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Fate and Fortune:

*An Astrological Analysis of Lottery, Gambling
and Sweepstakes Wealth*

Part Two

By

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How does astrology evaluate and predict the potential for wealth? There is no clear formula, of course. Innumerable rules for judging affluence (*dhana*) are found in both classic and modern *Jyotish* literature, from the *Brihat Parashara Hora Shastra* (BPHS) to the illustrious expositions that have followed Sage Parashara's famous treatise. Astrology further identifies specific sources of financial wealth, whether inherited, earned, or granted through a windfall. In order to discover the most compelling predictors of wealth, I tested many of the conventional rules by analyzing the astrological charts of 70 gambling, sweepstakes, and lottery winners. In *Fate and Fortune: An Astrological Analysis of Lottery, Gambling and Sweepstakes Wealth, Part One*¹, I presented the methodology and results of my quantitative study of astrological patterns for wealth. Certain key impressions that I gathered in my research were consistently applicable to my subsequent case study analysis of the.

¹ *CVA Journal*, Spring/Summer 2009 edition.



The most important wealth combinations are not uncommon by themselves and do not seem to be measurably significant when they occur singularly. However, as the number of wealth combinations increases in any given horoscope, the potential and certainty for sudden prosperity expands exponentially.

As previously detailed in *Part One*, these are some of my most noteworthy findings:

1) The AstroDatabank Factor Analysis Report exposed the following placements as significant:

- The Sun in an Earth house (10th house was most important).
- Ruler of the 12th house in a *kendra*.
- The 9th lord in an Earth sign (Taurus, Virgo and Capricorn).
- The dispositor of Jupiter and/or Rahu in an Earth house (houses 2, 6 and 10).
- *Kendra* and/or *upachaya* lord in the 10th house.
- A natural benefic and/or an *upachaya* lord in the 10th house.
- Saturn in a *Tajika*-style (bi-directional) sextile with a natural benefic or the Sun.

2) Irrespective of a planet's natural benefic or malefic status, and (further) of its temporal malefic or benefic status in a chart, any planet has the potential to become strong for *dhana* based on its house rulership as well as its house placement, dispositorship, aspects and associations. That said, the chief *dhana karakas* are Jupiter, Venus, Mars and Rahu. The *dhana karyeshas* (lords of the wealth *bhavas*) are those that rule the 2nd, 5th, 9th and 11th houses. Secondary *dhana karyeshas* are the lords of the 1st, 4th, 8th and 10th houses. In addition, a natal retrograde or stationary Jupiter appears to be a strong factor for wealth. Furthermore, Venus and Mars are often in their own signs (*swa-rashi*).

3) In general, a highly significant factor of strength and emphasis is found in the placement of the *naisargika dhana karakas* Jupiter, Venus, Mars and Rahu in the *kendras* of the natal chart.

4) The natal Moon in the 3rd house and Rahu in the 6th house are additional important considerations.

5) The classics teach us that Earth is the element most directly related to wealth, and this was borne out in my research. As mentioned above, the Sun's placement in an Earth house (and especially the 10th) is a very important factor in determining wealth. Similarly, *dhana karakas* and *karyeshas* (in particular, the 9th lord) are most commonly found in Earth *rashis* (Taurus, Virgo, and Capricorn).

6) Classic *Jyotish* literature asserts the significance of certain houses when a chart is under consideration for wealth. My research confirms the importance of houses 2, 5, 8, 9 and 11, but I have also become convinced of the additional value of houses 4 and 10 as signifiers for wealth, particularly for sudden prosperity such as that from windfalls.

7) *Dhana Yogas* (wealth combinations) involving the rulers of houses 2, 5, 9 and 11 are perhaps the most significant *yogas* for wealth. These *yogas* occur when two or more of these rulers are strong and mutually related by conjunction, aspect, exchange of signs, and

dispositorship. *Dhana Yogas* are especially powerful if they occur in a *kendra* and/or if they influence the 1st house. The most powerful of these *yogas* occurs when the 2nd lord is well-fortified in the 5th house. A *dhana* lord placed in a *kendra* is an important variation. Most importantly, *Dhana Yogas* are activated in the *dashas* of the involved planets.

