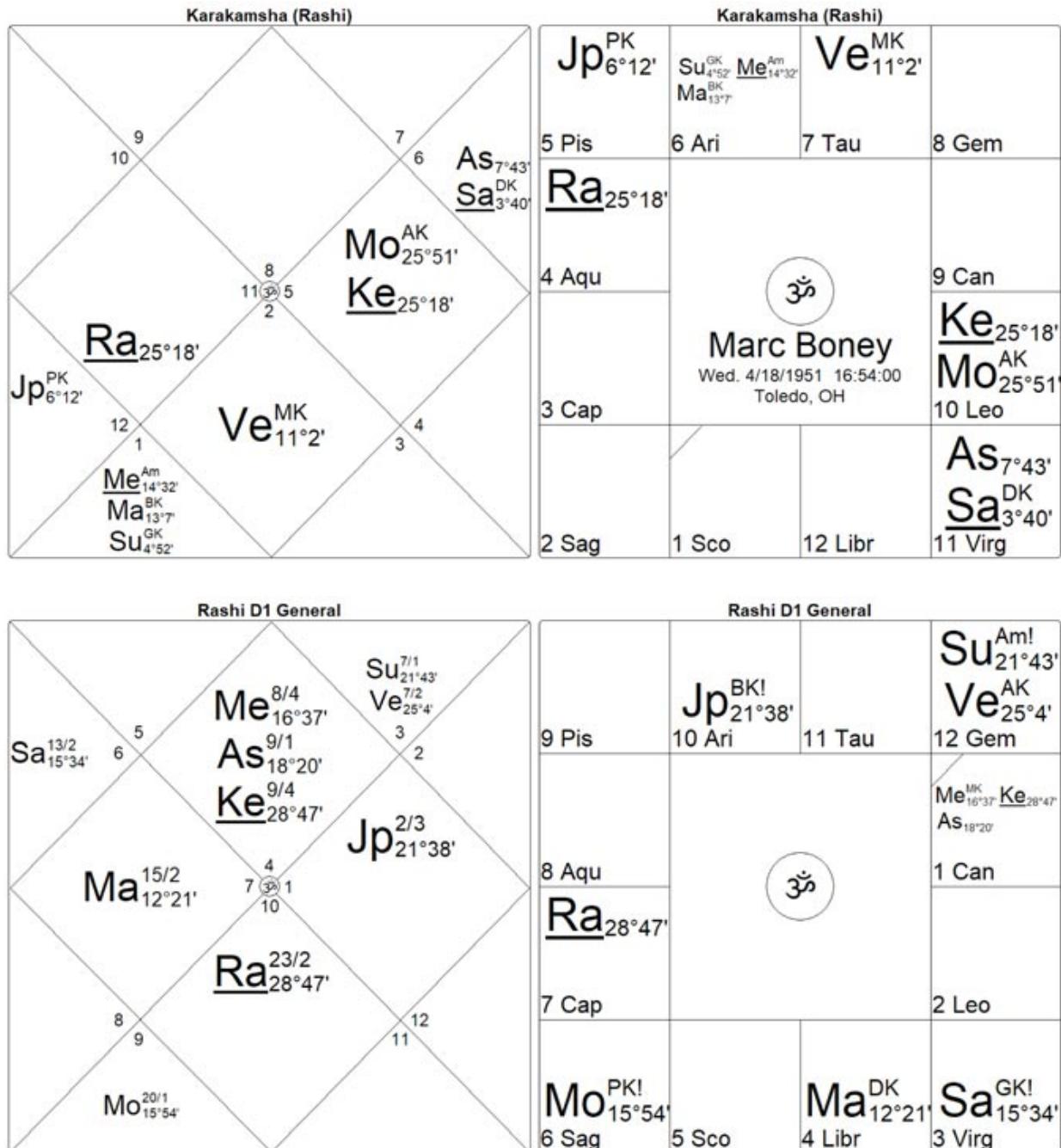
This was present a number of times among these cases, and could be a predictive factor.

One condition that was not a part of my initial speculations but that showed up repeatedly was a person taking up foreign residency in a period from where Rahu was in the 4<sup>th</sup> house.

It should be acknowledged though that this micro research on Jaimini factors for settlement abroad is rather “*bare bones*” since it does not include the use of divisional charts, and focused primarily on major periods when it came to timing. Take it then as preliminary and experimental, not anything definitive.

Of course, when first considering such things one naturally thinks of one’s own experiences this way. In the fall of 1976, I resided in Vittel, France for a period of three months while training to become a teacher of Transcendental Meditation ™. It was my first sojourn abroad, and I was

fascinated to see that it took place in my Aquarius period in *Chara dasā*, which is the sign containing Rahu in my birth chart. Aquarius is also the 4<sup>th</sup> house from my *kārakāṁśa lagna*, Scorpio. In *Vimśottarī* it was my Rahu-Rahu period!



When discussing this research with an Indian student of mine, whose chart is given above, I asked him if he ever lived abroad for a period of time. He responded that his position in corporate finance required him once to spend a month in Holland. I asked him about the timing and it turned out that it was in his Rahu-Rahu period in *Vimśottarī*, with this *mlechha graha* in the 7<sup>th</sup> house of journeys and aspected by the 12<sup>th</sup> lord Mercury. In *Chara daśā*, it was his Scorpio period, a sign that gets the *rāśi drṣṭi* of Rahu.

In conclusion then, what all the case studies presented here prove more than anything else is that it is Rahu, the foreigner, who gives settlement abroad.



# PREDICTING SPIRITUAL INITIATION





## ***Jyotiṣa By Way of Yoga***

In the Encinitas area of Southern California where I live there is a very large sub-culture of people who are into *Yoga*, which is one of the reasons I moved there in 1990. A new studio seems to open every month, and I can't think of a mall in the vicinity without one or more. This doesn't even include the many health clubs and local YMCA that also offer an extensive number of classes.

Most of what is practiced in the name of *Yoga* is really *yoga āsana*, that branch having to do with physical postures, which when done regularly will keep your body strong and flexible, the primary attraction for many. However, some are also drawn by the reputation of *Yoga* as a means for relieving stress and cultivating inner peace and harmony, and consequently get attracted to other aspects of *Yoga* such as *prāṇāyāma* and meditation.

Still others have recognized and embraced *Yoga* for what it truly is, which is to say a complete spiritual science, a means for obtaining *mokṣa*, spiritual liberation. The famous *Yoga* master, Paramahansa Yogananda, author of *Autobiography of a Yogi*, established his Self-Realization Fellowship here, and a very large number of devotees live in the area, practice the techniques of Kriya *Yoga* which he taught, and attend functions at the local temple.

What does this have to do with *Jyotiṣa*? It has been my experience that many who become aware of and interested in the astrology of ancient India have done so by way of their involvement in *Yoga*, especially those who have come to embrace it as a spiritual path. In the 25 years that I have been

involved in *Jyotiṣa*, a good portion of those who have sought me out, either as a practitioner or as a teacher, fall in this category. Their questions/concerns and the kind of input they seek about their charts typically go beyond the usual mundane ones about relationship, finances, career, property and the like. I have even had clients who specified that they only wanted a discussion of their chart from the spiritual perspective.

The astrology of spirituality has always been of the greatest personal interest to me, but in my endeavor to help others with *Jyotiṣa*, studying this has had a practical value as well, in that to some degree it has prepared me to answer certain questions that come up in consultations with individuals that have come to *Jyotiṣa* by way of *Yoga*. The Jaimini system in particular, with its concept of the *ātma kāraka*, or “soul indicator,” captured my interest, especially when I first heard K.N. Rao state that if one wanted to go deeply into the astrology of spirituality one needed to learn Jaimini.

Having a spiritual teacher come into your life and undergoing a spiritual initiation are not always simultaneous events, but very often they are, and the timing of this astrologically has been a research interest of mine, first taking a cue, as always, from K.N. Rao, especially from his marvelous book, *Yogis, Destiny and the Wheel of Time*.

In a chapter entitle *I Meet My Guru*, Shri Rao recounts his own experience this way, and goes on to say:

*“In later years, I worked on nearly 500 hundred horoscopes, to find out the time of spiritual initiation...I chose the best of such Gurus and their disciples for my research. The findings are the following:*

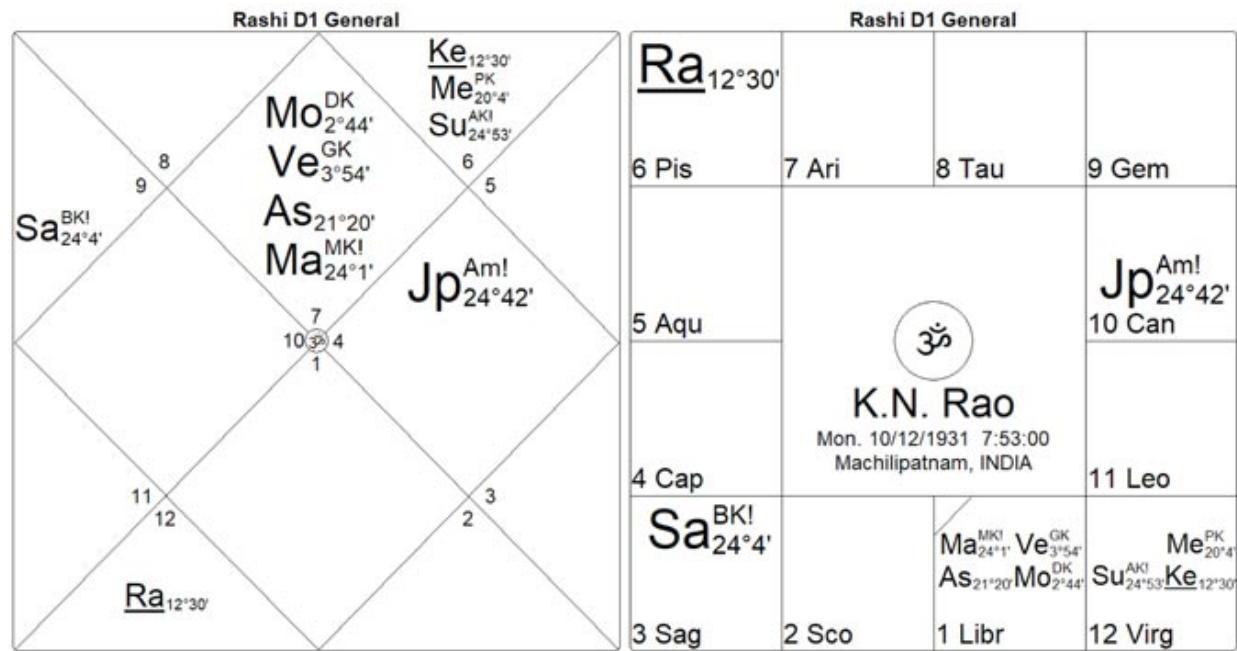
## ***Vimshottari Dasha***

*The Mahadasha will generally be of a benefic or fifth or ninth lord in the birth horoscope. Part of this will be repeated in the Vimshamsha horoscope also.*

## Chara Dasha

The rashī dashā will be the fifth or ninth house from the lagna or, alternatively, the dashā containing the Putrakaraka or with the Putrakaraka in the fifth house from the rashī dashā. Part of this will be repeated in the Vimshamsha horoscope.”

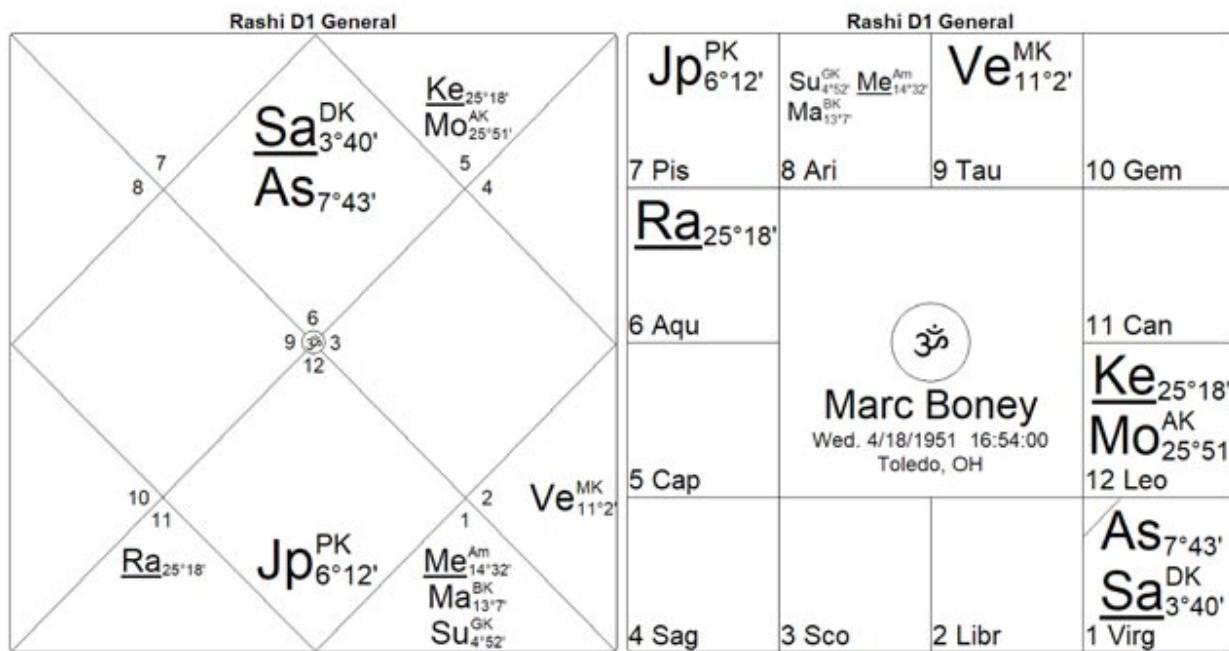
When first seeing this, my curiosity was naturally aroused as to how these rather broad predictive parameters applied to his chart.



Though he doesn't give specific dates, from other time references in this chapter of his book, Shri Rao met his guru, Swami Paramanand Saraswati, in January of 1962 and had a spiritual initiation involving *mantra dīkṣā* shortly thereafter. It would have been Jupiter-Venus-Mercury in *Vimśottari*, a *daśā* sequence involving all the natural benefics, all of whom are in a good dignity, with Jupiter as the natural *kāraka* of *guru*, and Mercury as the 9th lord.

In *Chara daśā* it would have been Capricorn-Virgo. From *daśā lagna*, Capricorn, the 9th house has the Sun-Mercury-Ketu combination, in which Mercury becomes an exalted 9th lord in the 9th. The sub-period, Virgo, in which he was spiritually initiated contains the PK Mercury.

After seeing his chart for this, my second thought was the timing of my own first spiritual initiation when I was instructed into Transcendental Meditation, a mantra-based meditation, taught by Maharishi Mahesh Yogi.



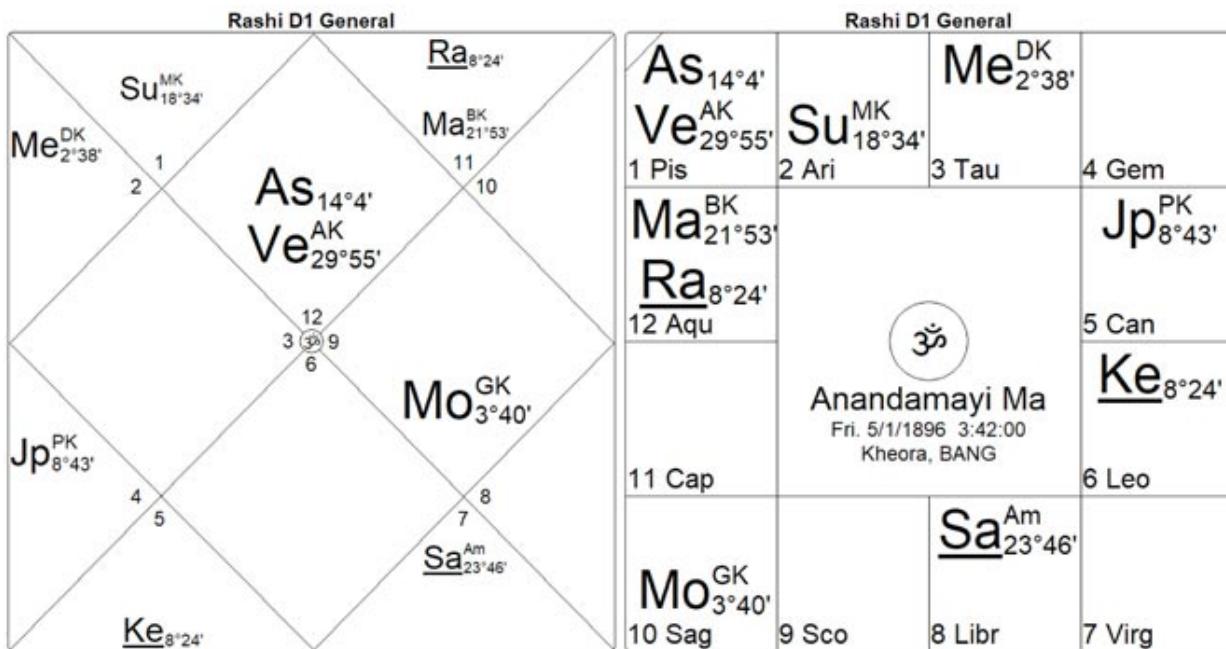
It was in my Capricorn period in *Chara daśā*, the 5th house of my birth chart, consistent with Shri Rao's researches. The sub-period is unclear to me as I cannot recall the month in 1972 when this occurred.

Later in this major period I met my first spiritual teacher, Swami Kriyananda, by whom I was initiated into the *Kriyā Yoga sādhana* first brought to this country by Yogananda. From Capricorn, the *daśā lagna* lord Saturn goes to the 9th house of *guru* and receives the aspect of *svakṣetra*

Jupiter, planetary *kāraka* of *guru*. The sub-period was Cancer, from where the 9th house has Jupiter as the 9th lord in the 9th house. My induction into his Yoga Seminary and initiation into the Kriya techniques took place in the sub-period of Taurus, the 9th house of the birth chart, and from *daśā lagna*, Capricorn, the 5th house containing the 5th lord.

Since coming across these passages about Shri Rao researches into when individuals undergo a spiritual initiation, I have made it a point whenever possible to look at when people meet their *guru* and are spiritually initiated by them. I wrote about this in an article entitled *Jai Guru Dev* in 2017, but primarily from the Parashari point of view and seeing the timing in the *Vimśottarī daśā*. This lesson focuses on these experiences from the Jaimini perspective.

One of the most intriguing instances of a spiritual initiation occurred in the life of the great Indian woman saint who came to be known as Anandamayi Ma.



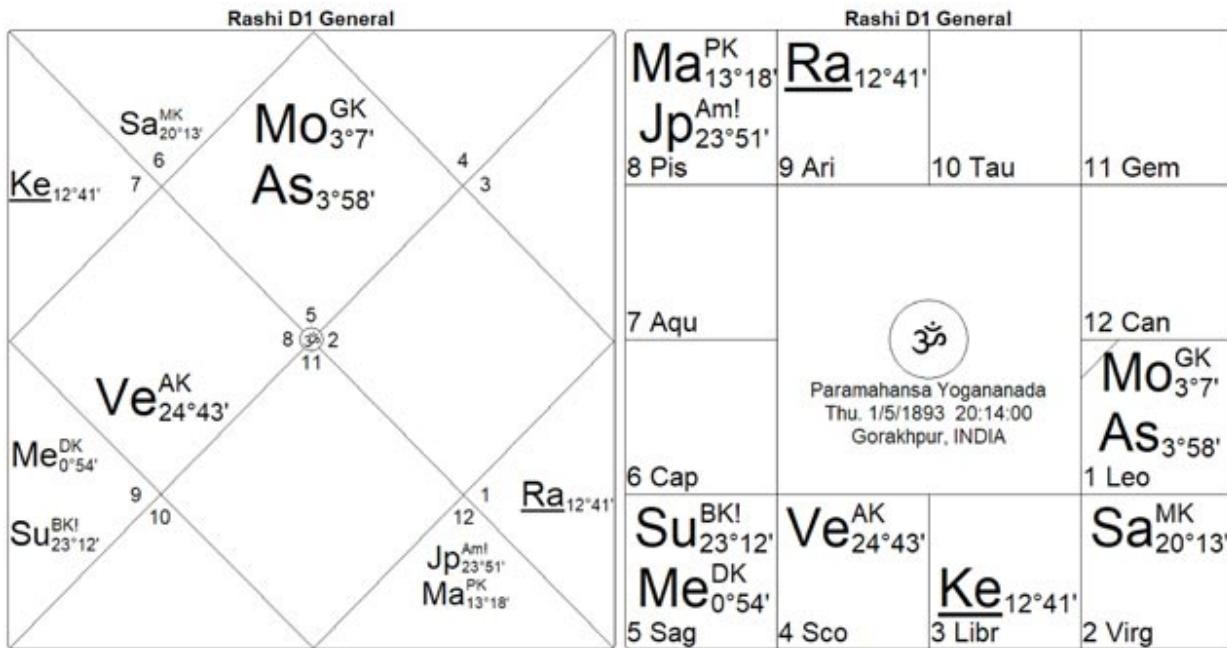
## **From Wikipedia:**

*On the full moon night of August 1922, at midnight, twenty-six-year-old Nirmala enacted her own spiritual initiation. She explained that the ceremony and its rites were being revealed to her spontaneously as and when they were called for. She later stated, “As the master (guru) I revealed the mantra; as the disciple (shishya) I accepted it and started to*

In *Chara daśā*, it was the Taurus major period, from where the 5th house gets the aspect of her exalted AK Venus, and the sub-period of Cancer, the 5th house of her birth chart and containing her exalted PK Jupiter.

Many millions of seekers have gotten on the spiritual pathway of *Yoga* when they read Paramahansa Yogananda's *Autobiography of a Yogi*, including me. In the book, he famously recounts his first meeting with his *sat guru*, Sri Yukteswar, who shortly thereafter instructed him in *Kriyā*.

The year was 1910. The future Yogananda was 17 at the time and running his Venus-Jupiter period in the *Vimśottarī daśā*, the period and sub-period of two benefics, in keeping with Shri Rao's researches. Can you see additionally why this period and sub-period brought a *guru* into his life?



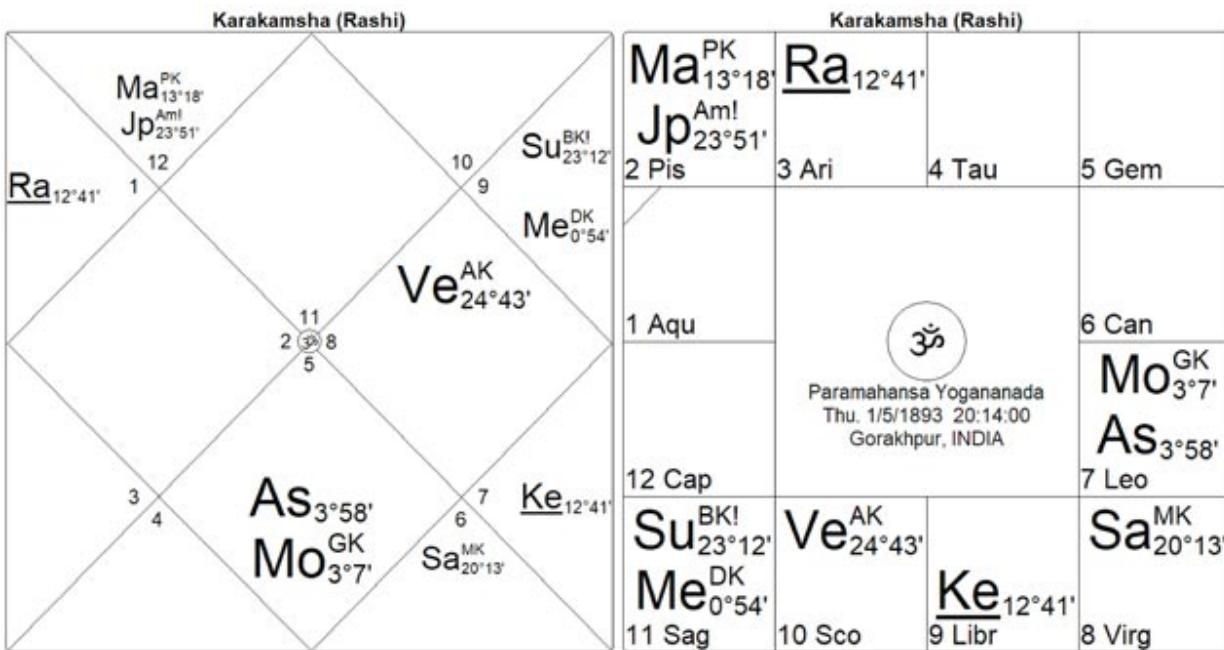
Jupiter as a sub-period is readily apparent since this *graha*, whose name in Sanskrit is actually *Guru*, is the natural signifier of spiritual teachers, here strongly placed in its own sign, Pisces. Jupiter is also with the 9th lord Mars, the 9th being the house pertaining to spiritual teachers. However, Venus, the major period when this happened, is related to the 9th house/9th lord only circuitously through dispositorship, though it also gets the aspect of Jupiter.

The key to a fuller understanding of this timing is the concept of *kāraka lagna*. *Parashara Hora* makes a special point of stating that when assessing certain potentials in a chart, the relevant house must be seen, but also the relevant house from the *kāraka* or planet indicating the person in question. For example, for mother the 4th house, but then the 4th from the Moon. For father the 9th house, but then the 9th house from the Sun. For younger siblings the 3rd house, but also the 3rd from Mars and so on.

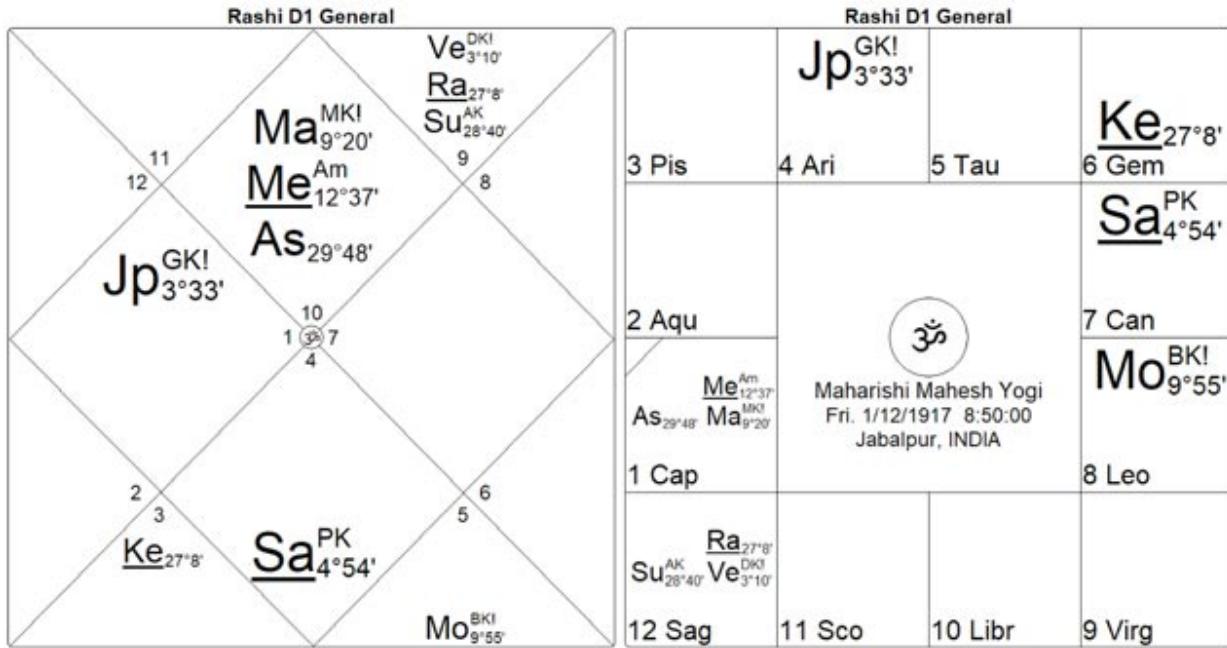
For *guru* this would mean the 9th house but also the 9th from Jupiter. When you see the chart using Jupiter in Pisces as the *kāraka lagna* then this

timing of Venus-Jupiter for meeting his *guru* becomes clear.

From the Jaimini perspective it was the major period of Libra in *Chara daśā*, with this sign containing the *mokṣa kāraka*, Ketu, and the 9th from Libra getting the influence of five *grahas* including the *svakṣetra* Jupiter, *kāraka* of *guru*. However, when seeing timing in Jaimini, the *kārakāṁśa lagna* must always be utilized.



For Yogananda's chart the KL is Aquarius, in which case Libra becomes the 9th house of Guru, and now it is the 5th house, Gemini, of spiritual practices that gets the influence of 6 *grahas*, including the PK Mars.