8) Other significant *yogas* include:

- *Lakshmi Yoga*: formed when the lord of the 9th house occupies a *kendra* or *trikona* in its exaltation (*ucha*), *moolatrikona*, or *swa-rashi*, while the *Lagna* lord is endowed with strength.
- *Dharma-Karma Adhipati Yoga*; created when the lord of the 9th (*dharmasthana*) combines in some manner with the lord of the 10th (*karmasthana*). As the most potent *Raja Yoga*, this combination can be a significant indicator of sudden rise and wealth expansion, particularly in the *dashas* of the planets involved.
- *Trilochana Yoga*: occurs when the Moon, the Sun and Mars are located in trines from each other, a potentially powerful planetary combination for affluence.
- *Chaya Graha Raja Yoga* (Nodal *Raja Yoga*): formed when the lunar nodes conjoin trinal lords in *kendras* (or when the lunar nodes conjoin *kendra* lords in trinal houses). This *yoga* is a recipe for power, purpose and rise. In addition, lunar nodes associating with trinal lords produce first-rate *Dhana Yoga*.
- *Malavya Yoga*: occurs when Venus is in exaltation or its own sign in an angle or trine. This and other *Pancha Mahapurusha Yogas* including *Hamsa Yoga*, *Bhadra Yoga*, and *Sasa Yoga* were found in the case study analysis to be consistently important for wealth.
- *Gaja Kesari Yoga*: formed when Jupiter is influenced by benefics and is devoid of combustion, debilitation or enmity, while occupying a *kendra* from the *Lagna* or Moon. This is often a combination for wealth.
- The *Yogakaraka* and *trikonal* lords often occupy or influence the 2nd and/or 10th houses or their rulers.
- The *Arudha Lagna* located in an angle or trine and aspected by a temporal or natural benefic is also a significant factor.

9) According to Sage Parashara, wealth can be analyzed from the *hora* or second divisional (*varga*) chart. It is commonly understood that the *hora* chart alone is not used to determine wealth potential. However, it can be used to verify and support the potential seen in the *rashi* chart. The *hora* chart should be considered especially in regard to the positions of the 2nd lord and *dasha* lord, which should be in their appropriate *horas*.

10) The *navamsha* chart is important for an assessment of overall wealth potential because it is a harmonic of the 9th house of *bhagya* (good fortune). A *dhana* planet's strength can be further determined by its placement and status in the *navamsha* chart. In my research, *dhana* lords of the *rashi* chart quite frequently occupy the 2nd house of the *navamsha* chart. The most frequent house placement of a *dasha* lord in the *navamsha* chart was in a *kendra*. This follows

a recurring theme of my research, which is that *dhana* planets occupying *kendras* have a strong influence on wealth.

11) The condition of the *Indu Lagna* should be considered when judging any chart for wealth. *Kendras* from the *Indu Lagna* are often well-fortified, especially by planets in dignity or by Rahu. Placement of natural benefics or malefics in the 2nd or 11th from the *Indu Lagna* occurs quite frequently. The *Indu Lagna* associated with a natural malefic is another highly significant factor.

12) The *Yogi Planet* and *Yogi Point* have also proven to be strong indicators for wealth. The *Yogi Point* is calculated by adding the Sun's and Moon's longitude plus 93° 20', all measured from 0° Aries. The *Yogi*, or *Yogi Planet*, is the ruler of the *nakshatra* in which the *Yogi Point* is located. The *Yogi Point* is a crucial and sensitive marker of *dhana* in a chart, and its rulership, associations and aspects are important. The *Yogi Planet's* dispositor should be strong and related to *dhana* houses.

13) Rahu and Jupiter appeared to play a prominent role in the charts of lottery, gambling, and sweepstake winners. One or the other occurred as the *mahadasha* lord at the time of winning in nearly 40% of the charts surveyed.

14) Most frequent house placements of *dasha* lords in the *rashi* chart are the 4th and 9th houses, followed by the 1st, 2nd and 10th houses.

15) The transiting *dasha* lords influenced *dhana* houses and/or lords almost every time. Transits of the *dasha* and *bhukti* lords most frequently influenced houses 1, 2, 4, 5, 8, 9, and 11. Transiting Jupiter and Saturn were quite often found to be in their own or exalted signs.

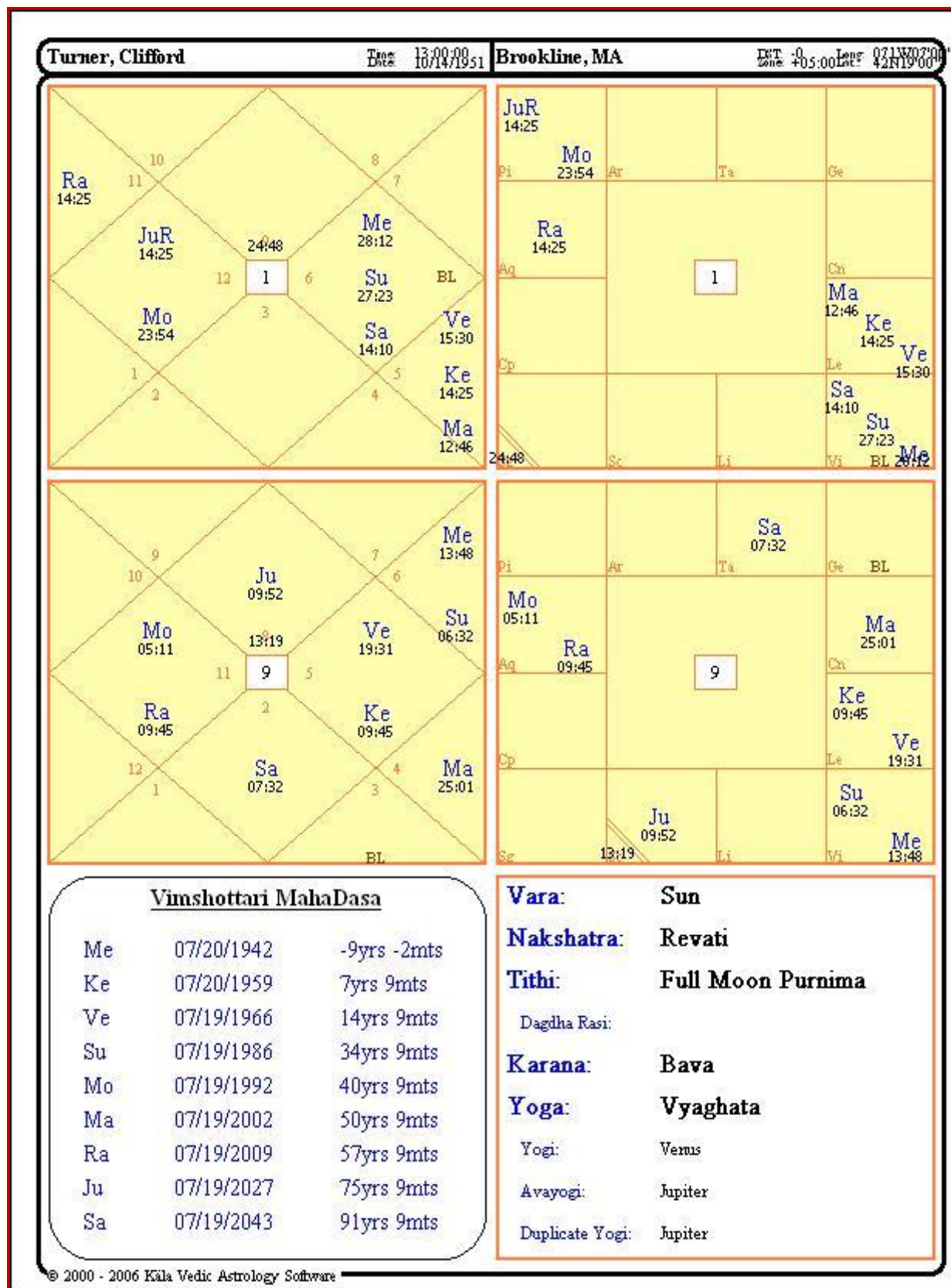
16) In most cases, Jupiter and Saturn simultaneously influenced *dhana* houses and/or the natal or transiting positions of *dasha* and *bhukti* lords, confirming the double-transit phenomenon of Jupiter and Saturn. When these lords of *dharma* and *karma* act concurrently in transit or in *dasha* progressions, important events are able to materialize.