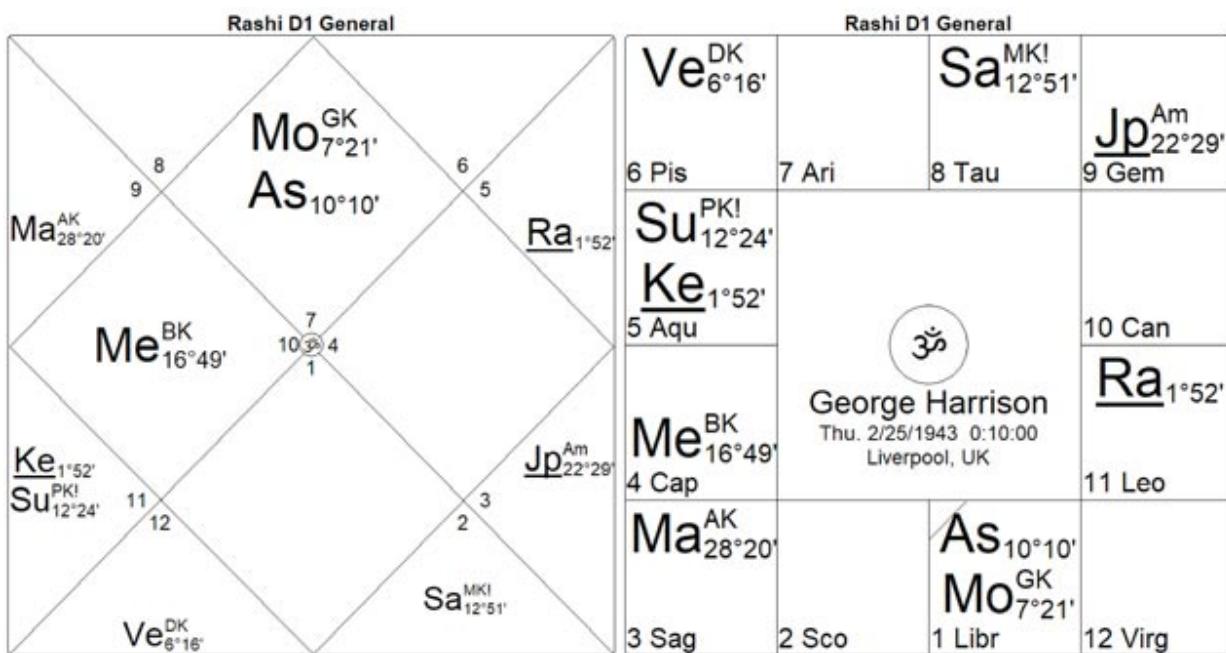
In the 1970s I had the great good fortune of having Maharishi Mahesh Yogi as one of my spiritual teachers. He was Mahesh Prasad Varma and a student of Physics at Allahabad University in 1941 when he first met Swami Brahmananda Saraswati, a wandering holy man of great renown, and destined soon thereafter to become the Shankaracharya of Jyotir Math. Mahesh became a *brahmacārī* in his ashram, and latter his personal secretary.

The precise timing is not available, but the period when he met his *guru*, became his disciple and was initiated into spiritual practices would have been his Sun period in *Vimśottarī* and the Leo major period in *Chara daśā*. From *kāraka* Jupiter, the Sun is *vargottama* in the 9th house, and from *daśā lagna*, Sagittarius, it becomes the 9th lord.

Leo is the 8th house of his birth chart, but the 9th house from his *kārakāṁśa lagna*, Sagittarius. From *daśā lagna*, the 9th house becomes Aries, containing the natural indicator of *guru* who also aspects Leo. Note

also that this Jupiter is in the 5th house from KL, indicating a person well versed in *Veda* and *Vedāṅga* according to the *Jaimini Sūtras*.

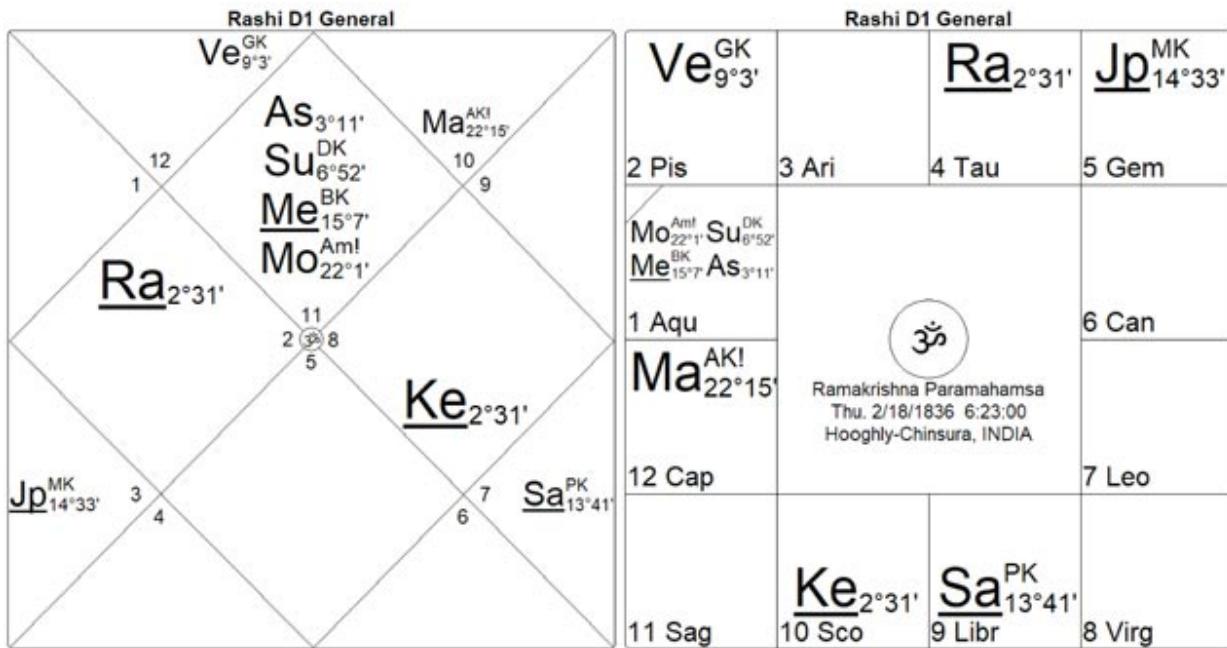
Maharishi Mahesh Yogi's most famous disciples in the 1960s were the members of the rock group, *The Beatles*. For some band members, TM and eastern approaches to spirituality were a passing fancy, but for George Harrison it became a life-long pursuit. The timing of when a *guru* and spiritual initiation came into his life is in complete keeping with K.N. Rao's predictive parameters.



In *Vimśottarī*, it was the major period of Jupiter and the sub-period of Ketu. Jupiter is in the 9th house and Ketu is in the 5th. Note also that Ketu falls in the 9th house from *daśā lagna*. In *Chara daśā* it was Aquarius-Gemini, again the 5th and 9th houses containing these *jñāna* and *mokṣa kārakas*.

The great Indian saint, Ramakrishna Paramahansa described his first spiritual ecstasy as having occurred at age six. It was his Jupiter-Venus period in *Vimśottarī* and Pisces-Gemini in *Chara*, which together make a remarkable symmetry. Jupiter-Venus is the period and sub-period of benefics, with the former in the 5th house and the later the 9th lord in its exaltation sign. Pisces-Gemini contain these two benefics, and with Gemini being the 5th house. But this was not meeting a guru and having spiritual initiation per se, which came later while in his early twenties. From Wikipedia:

*“In 1861, Ramakrishna accepted Bhairavi Brahmani, an orange-robed, middle-aged female ascetic, as a teacher. She carried with her the Raghuvir Shila, a stone icon representing Ram and all Vaishnava deities. She was thoroughly conversant with the texts of Gaudiya Vaishnavism and practiced Tantra. According to the Bhairavi, Ramakrishna was experiencing phenomena that accompany mahabhava, the supreme attitude of loving devotion towards the divine,[and quoting from the bhakti shastras, she said that other religious figures like Radha and Chaitanya had similar experiences.”*



This was his Saturn-Moon period in *Vimśottari*, with Saturn being his *lagna* lord in the 9th house exalted. From *daśā lagna* (Libra) also see how Jupiter is in the 9th from there and the 5th house of *mantra* and spiritual practices from there gets pronounced, containing the Moon, Sun, and Mercury.

In *Chara* it was his Taurus period, and I invite the reader to evaluate the 9th house/lord and 5th house/lord, using Taurus as a *daśā lagna*. It is additionally interesting to note the planetary influences on Taurus itself, which is that of three natural malefics, all of whom are in their exaltation signs. This is interesting because of the *tantric sādhana* in which he was engaged at this time. From Wikipedia:

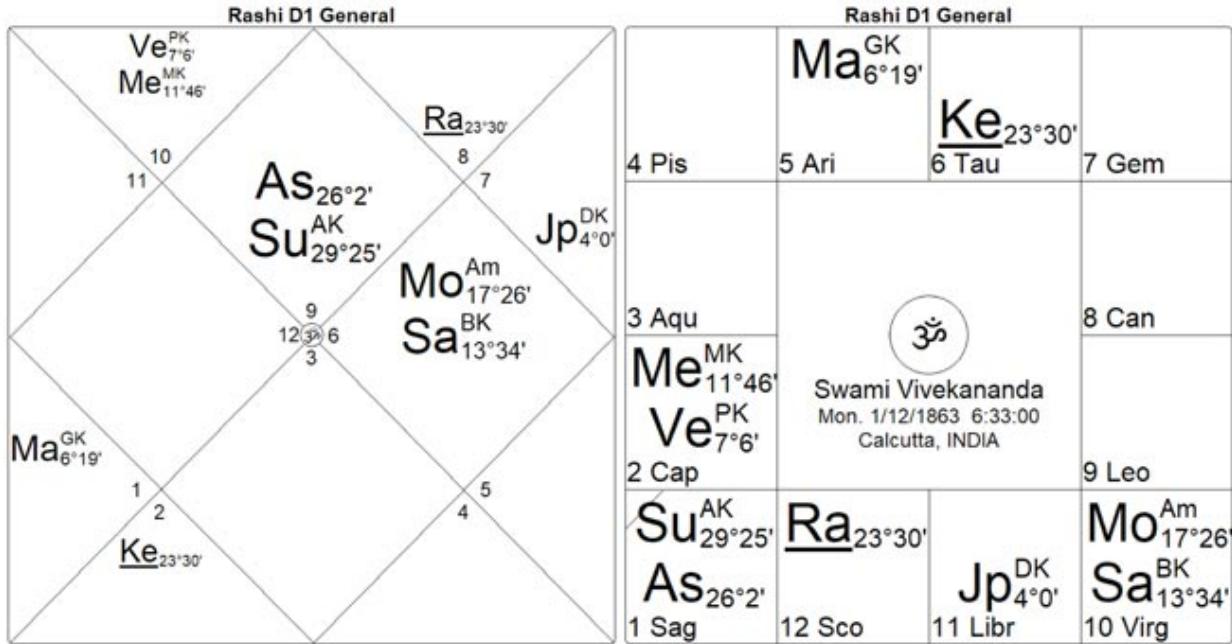
*"The Bhairavi initiated Ramakrishna into Tantra. Tantrism focuses on the worship of shakti and the object of Tantric training is to transcend the barriers between the holy and unholy as a means of achieving liberation and to see all aspects of the natural world as manifestations of the divine shakti.*

*Under her guidance, Ramakrishna went through sixty-four major tantric sadhanas which were completed in 1863. He began with mantra rituals such as japa and purascarana and many other rituals designed to purify the mind and establish self-control. He later proceeded towards tantric sadhanas, which generally include a set of heterodox practices called vamachara (left-hand path), which utilize as a means of liberation, activities like eating of parched grain, fish and meat along with drinking of wine and sexual intercourse. According to Ramakrishna and his biographers, Ramakrishna did not directly participate in the last two of those activities (some even say he didn't indulge in meat eating), all that he needed was a suggestion of them to produce the desired result. Ramakrishna acknowledged the left-hand tantric path, though it had "undesirable features", as one of the "valid roads to God-realization", he consistently cautioned his devotees and disciples against associating with it. The Bhairavi also taught Ramakrishna the kumari-puja, a form of ritual in which the Virgin Goddess is worshiped symbolically in the form of a young girl. Under the tutelage of the Bhairavi, Ramakrishna also learnt Kundalini Yoga. The Bhairavi, with the yogic techniques and the tantra played an important part in the initial spiritual development of Ramakrishna"*

This all would have taken place in Saturn-Moon/Mars/Rahu in *Vimśottarī*.

*Viriñci* is among the many Parashari-style *yogas* in his chart that indicate his awakened and developed spirituality brought about by having Saturn, Jupiter and the 5th lord in angles and/or trines and in strength. *Phaladeepika* states that one result of this *yoga* could be having famous disciples, the 5th

house being the indicator of the *sīsyas* of *gurus*. It was quite true, and Swami Vivekananda was the most famous among these.



Ramakrishna and spiritual initiation came into his life in his Rahu-Saturn period in *Vimśottari*, which is not that obvious from the *rāśi* chart, though Rahu does give the results of Mars, the 5th lord in the 5th house aspected by Jupiter.

It is clearer in *Chara*, where it was Libra-Libra, with this sign containing Jupiter.