Holistically, my case study analysis reveals dramatic evidence as to when a windfall might manifest in a native's life. The particular case studies that follow offer some of the strongest evidence of the indications and patterns I discovered in my quantitative investigation, including *dasha*-dependent *yogas*. The latter often lie dormant until they become activated both by the appropriate *dasha-bhukti* sequence as well as by the exquisite timing of the transits. These examples were chosen to further underline the significance of the *navamsha* chart.

Case Study I:

Clifford Turner, American lottery winner. Male, 10/14/1951, 13:00:00, Brookline, MA, USA, Time Zone 5.00, Lat. 42N19, Long. 71W07. On March 19, 2004, Turner picked up the first installment of his \$50,343,315 lottery win. He had learned the day before that he was the only winner of the largest Massachusetts "Mass Millions" jackpot paid to date. Turner, who was

living in a housing project at the time, explained that he would set up a charitable foundation for disadvantaged youth. (AstroDatabank, AA Rodden Rating)



This chart² features a very strong *Hamsa Yoga* related to retrograde chart lord Jupiter and its placement in its own sign of Pisces in the 4th house of fixed assets. Note that this *yoga* is strengthened by its placement in an angle from the *Lagna*, Moon, and Sun. Jupiter benefits further from its participation in a *Gaja Kesari Yoga* with the Full Moon. These two *yogas* in the 4th house also occur in the 2nd house from the *Indu Lagna* and thus lend further *dhana* strength to the chart. *Atmakaraka* Mercury is in its own sign of Virgo conjoined the Sun (7th from the Moon), forming *Bhadra Yoga*. These two very powerful *Pancha Mahapurusha Yogas* (*Hamsa* and *Bhadra*) are located in angles from each other. Mercury is combust, so its significations are somewhat conditioned by the Sun, but in this case, the Sun as 9th lord is a powerful temporal benefic involved in a *Dharma-Karma Adhipati Yoga* with 10th lord Mercury in the 10th house, which mitigates some of the issues related to combustion.

Further strengthening this chart for *dhana* is 5th lord Mars' placement in the 9th *bhagyasthan*, where Mars conjoins Ketu in a *Dhana Yoga* (caused when a trinal lord conjoins a lunar node). Mars further conjoins *Yogi Planet* and 11th lord Venus. Ketu, especially when influenced by a benefic, will often materialize boons related to the merit of past deeds (*poorva punya*). Saturn, ruler of the 2nd *dhana* house and 3rd *upachaya* house, is located in the 10th house and benefits from a majority of benefic aspects: from Jupiter, the Moon, Mercury and 9th lord Sun. *Artha* is emphasized with three planets in Earth sign Virgo in the 10th *artha* house, and note that two of these three planets are *artha* lords (Saturn/2nd lord and Mercury/10th lord). The *Indu Lagna* is at 24 degrees Aquarius and conjoins a malefic, Rahu, which is *vargottama* (strong) in an *upachaya* house, and which is a powerful condition for wealth. Note that the 7th angle from the *Indu Lagna* (9th house) is also well-fortified by two malefics and one benefic. The *Arudha Lagna* in the 4th house, as influenced by Moon, Jupiter, Sun, Mercury, Saturn and Mars, is another essential factor.