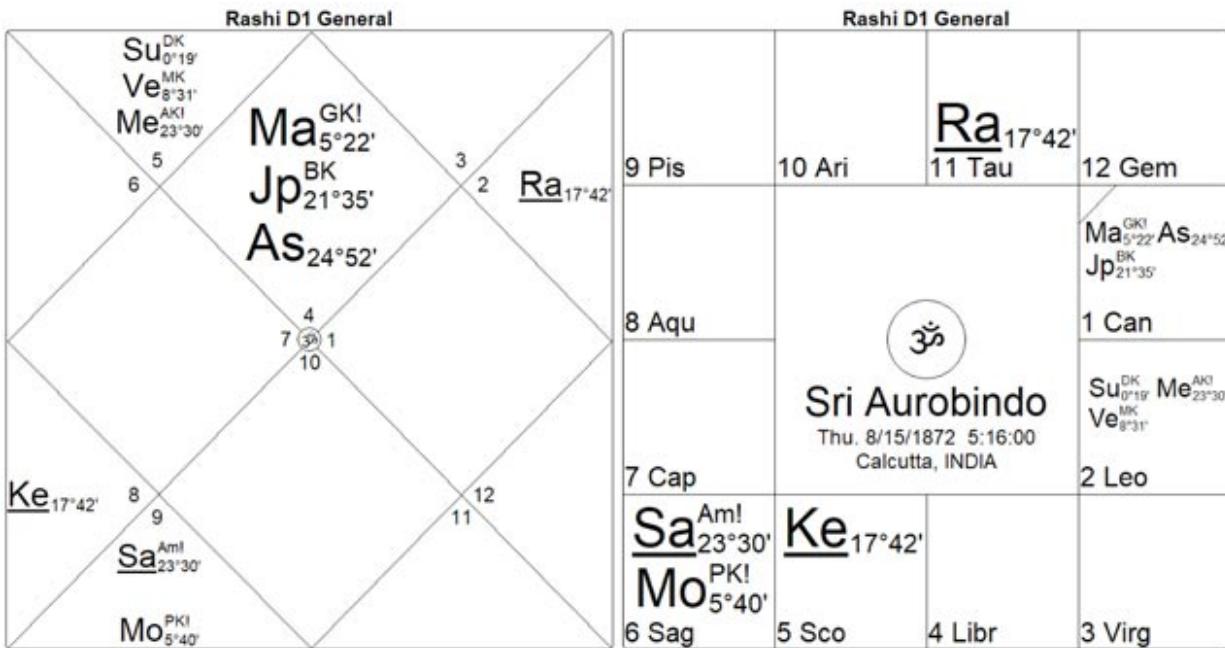
Then there is the curious case of the famous Indian philosopher and *yogi*, Sri Aurobindo, whose *guru* was Vivekananda, but not in his embodied form. From Wikipedia:

*"In July 1905 then Viceroy of India, Lord Curzon, partitioned Bengal. This sparked an outburst of public anger against the British, leading to civil*

*unrest and a nationalist campaign by groups of revolutionaries, who included Aurobindo. In 1908, Khudiram Bose and Prafulla Chaki attempted to kill Magistrate Kingsford, a judge known for handing down particularly severe sentences against nationalists. However, the bomb thrown at his horse carriage missed its target and instead landed in another carriage and killed two British women, the wife and daughter of barrister Pringle Kennedy. Aurobindo was also arrested on charges of planning and overseeing the attack and imprisoned in solitary confinement in Alipore Jail. The trial of the Alipore Bomb Case lasted for a year, but eventually he was acquitted on May 6, 1909. His defense counsel was Chittaranjan Das.*

*During this period in the jail, his view of life was radically changed due to spiritual experiences and realizations. Consequently, his aim went far beyond the service and liberation of the country*

*Aurobindo said he was “visited” by Vivekananda in the Alipore Jail: “It is a fact that I was hearing constantly the voice of Vivekananda speaking to me for a fortnight in the jail in my solitary meditation and felt his presence.”*



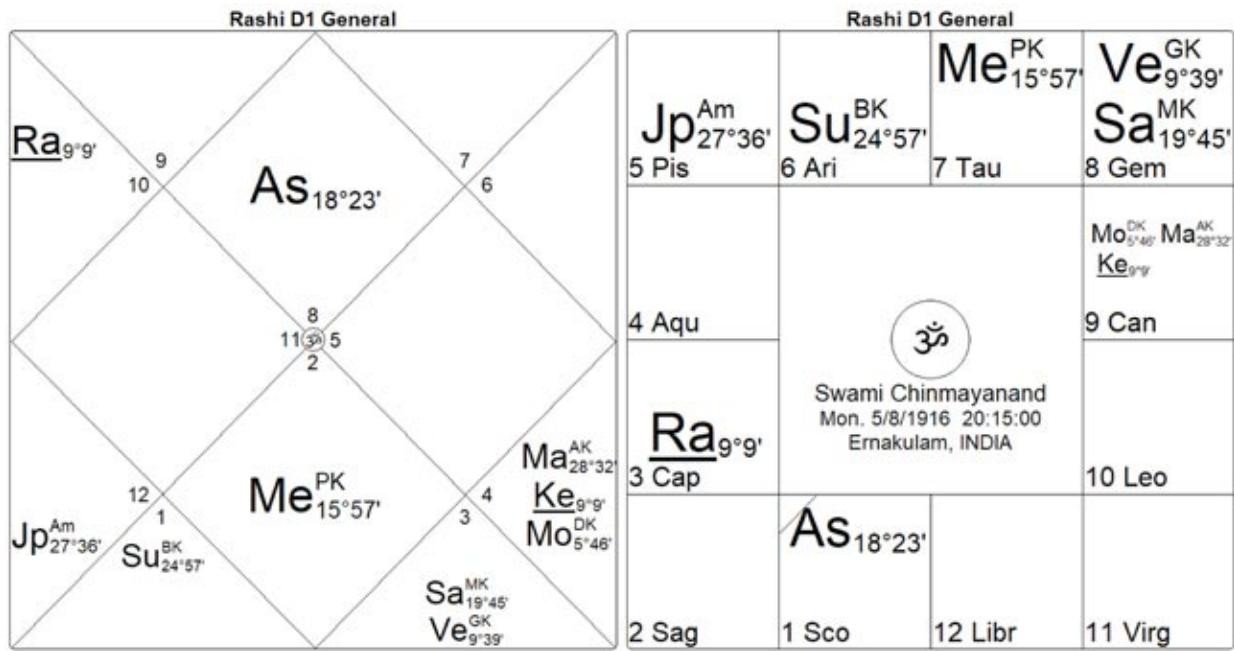
His chart has many interesting features, none the least of which is the exchange between the Moon and Jupiter creating a very strong connection between the 1st, 6th and 9th lords. The Moon is also with the 8th lord Saturn and it was in his Moon-Saturn period that he had these experiences.

Upon his release from prison he immersed himself in four years of secluded *yoga* practice, and come the Mars major period, the 5th lord in the 1st house with an exalted 9th lord Jupiter, his own destiny as a famous spiritual teacher and author began to unfold.

From the Jaimini perspective, it was his Scorpio major period, the 5th house of his birth chart containing an exalted *mokṣa kāraka*, Ketu, aspected by an exalted Jupiter. Note also the patterning from *daśā lagna*, where the 1st lord goes to the 9th house with exalted Jupiter. The sub-period was Cancer!

Balakrishna Menon was a journalist doing investigative reporting and writing articles about *svāmīs* and *sādhus* aimed at exposing them as frauds.

He traveled to Rishikesh in the summer of 1947 with this intention. He met with Swami Sivananda at his *āśram*, the Divine Light Society. Subsequently the skeptic became an ardent admirer and then later was initiated by this *guru* as a monk and became Swami Chinmayananda.

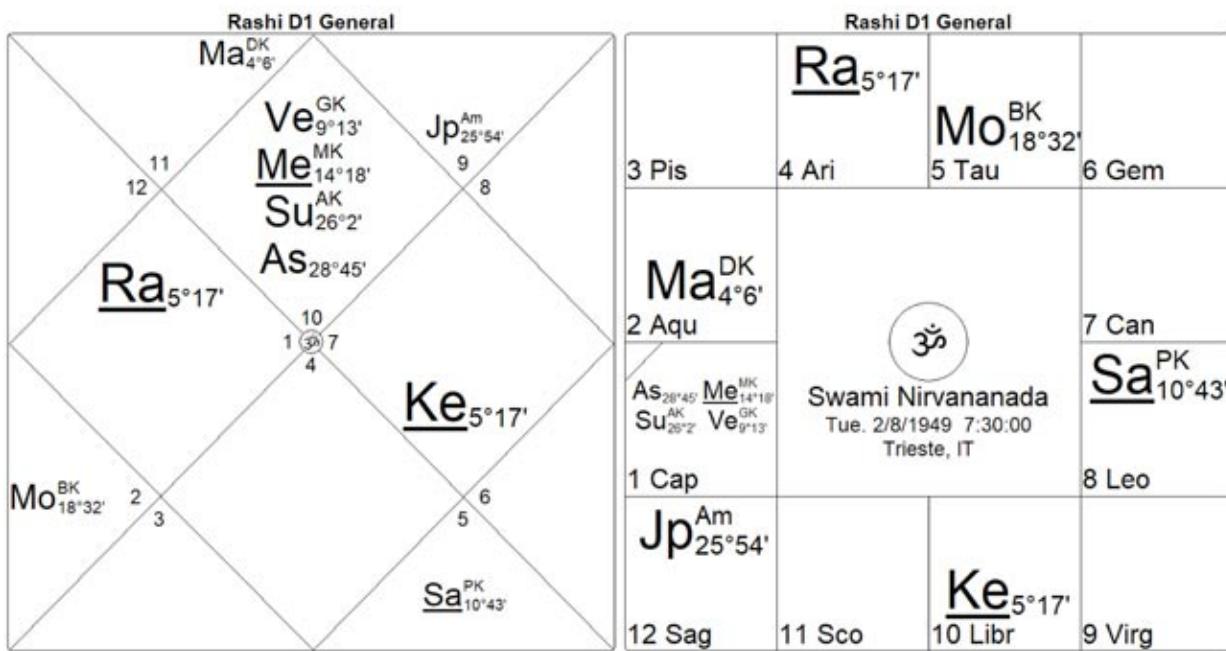


They met in his Mercury-Saturn period, but it was in the subsequent Ketu major period, with this *graha* in his 9th house with the 9th lord and aspected by *svakṣetra* Jupiter, that he became a monk, and was then encouraged by his *guru* to study with another teacher.

## From Wikipedia:

“With Sivananda’s blessing, Chinmayananda sought out one of the greatest Vedantic master of his time, Tapovan Maharaj of Uttarkashi, and devoted the next few years of his life to an intensive study of Vedanta under his tutelage. As his disciple, from 1949, Chinmayananda led an extremely austere lifestyle and underwent a rigorous study of the scriptures. His day began at 3 a.m. with an icy bath in the Ganges and sometimes ended late in the night after hours of meditation by the river.”

In Chara it was Cancer-Scorpio. Can you see why this period brought spiritual teachers and initiations into his life?



Known as the “Singing Swami,” Nirvanananda travels all over the world performing kirtan and raising money for the orphans in India that he supports. I have the pleasure of knowing him personally and hosting him each year when he tours the U.S.

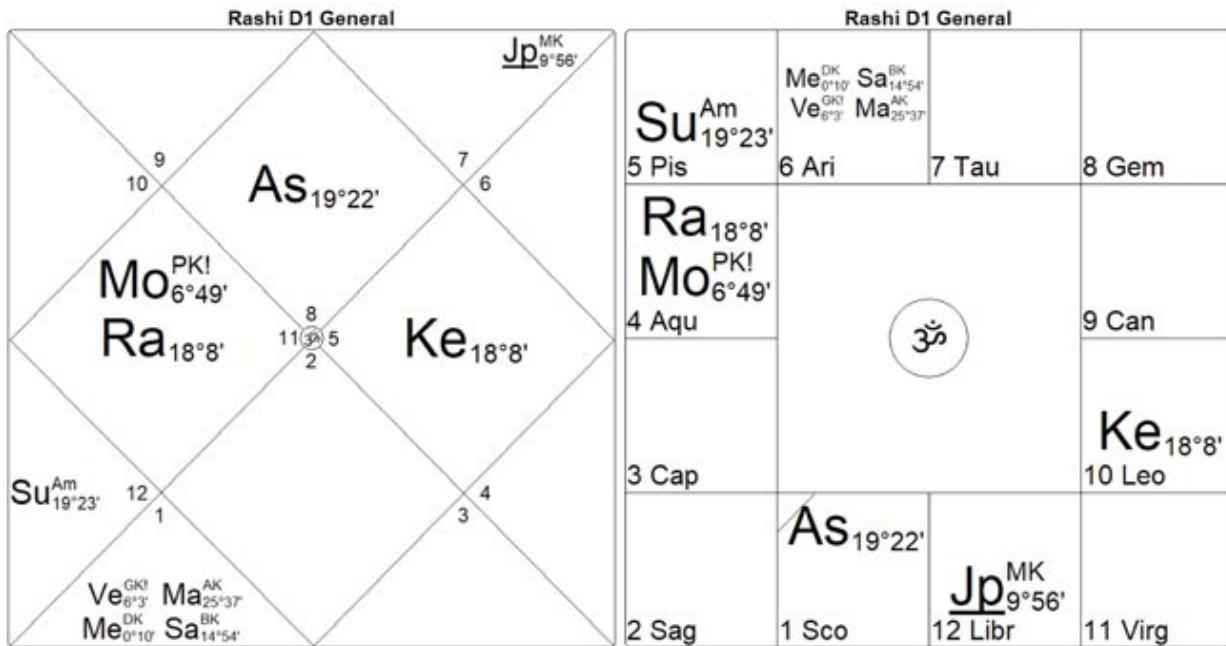
As a young man during his Rahu period he read Yogananada's *Autobiography of a Yogi*, and later took *Kriyā Yoga* initiation in Holland from a visiting monk, Swami Hariharananda, a direct disciple of Yogananda's guru, Swami Sri Yukteswar. From Rahu and *daśā lagna*, Jupiter is *svakṣetra* in the 9th house. Later in Jupiter-Rahu, he took the final monastic vows of a *sannyāsa* and became a Swami. From Jupiter the sub-period lord Rahu goes to the 5th house.

In *Chara* it was the Leo major period, his *kārakāṁśa lagna* containing the PK, Saturn and from where Jupiter is *svakṣetra* in the 5th house. The sub-period was Aries, 9th from *daśā lagna*, and from where Jupiter now falls in the 9th in its own sign.

We have now looked at the timing of this event in ten charts, mostly of spiritual luminaries, and while Shri Rao's predictive parameters did hold true in many cases, it can be seen that the event showed up in other ways as well, particularly from *daśā lagna*.

In rapid succession with only brief commentary, I am now going to show ten more cases of people known to me who were spiritually initiated by a *guru/teacher*.

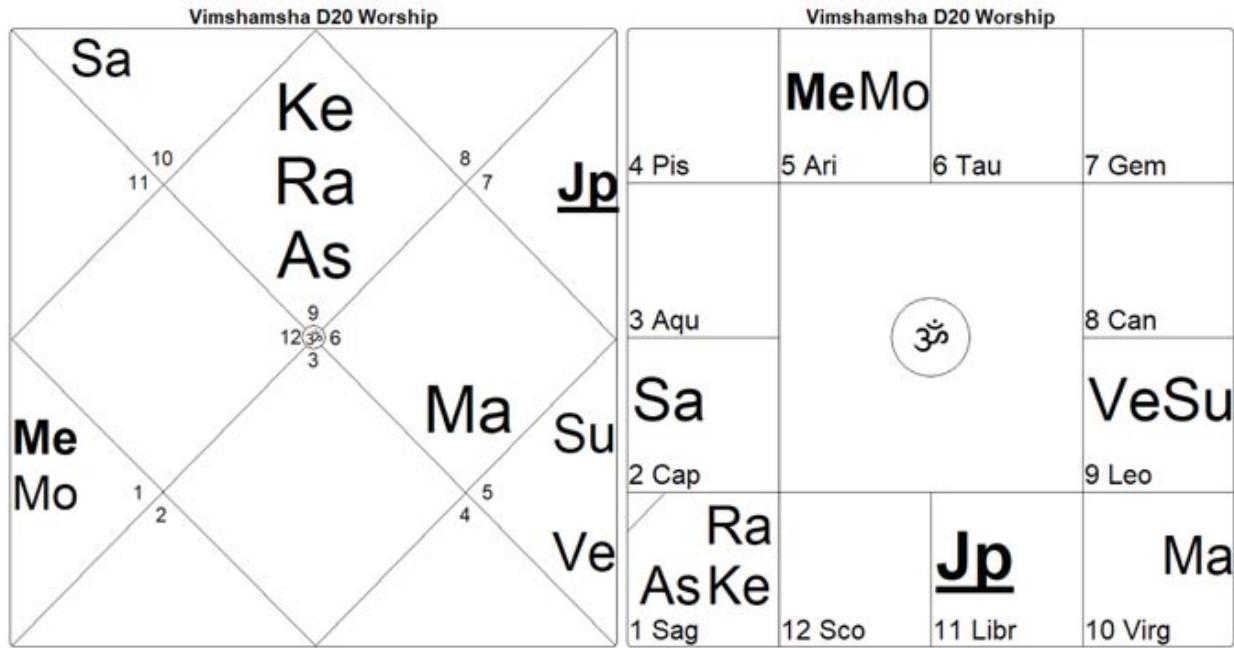
## Case One



This is the chart of a lovely woman who was initiated into Transcendental Meditation on June 6, 1990 at age 19 in her Jupiter-Saturn-Saturn period in *Vimśottari*. The relevant points are:

- Jupiter is the 5th lord of *mantra* and spiritual practices
- Jupiter is in a mutual glance with the sub-period lord Saturn, who is the 5th lord from *daśā lagna*.
- From the Moon, the major period lord, Jupiter is in the 9th house.

It was the period and sub-period of two planets in strength in her *vimśāṁśā*.



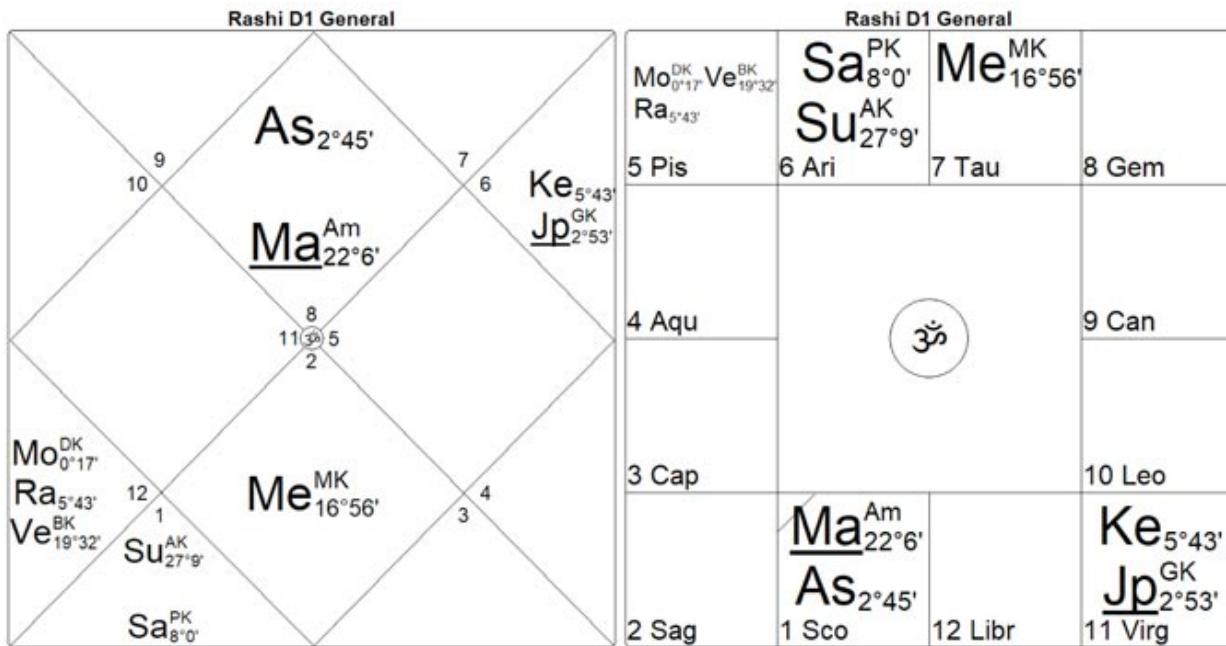
In *Chara* it was the Leo major period containing *mokṣa kāraka*, Ketu with the *rāśi dr̥ṣṭi* of Jupiter. The sub-period was Cancer from where the 5th house gets the aspect of the four *grahas* in Aries, including the lord, Mars.

Later in her Jupiter period she got involved in Yogananda's Self-Realization Fellowship and adopted him as her *guru*. She was initiated into *Kriyā* in 2002. It was Jupiter-Rahu, with Rahu falling in the 5th house from Jupiter (*daśā lagna*) in the *rāśi* and placed in Jupiter's sign in the *lagna* of D-20.

In *Chara* it was Gemini-Libra with Jupiter in the 5th from *daśā lagna* aspected by Ketu.

As an aside, Rahu conjunct her 9th lord Moon shows her involvement with a foreign-based spiritual tradition, since she was born into a Catholic family in Brazil.

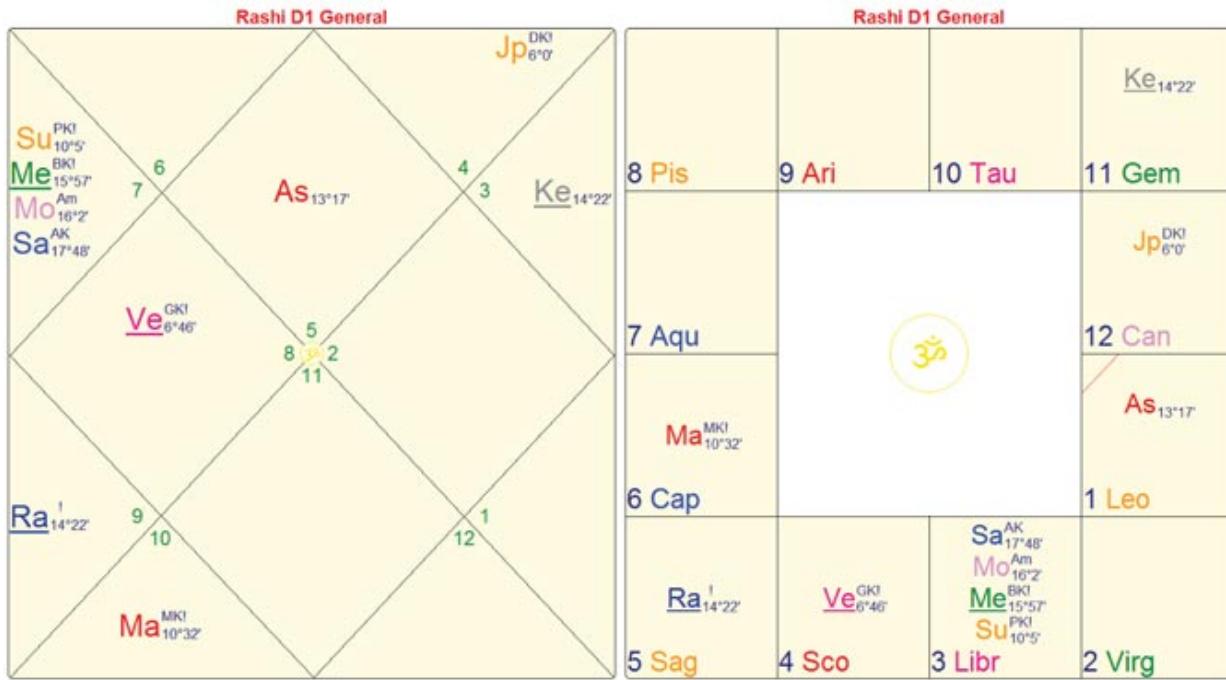
## Case Two



This is the chart of an Indian man living in Malaysia. At age 17 he resided with a *guru* at his ashram and was initiated in *Gāyatrī mantra* and other spiritual practices. It was his Saturn major period from where the 9th house, Sagittarius, is ruled by Jupiter conjunct Ketu. Rahu was the sub-period, in the 5th house aspected by the 5th lord.

In *Chara daśā* it was Virgo-Pisces, both with the influence of the spiritual Jupiter-Ketu conjunction.

## Case Three

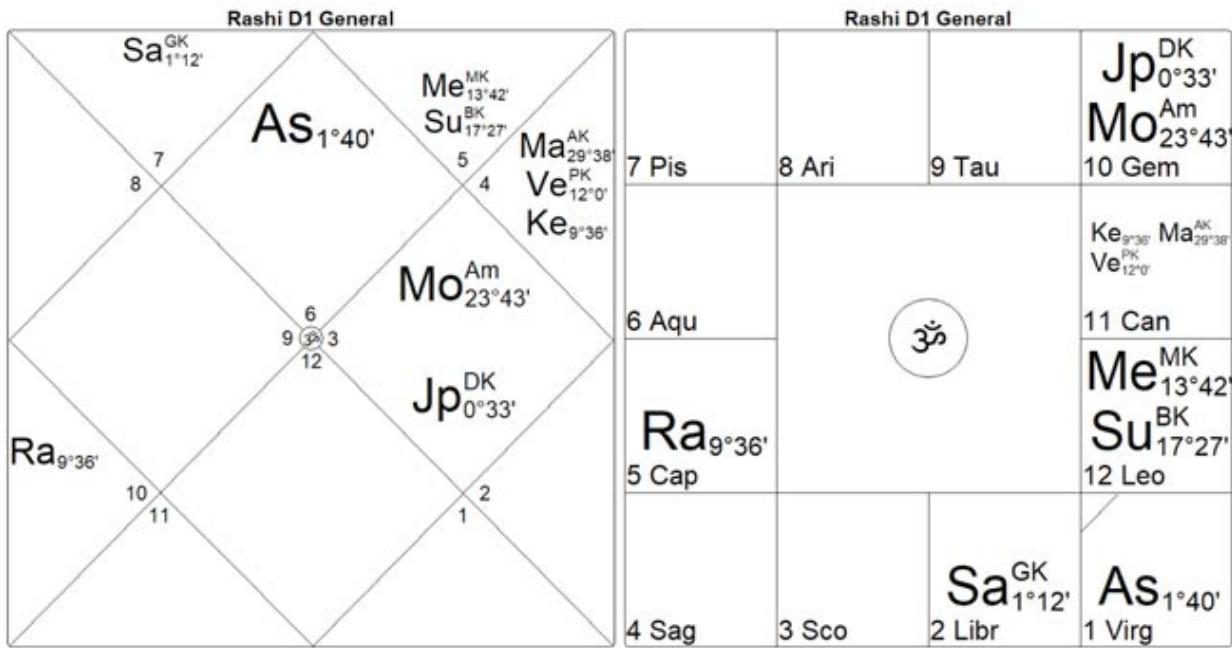


The chart above is that of a woman who spent October 2014 in north India, and during that visit received many blessings from *gurus*, including a personal *mantra*.

In was in the major period of *mokṣa kāraka*, Ketu, the sub-period of an exalted 9th lord, Mars, and the sub-sub-period of an exalted 5th lord, Jupiter in *Vimśottarī*, the latter two *grahas* being in a mutual aspect.

In *Chara* it was, Aries-Aries, the period and sub-period of her 9th house of *guru* and long-distance travel.

## Case Four

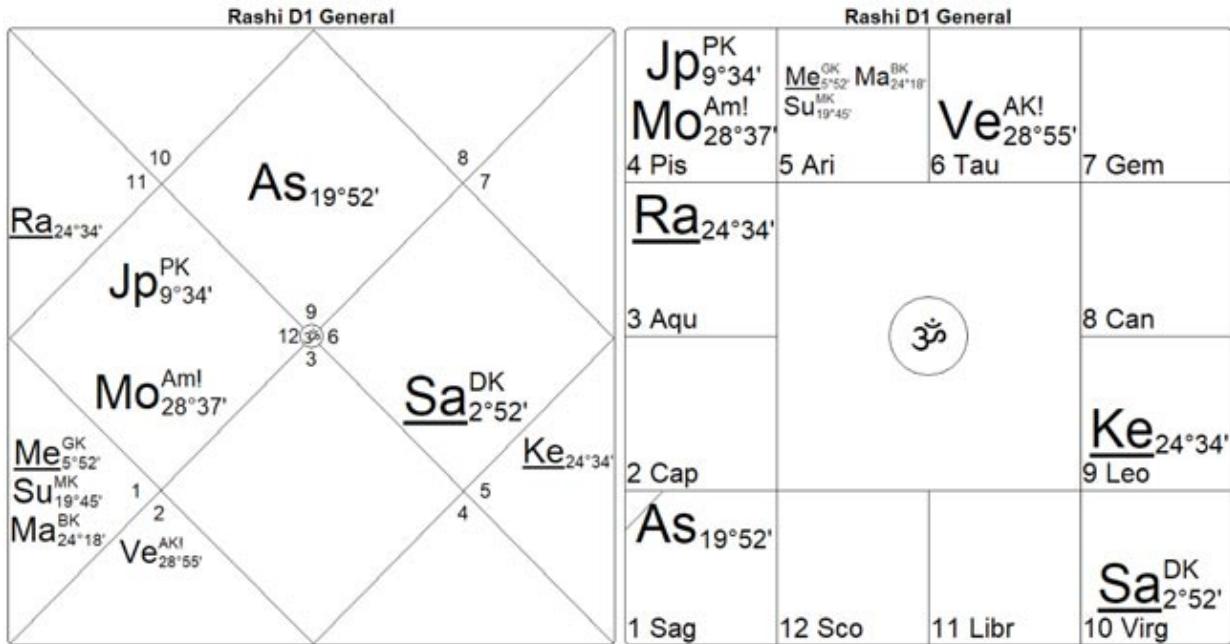


In the early 1970s I participated in a Yoga Seminary whose spiritual preceptor was Swami Kriyananda of Chicago, an offshoot of the Kriya lineage, along with a man whose chart is shown above. He met this *guru* and was initiated into Kriya in Saturn-Venus in *Vimśottarī*. The major period is an exalted 5th lord from the birth *lagna* aspected by Jupiter, and an exalted 9th lord from the Moon. The sub-period, Venus, is the 9th lord from the ascendant conjunct Ketu and the 5th lord from *Chandra lagna*. See how perfectly Shri Rao parameters are applying in this case.