The strength for *dhana* is also clearly indicated in the 11th *dhana* house of the *navamsha* chart, which is occupied by two *vargottama* planets, exalted Mercury in Virgo, and the Sun. The Moon, although not *vargottama*, occupies the 4th house and obtains powerful directional strength in both charts. The *Yogi Planet*, Venus, occupies the 9th house in Leo and is therefore disposed by *vargottama* Sun, as well as aspected by *mahadasha* lord Mars. The *Yogi Point*, at 24 degrees Sagittarius, occupies the 1st house and is ruled by chart lord and powerful benefic Jupiter. Other important factors include: 9th lord in earth constellation (Sun in Virgo); the presence of two *upachaya* lords and one *kendra* lord in the 10th house (Saturn and Mercury); Sun in an *artha* sign and house (Virgo/10th); and, dispositor of Rahu in an *artha* house (Saturn in 10th).

Mahadasha lord Mars rules the 5th house of *poorva punya* in the *rashi* chart, and is also the *navamsha* chart lord, and occupies the 9th house of good luck (*bhagya*) in both charts. Although Mars is debilitated in the *navamsha*, the debilitation is cancelled (*neecha bhanga*)

² Charts are taken using Kala Vedic Astrology software.

due to the angular positions of both the Moon and Jupiter. *Bhukti* lord Jupiter, as noted, participates in two powerful *yogas* in the *rashi* chart and rules the 2nd and 5th *dhana* houses in the *navamsha* chart, occupying the 1st house in Mars' sign of Scorpio. In the *rashi* chart, Mars aspects Jupiter by its 8th aspect, and in the *navamsha*, Jupiter aspects Mars with its trinal (9th) aspect.

Clifford Turner's Transits on 3/18/2004: *Mahadasha* lord Mars and *Yogi Planet* Venus were activated by Jupiter's transit through the native's 9th house in Leo. This transit activated the 11th house of gains, by way of Venus' ownership, as well as the 5th house, by means of Mars' ownership. Transiting Jupiter cast aspects to its own sign of Sagittarius in the 1st house, to the 3rd house where the *Indu Lagna* is posited, and to Mars' sign of Aries in the 5th house of *poorva punya*. Natal chart lord and *bhukti* lord Jupiter was in turn activated by the Sun's and Mercury's transit through the 4th house and Jupiter's sign of Pisces, also activating the all-important 1st house via the transit conjunction with natal chart lord Jupiter. Venus and Rahu, transiting the native's 5th house and sign of Aries, further activated *mahadasha* lord Mars, while transiting Moon in the 3rd house cast a direct glance to the 9th *bhagyasthan*a and the location of natal *dasha* lord Mars and 11th lord and *Yogi Planet* Venus.