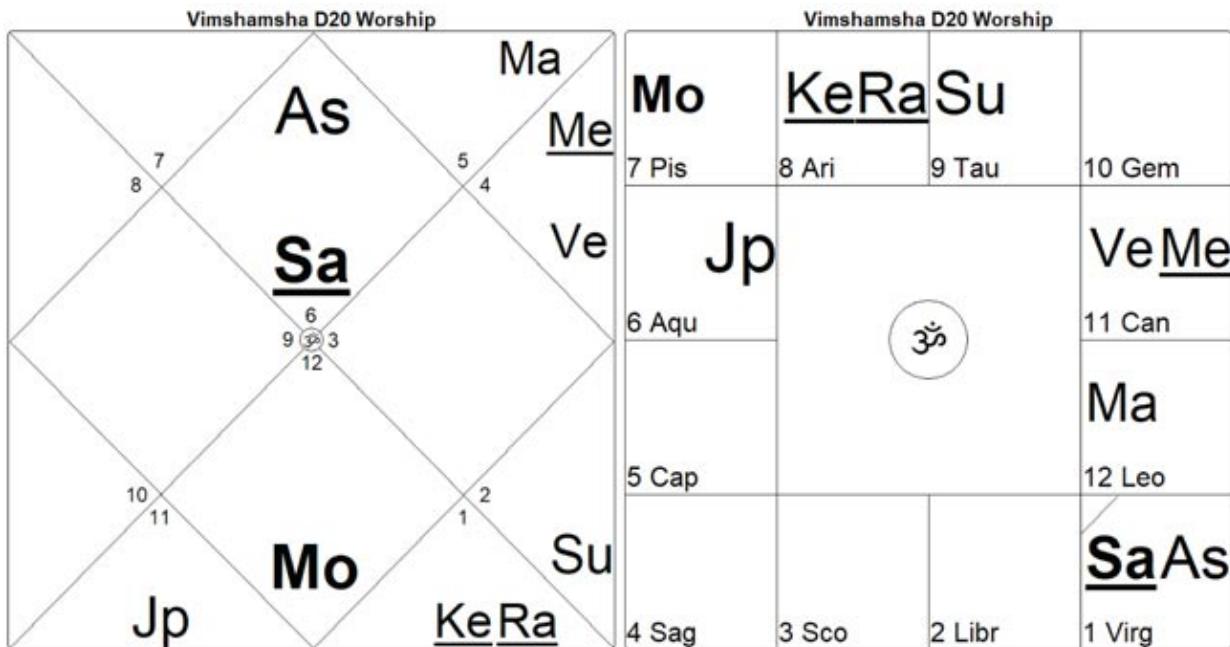
In *Chara* it was Sagittarius, the natural 9th house of the *Kāla Puruṣa*, with the aspect of its lord, Jupiter. The 9th house from this *daśā lagna* becomes very strong, containing its own lord, the Sun, and a *vargottama* Mercury. The sub-period was Leo, from where the 5th house of spiritual practices receives the aspect of Jupiter.

The chart below is that of his wife who also was having this same experience of a *guru* and spiritual initiation at this time. In a remarkable synchronicity, for her it was Venus-Saturn, which can be only understood on the basis of the *rāśi* from *daśā lagna* from where Saturn becomes the 9th lord in the 5th aspected by Jupiter.

## Case Five



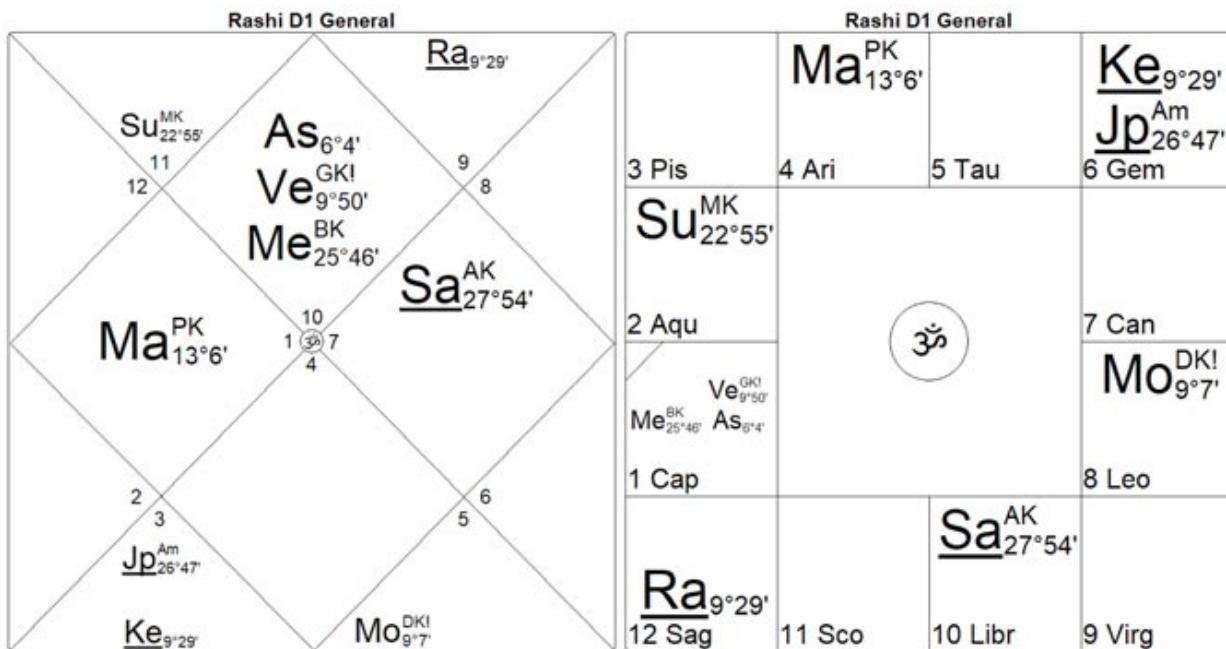
Her D-20 helps explain this timing, where Venus is the 9th lord well placed and associated and Saturn is a *vargottama* 5th lord in the *lagna*.



The timing is very clear in *Chara* since it was Leo-Aries, the major period of her 9th house containing Ketu, and the sub-period of her 5th house of spiritual practices containing its own lord and an exalted 9th lord. As a further emphasis of a *guru* in her life at this time, Aries becomes the 9th house from *daśā lagna*.

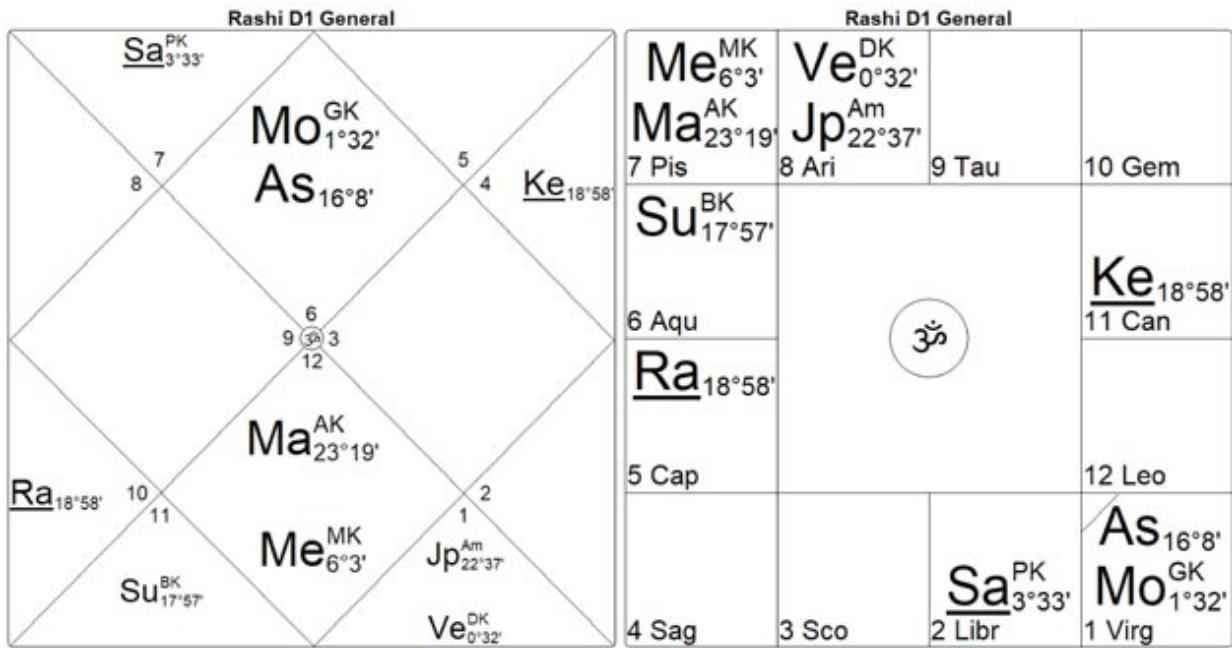
## Case Six

The chart below is of a man who in his late teens met his *guru*, Baba Hari Das, was initiated, and has been a life-long devotee and *yoga* practitioner ever since.

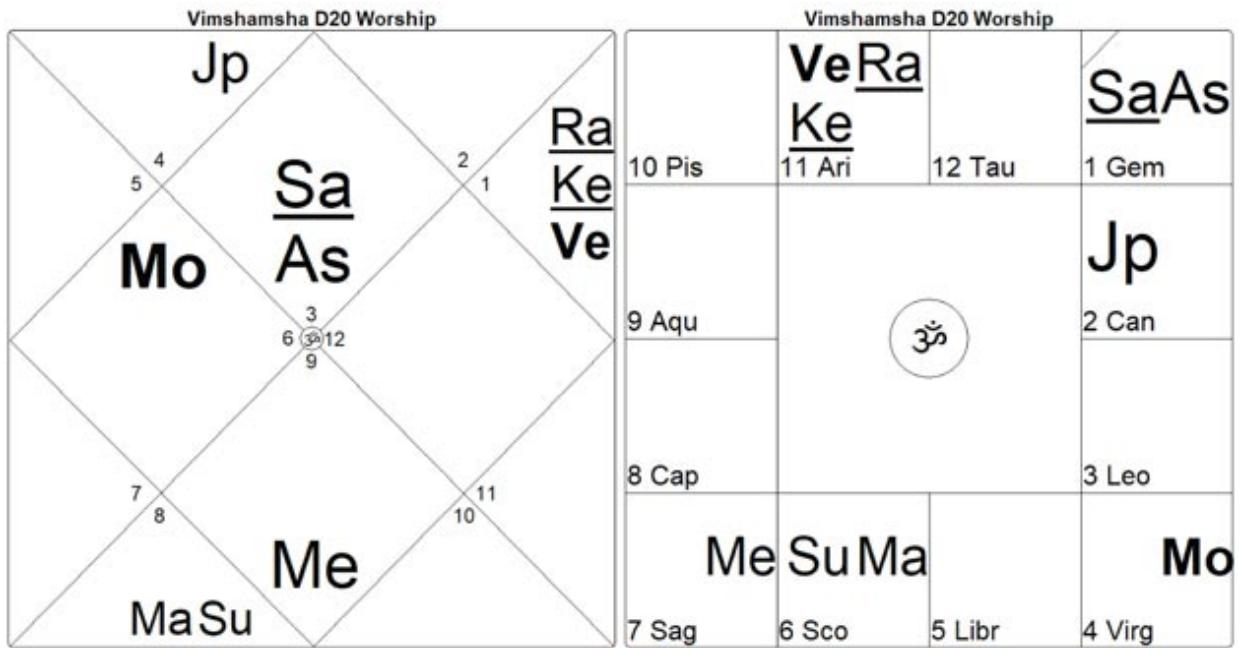


It was Venus-Mercury in *Vimśottari*, the period and sub-period of two benefics together in the 1st house, one ruling the 5th, one ruling the 9th, and forming *Srī Nātha Yoga*. Again, Shri Rao's parameters apply *in toto*. In *Chara* it was Libra from where the 9th house has a *vargottama* Jupiter conjunct Ketu.

## Case Seven



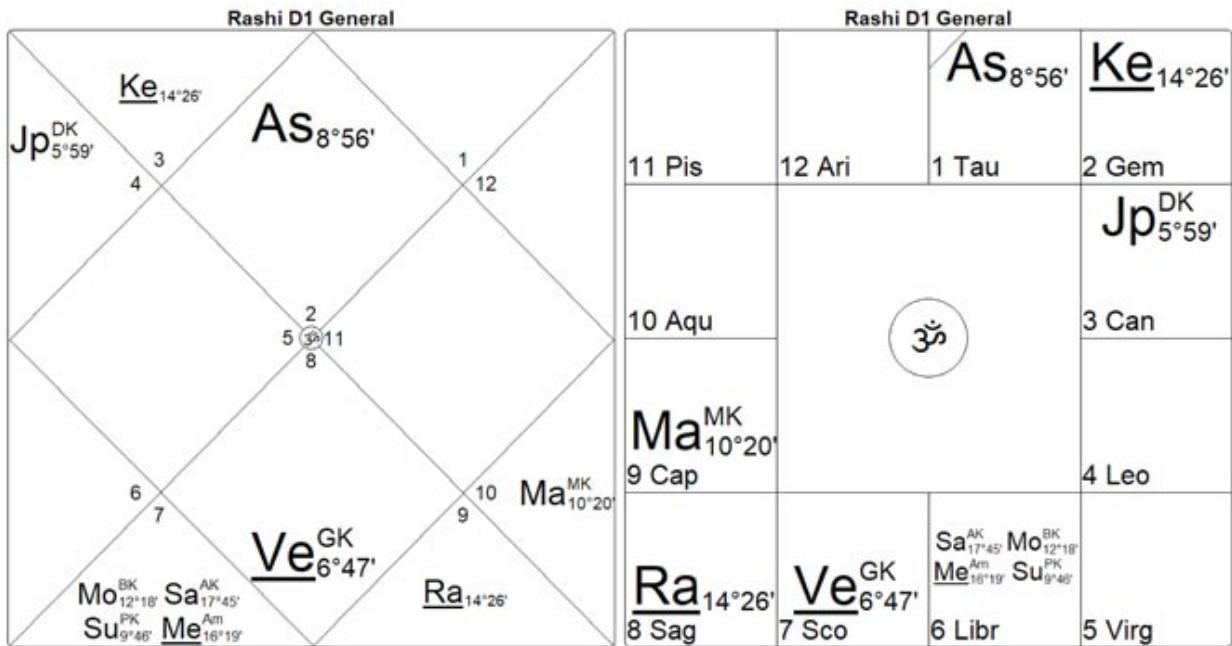
The chart shown above is of a man I met when we were both teachers of Transcendental Meditation in the Chicago area. He had been initiated into the practice in his Rahu-Rahu-Jupiter period, with Rahu in the 5th house, giving the results of an exalted 5th lord, Saturn, in a mutual glance with Jupiter.