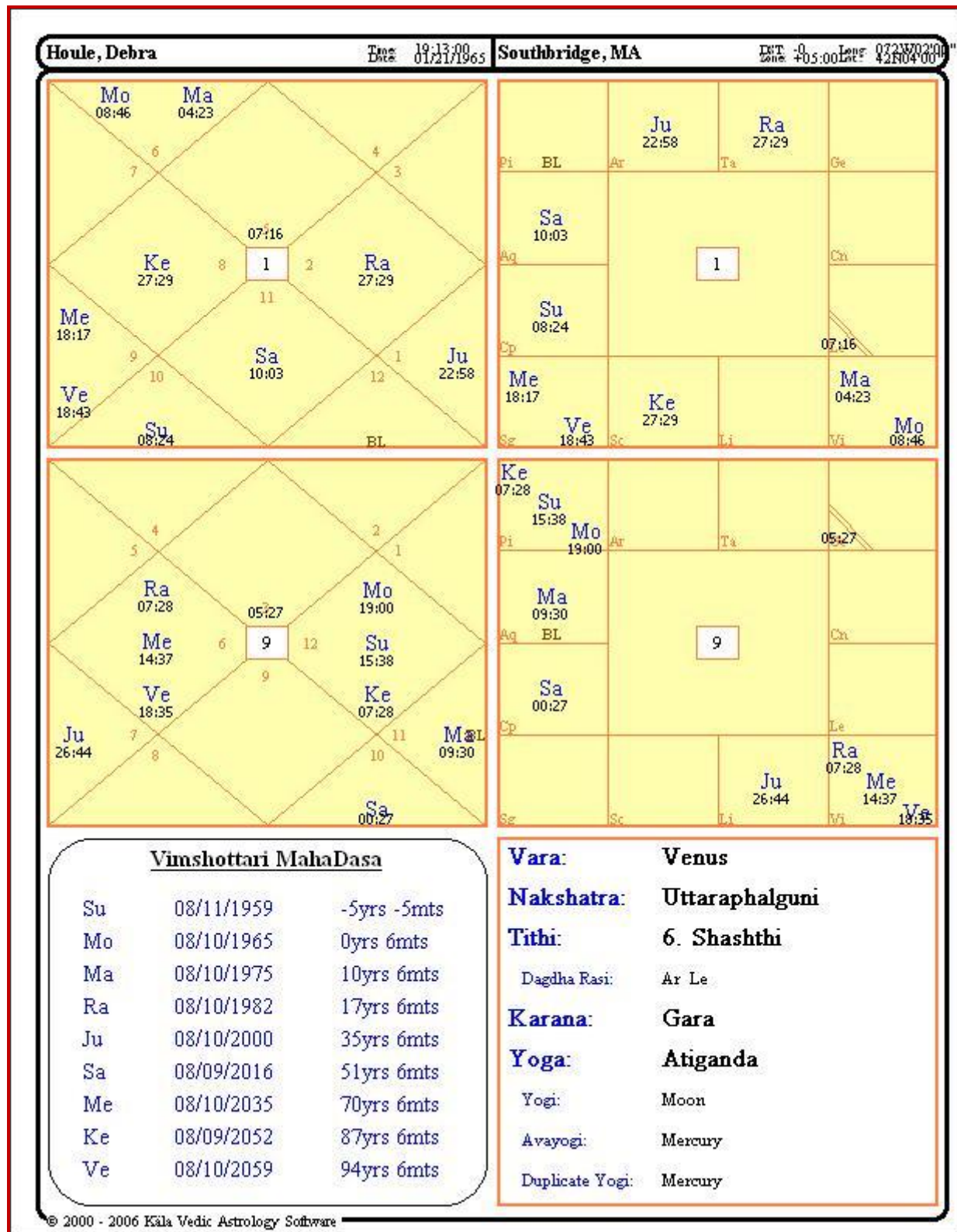
Mahadasha lord Mars was transiting in an Earth house and sign (6th house in Taurus), and Venus was transiting in Aries, thus forming a potent *Parivartana Yoga* (a *sambhanda* exchange of *rashis*) between these natal 5th and 11th *dhana* lords. This in turn activated a *Chaya Graha Raja Yoga* by transit, as the lunar nodes were transiting in the 5/11 axis (and in the 2nd and 8th houses from the natal Moon). Rahu's association with transiting Venus in this wealth axis expanded the massive fortune promised by both Venus and Mars. At the same time, the double-transit phenomenon of Jupiter and Saturn simultaneously activated several *dhana* placements, most notably, the 1st house, and the 9th *bhagyasthan*a and its occupants (11th lord Venus and *mahadasha* lord Mars).

Case Study II:

Debra Houle, American lottery winner. Female, 01/21/1965, 19:13:00, Southbridge, MA, USA, Time Zone 5.00, Lat. 42 N 4, Long. 72W2. She was one of three people who won this particular Massachusetts lottery in the amount of \$80 million, with her share calculated at \$26.6 million. She will receive an annual check of \$889,021.05 for 20 years from the drawing of 4/04/1997. (AstroDatabank, AA Rodden rating)

This chart, with *Leo Lagna*, features strong and well-placed Mercury as an important *Dhana Yoga* planet. Mercury, lord of the 11th house of gains and the 2nd house of wealth and property, occupies the 5th house conjoining Venus, ruler of the 10th *artha* house. As *Yogakaraka* Mars conjoins the Moon in the 2nd house, this constitutes a *Chandra Mangala Yoga*, and strengthens the chart further due to the Moon's status as *Yogi Planet*. With the Moon and Mars conjoined in the 2nd house, and the Sun five houses away in the 6th house, this constitutes *Trilochana Yoga*, which is more powerful for wealth because it involves Earth

signs and houses (2nd and 6th/Virgo and Capricorn). Fifth lord Jupiter occupies the 9th house of *bhagya* and sudden prosperity, and constitutes an *arishta bhanga*, which uplifts the whole chart. Mars as 9th lord aspecting 10th lord Venus (by its 4th aspect) comprises a *Dharma-Karma Adhipati Yoga* in the auspicious 5th house.