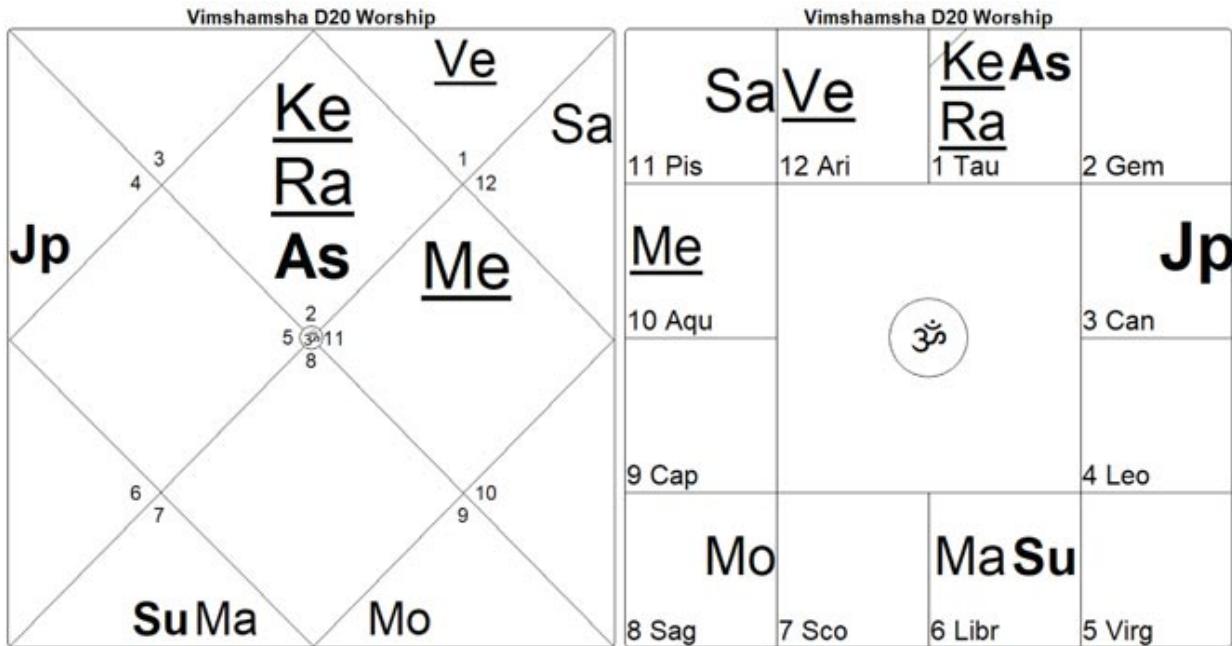
In his D-20 Rahu is giving the results of a *vargottama* 5th lord and Jupiter is exalted.

In *Chara* it was Capricorn, the 5th house of *mantra* and spiritual practices in the birth chart.

## Case Eight



This is the chart of a very spiritually-oriented person who first studied with a *guru* and was initiated into spiritual practices in his late teens during his Jupiter major period, with this *graha* extremely exalted in the *rāśi* and in Cancer again in his *vimśāṁśa*.

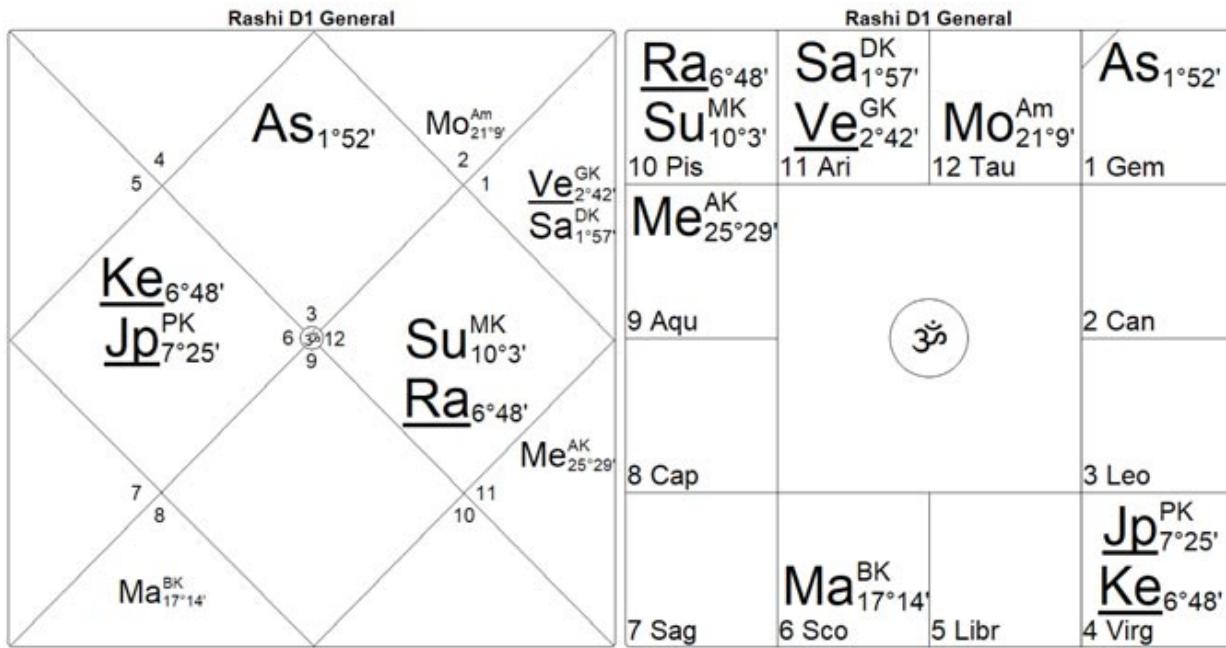


Later in his Saturn major period, he also went through Goswami Kriyananda's Yoga Seminary and became an ordained Swami. Saturn is the 9th lord of his birth chart in its exaltation sign.

In *Chara* it was his Capricorn major period, the 9th house of his birth chart. In this case I only am aware of the broad timing, so I am unable to examine relevant sub-periods.

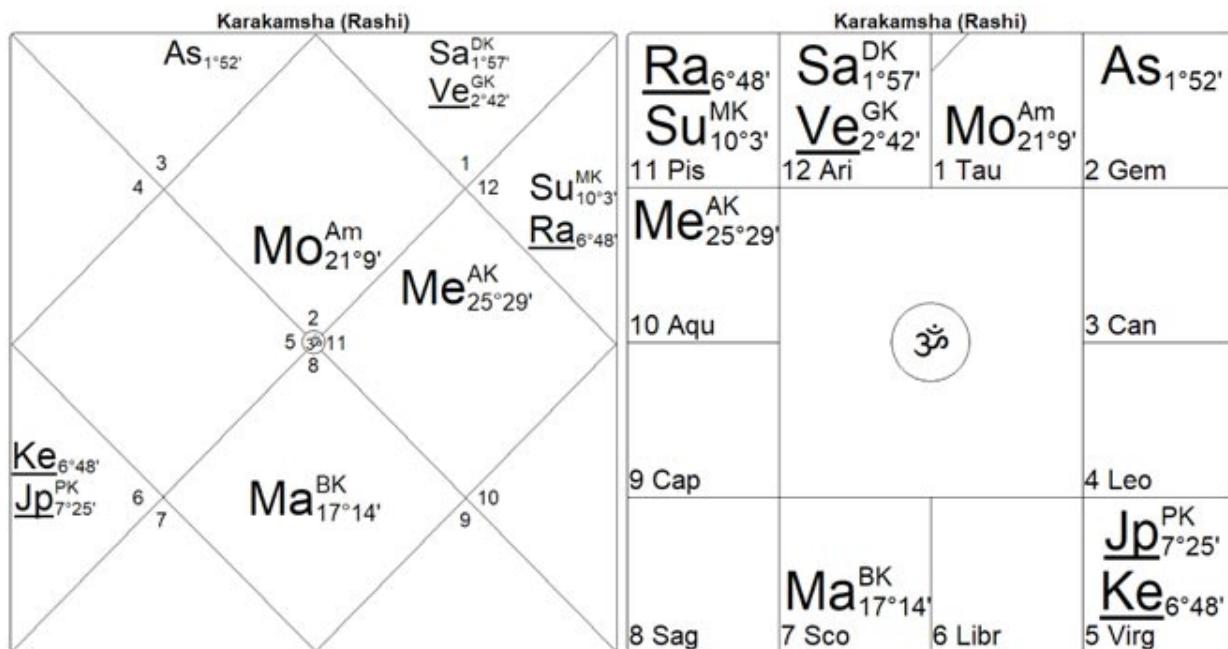
As an aside, note the *Pravrajya Yoga* in his chart with four planets in a house, including a non-combust 10th lord.

## Case Nine

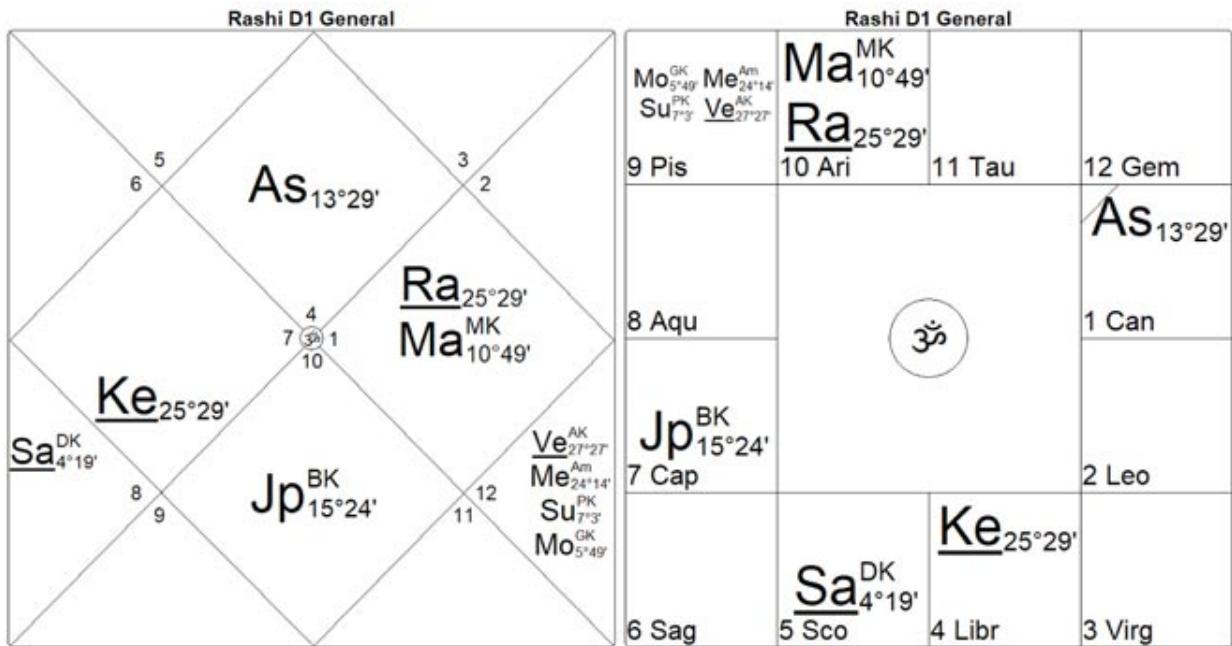


This is the chart of a woman student of mine who in recent history had a *guru* come into her life and underwent a spiritual initiation. It was in the later half of 2013 in her Saturn-Saturn period in *Vimśottari*. Again, Shri Rao's observations about such events occurring in the periods of the 9th and 5th lords apply. Saturn is her 9th lord from both the birth *lagna* and a strong *Chandra lagna*, and it is conjunct the 5th lord, Venus.

In *Chara* it was the major period of Capricorn, the 8th house of the rāśi, but the 9th house from *kārakāṁśa lagna*.



## Case Ten

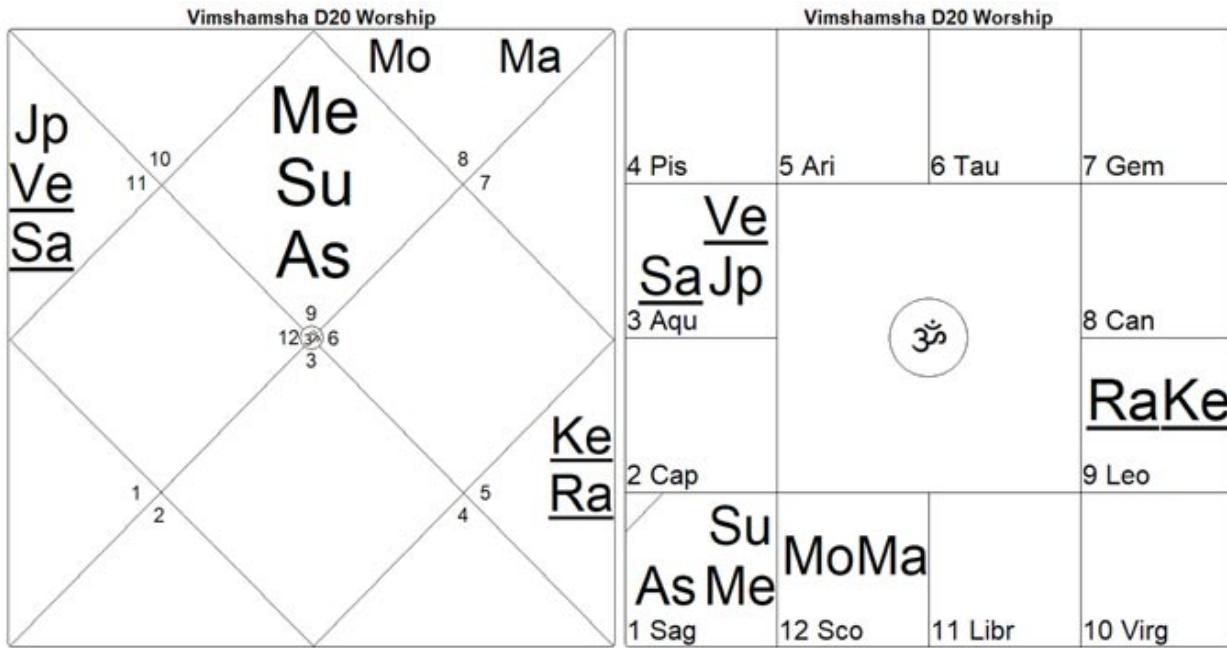


When I solicited information about spiritual initiation from this Indian gentleman living in the U.S., he wrote to me the following:

*"I was initiated into Shambhavi Mahamudra meditation by Sadguru Jaggi Vasudev at Isha foundation, Nashville, Tennessee on October 5, 2013. From that day onward, at least for 6 months I was meditating and doing yoga every single day. I was a vegetarian and a teetotaler for those 6 months, later everything fizzled out."*

Since there is precise timing in this case, the *daśā* to the third level can be seen. It was Mercury-Jupiter-Ketu in *Vimśottarī*, which could hardly be more obvious, since Mercury is in the 9th house and Jupiter rules the 9th. Ketu is giving the results of Venus who is exalted in the 9th.

Additionally, Mercury is in the *lagna* of D-20 in Jupiter's sign.



The timing in Chara is not so obvious, as it was Aries- Libra-Taurus. The sub-period, Libra, does contain *mokṣa kāraka*, Ketu, and we have seen such periods bring this event in previous cases. From the sub-sub-period, Taurus, Jupiter does go to the 9th.

But the major period Aries does not appear to support this event that well, which may explain why the involvement was short-lived as he acknowledges. In the *rāśi* Aries is the 10th house and the 2nd from KL, with the influence of three malefics. The 9th from there, Sagittarius does get the aspect of four *grahas*, and Aries is the 5th house of the *vimśāṁśa*.

## **Summary Findings**

20 instances of individuals meeting a guru/spiritual teacher and undergoing an initiation into spiritual practices have been examined. Here are the results again in a summary form.

## Timing in *Vimśottarī*

K.N. Rao	period and sub-period of two benefics, one exalted and one <i>svakṣetra</i>
Marc Boney	period of the 9th lord in the 9th house from <i>Chandra lagna</i>
Ananadamayi Ma	period of exalted Sun in the 5th house from <i>Chandra lagna</i> hemmed by benefics
Yoganananda	period of a planet falling in the 9th from <i>kāraka Jupiter</i> , sub-period of 5th lord, Jupiter
Maharishi Mahesh Yogi	period of a planet falling in the 9th from <i>kāraka, Jupiter, vargottama 9th lord</i> from <i>daśā lagna</i> .
George Harrison	period of Jupiter in the 9th house, sub-period of Ketu in the 5th house. Sub-period of a <i>graha</i> falling in the 9th from <i>daśā lagna</i> .
Ramakrishna	period of an exalted <i>lagna lord</i> in the 9th house, sub-period of a planet falling in the 5th from <i>daśā lagna</i> .
Vivekananda	period of Rahu giving the results of Mars, the 5th lord in the 5th house.
Sri Aurobindo	period and sub-period of two planets from where ( <i>daśā lagna</i> ) the 9th becomes very strong with its own lord and two benefics.

Swami Chinmayanand	period of Ketu in the 9th house with the 9th lord and aspected by <i>svakṣetra</i> Jupiter.
Swami Nirvananda	Period of <i>svakṣetra</i> Jupiter and sub-period falling 5th from <i>daśā lagna</i> .
Case 1	period of Jupiter as the 5th lord, sub-period of the 5th lord from <i>daśā lagna</i>
Case 2	sub-period of Rahu in the 5th house in Jupiter's sign aspected by Jupiter
Case 3	major period of Ketu, sub-period of an exalted 9th lord
Case 4	major period of an exalted 5th lord and sub-period of 9th lord
Case 5	sub-period of a planet who is the 9th lord in the 5th house from <i>daśā lagna</i> .
Case 6	major period of the 5th lord, sub-period of the 9th lord
Case 7	period and sub-period of Rahu in the 5th house giving the results of an exalted 5th lord aspected by Jupiter
Case 8	major period of an exalted 9th lord
Case 9	period and sub-period of the 9th lord conjunct the 5th lord
Case 10	period of a planet in the 9th house, sub-period of the 9th

lord

## Timing in *Chara*

K.N. Rao	period from where the 9th house has its own lord exalted in the 9th, sub-period of a sign containing exalted PK
Marc Boney	period of the 5th house
Ananadamayi Ma	sub-period of Cancer, the 5th house of her birth chart and containing her exalted PK Jupiter.
Yoganananda	major period of Libra, 9th house from <i>kārakāṁśa lagna</i> and containing <i>mokṣa kāraka</i> , Ketu
Maharishi Mahesh Yogi	major period receiving Jupiter's aspect and from where Jupiter falls in the 9th house
George Harrison	major period of the 5th house containing Ketu and sub-period of the 9th house occupied by Jupiter.
Ramakrishna	major period from where the 9th lord is exalted and the 5th receives the aspect of only two benefics.
Vivekananda	period and sub-period of a sign occupied by Jupiter.
Sri Aurobindo	period of the 5th house occupied by exalted Ketu with aspect of exalted Jupiter. Jupiter in the 9th from <i>daśā lagna</i> . Sub-period of sign occupied by exalted Jupiter.
Swami	period of the 9th house with Ketu, sub-period from

Chindmayanand	where Jupiter is <i>svakṣetra</i> in the 5th house.
Swami Nirvananda	period containing PK, sub-period falling 9th from <i>daśā lagna</i> and from where <i>svakṣetra</i> Jupiter goes to the 9th.
Case 1	major period from where Jupiter is in the 5th house aspected by Ketu, sub-period of sign 5th from <i>daśā lagna</i> and containing Jupiter aspected by Ketu.
Case 2	period of a sign containing Jupiter-Ketu conjunction
Case 3	period sub-period of the 9th house
Case 4	period aspected by Jupiter and from where the 9th lord is in the 9th house with a <i>vargottama</i> benefic. Sub-period of the 9th house from <i>daśā lagna</i> .
Case 5	period of the 9th house, sub-period of the 5th house
Case 6	period of a sign from where there is <i>vargottama</i> Jupiter with Ketu in the 9th house
Case 7	period of the 5th house
Case 8	period of the 9th house
Case 9	period of the 9th house from <i>kārakāṁśa lagna</i>
Case 10	sub-period of a sign containing Ketu

## Observations

When conducting this micro-research, I chose charts at random, only just knowing they were individuals that had the experience of a *guru* coming into their life and being spiritually initiated. I had no preconceived notion as to what I might find about the timing, except Shri Rao's broad parameters given in his book *Yogis, Destiny, and the Wheel of Time*, which emphasized the role of benefics, and the 5th house and 9th houses and their lords. As always, I wanted to see the dynamic patterns that brought these experiences, and in what way such periods could be predicted.

From the above table it is readily apparent how often the parameters applied in these 20 cases. However, the involvement of the 5th and 9th houses and their lords did not always come from the perspective of the birth *lagna*, but also from alternative *lagnas*, *Chandra* and *daśā lagna* from the Parashari angle; *kārakāṁśa* and *daśā lagna* from the Jaimini point of view. Periods and sub-periods in *Vimśottarī* of Jupiter and Ketu, or signs containing or influenced by Jupiter and Ketu in *Chara* also appear to have the potential of bringing this experience, especially when there is an association between them.

Like with all events in my experience, these 20 cases demonstrate that meeting a *guru* and spiritual initiation can show up in a wide variety of ways, and I would only predict this if I saw a strong confluence between indications in both the Parashari and Jaimini systems.

## AFTERWARD

In the Introduction to this book I told the story of how in the fall of 1996 I went to India to be with K.N. Rao on a daily basis for a period of six weeks with the intention of being individually tutored by him. What I did not mention there was that for most of this time I was disappointed. I discovered that it was quite difficult to get time alone with him to ask the many question that I had. There were constant visitors and phone calls and such. There were also other students like me there at the time hoping to get such individual instruction. I quickly learned that to have any “alone time” with him you needed to stay up half the night. One evening this gave rise to a rather humorous situation where it came down to myself and a Japanese gentleman in a seeming contest of who could outlast the other!

It was only when we traveled together towards the end of my stay that I was able to have this quality time with him. As we were waiting at a bus terminal to begin our journey, he surprised me by saying that he was glad that we now had this time together alone. From that point on my fondest hopes in coming to India were fulfilled.

During the journey he also surprised me by saying that I was already quite proficient in many of the technical aspects and interpretive principles of *Jyotiṣa* and that to become a better astrologer what I needed to do now was to develop more spiritually to increase the level of *sattva* in my consciousness. By doing more *sādhana* or spiritual practice my intuitive

abilities would develop, which would enable me to see what planetary combinations in a birth chart would mean specifically for that particular person. This was why he was taking me to visit sacred sites such as the birth place of Lord Krishna.

The lesson was not lost on me. The older and more experienced I became the more I realized that accurate prediction was not just a matter of technical expertise. In his book *Timing Events Through Vimśottarī Daśā*, Shri Rao writes about three levels of astrological insight which he terms *inference*, *perception*, and *clarity*. The first level involves drawing logical inferences from planetary combinations in a birth chart. But the same combinations may have many different meanings. He writes:

*“Two very good astrologers can reach up to the stage of inference logically. Even then, they can give predictions that are entirely different. Perception is that illumination which radiates from the human mind in most unexpected moments and gives a different meaning to a planetary position in a horoscope.*

*Between two astrologers there can be different perceptions about the same planetary combination in a given horoscope. The luckier of the two sees the final meaning clearly or with clarity. The clarity an astrologer experiences is the voice of God in him. Some spiritual astrologers have this gift so well developed that they need not go into details and can predict straightway.”*

After this experience in India, I began doing daily spiritual practices that had been specifically recommended to me for developing astrological

insight. I believe this has served me well in my endeavors to predict, but I am also conscious that I am still nowhere near his stage of development this way.

So, dear reader, as a conclusion to this book about predicting major life events, my advice to you is to not just study the technical aspects of *Jyotiṣa* through books like these, but to engage in daily spiritual practices. Doing this will develop your intuitive abilities so as to experience those moments of astrological “*perception*” and *clarity*” as K.N. Rao did so often and as I have been blessed to occasionally.

Lastly, I admonish you again to use astrological knowledge wisely and only for the benefit of others.

## ABOUT THE AUTHOR



Marc Boney, M.A. is an internationally renowned astrological teacher, writer, and consultant. He has been involved since 1974 with the integration of the ancient wisdom of astrology with the counseling arts. He received his training in *Jyotiṣa* primarily from K.N. Rao, one of the world's foremost Vedic astrologers. His focus is on using the Vedic system to help guide people in their lives, as well as training others.

Marc has been a featured speaker at international conferences, is a faculty member of the American College of Vedic Astrology, and was the main presenter on *Jyotiṣa* at the Chopra Center for Well-Being from 2000 to 2002. He is the author of over 50 articles on this topic and 18 books.

The Institute of Astrology, *Bharatiya Vidya Bhāvan*, of New Delhi, India honored Marc with a Distinguished Service Award for his contributions to the advancement of Vedic Astrology in the West.

Marc recently founded the Pacific Institute of Vedic Science, which will be offering quality educational programs in *Yoga*, *Ayurveda*, and *Jyotiṣa* in

the San Diego area where he lives.

Prior to his current full-time involvement with these Vedic sciences, Marc held positions in the corporate world as a Director of Human Resources, Outplacement Consultant, and Leadership Consultant.

Marc holds an MA in Counseling Psychology and a BA in English Literature from Northwestern University in Chicago, Illinois.

He is a practitioner of Transcendental Meditation since 1971 and later trained as a teacher and taught TM in the late 70s.

Visit his website at [www.marcboney.com](http://www.marcboney.com) or contact him at [marc@marcboney.com](mailto:marc@marcboney.com)



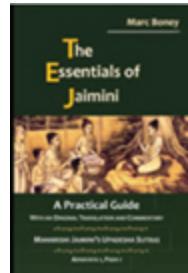
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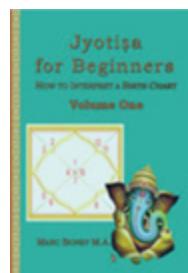
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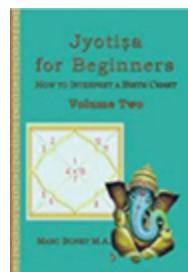
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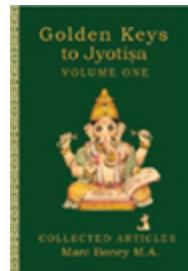
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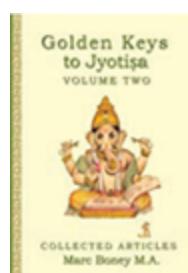


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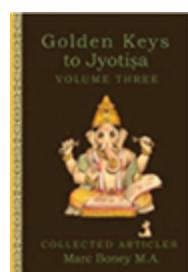
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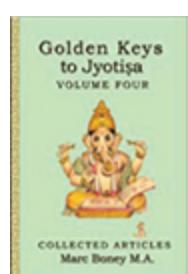
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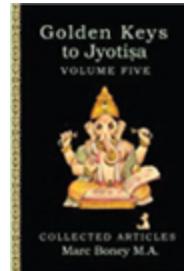
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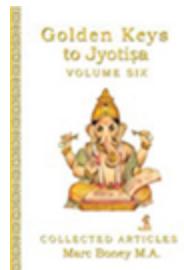
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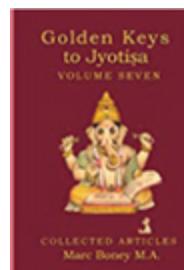
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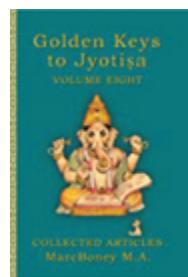
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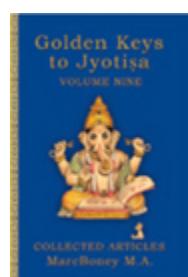
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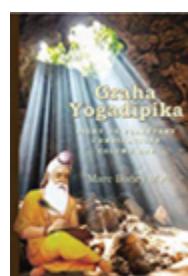
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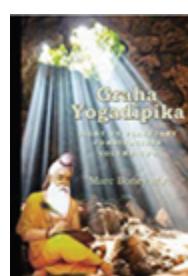
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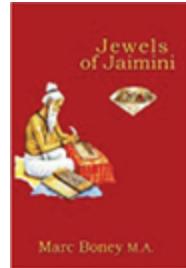
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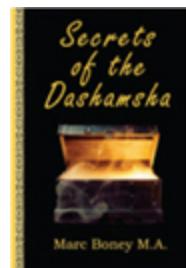
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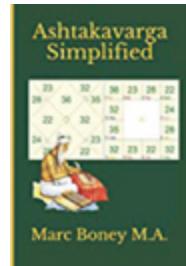
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In this landmark book master *jyotisi*, Marc Boney, initiates students into a sophisticated methodology for predicting eight major life events. This methodology includes:

- simultaneous use of both the Parshari and Jaimini systems
- use of alternative *lagnas* when considering both the static potentials of a birth chart and the dynamic potentials of a particular period/sub-period
- extensive use of divisional charts
- application of multiple *daśas* when timing an event
- application of transits and the qualification of these using *astakavarga*.

The eight major events are educational achievement, career rise, financial prosperity, marriage, child birth, home purchase, settlement aboard and spiritual initiation.