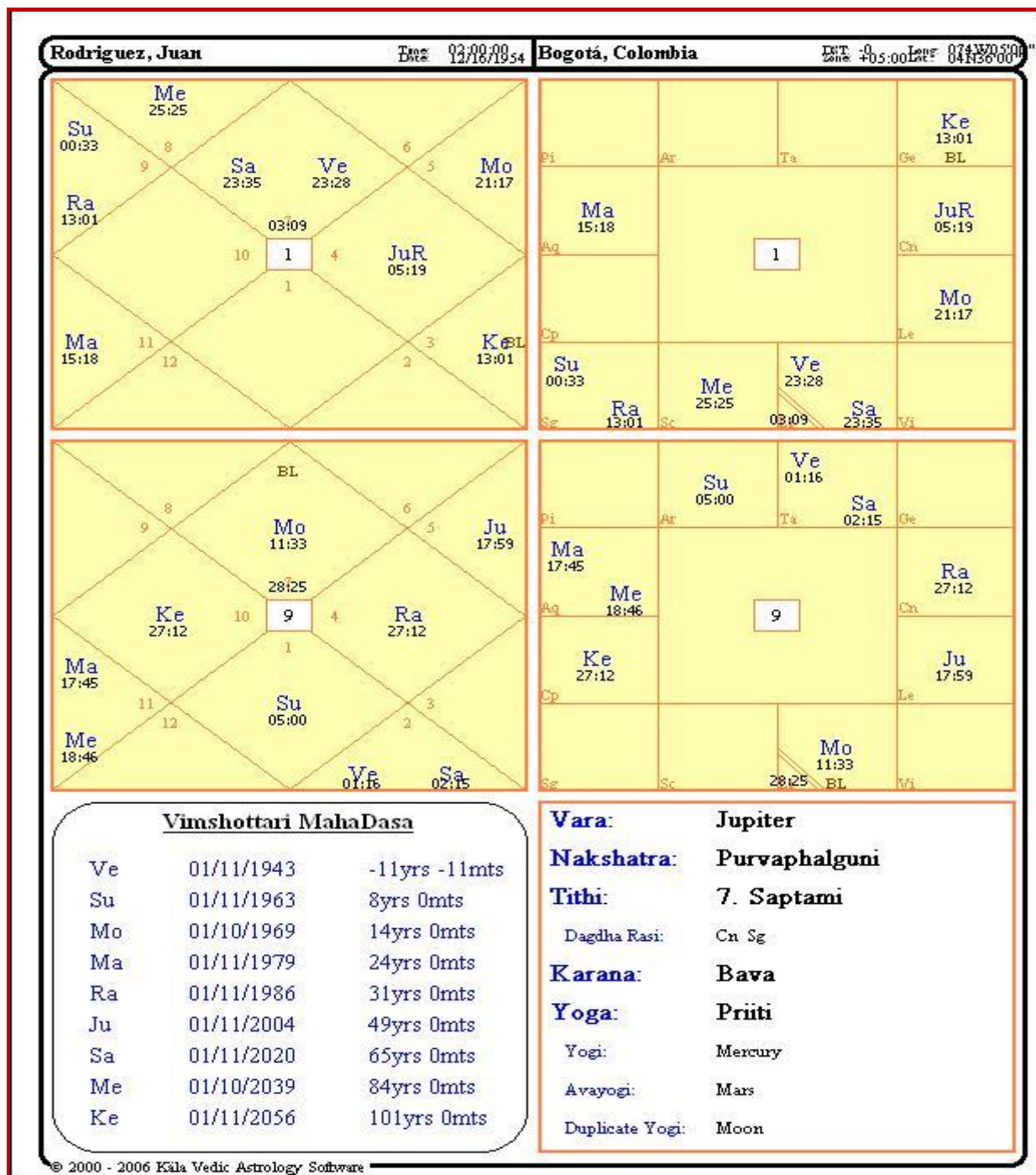
The chart also includes a moderately strong *Sasa Yoga* in the 7th house, where it is well placed, given that Saturn is in its *moolatrikona* position (in Aquarius) and gains *dik bala* here and, more importantly, occupies the same house as the *Indu Lagna*, which is a strong placement for wealth. Saturn is involved in several strong bi-directional sextiles with natural benefics Mercury, Venus and Jupiter. Also note that natural benefics Venus and Mercury occupy the 11th house from the *Indu Lagna*. As indicated, the *artha* element is strongly represented. The 2nd house is one of the strongest in *Bhava Bala*. Rahu (*mahadasha* lord at the time of lottery win) occupies the rashi chart 10th house, and is disposed by Venus in the 5th house, which (as mentioned) is tightly associated with *dhana* planet Mercury, and is both disposed and aspected by strong benefic Jupiter. Jupiter's dispositor is in an Earth house (the 6th) and is 10th from Jupiter. The 9th lord in both *rashi* and *navamsha* charts is in an Earth constellation (Virgo); the Sun (chart lord and *bhukti* lord at time of event) in the rashi chart is in both an Earth house (6th) and sign (Capricorn), disposed by *Sasa Yoga* lord Saturn in the 7th house. Note also that Saturn occupies *Shatabhisak nakshatra*, whose ruler is *mahadasha* lord Rahu.

In the *navamsha* chart, *dhana* lord Mercury gains strength as it is exalted and forms a strong *Bhadra Yoga* in the 4th house in Virgo. Mercury here also has angular strength (7th) from the Sun and Moon, and is in a potent *Chaya Graha Raja Yoga*, involving *mahadasha* lord Rahu, *trikonal* lord/*dhana karaka* Venus, the Moon (ruler of the 2nd house of wealth) and the Sun (*bhukti* lord and all-important ruler of the *rashi* chart). The *navamsha* chart's 11th lord Mars occupies the 9th house and receives a beneficial trine aspect from Jupiter in the 5th. The Sun gains strength in the *navamsha*, where it occupies the 10th house in Pisces and is disposed by 5th house occupant Jupiter. The *Yogi Planet* (the Moon) occupies the 2nd house in the sign of Virgo and is therefore disposed by 2nd and 11th lord Mercury, a strong relationship for *dhana*. The Moon is further strengthened by its conjunction with Mars, 9th lord and temporal benefic for this chart. The native's *Yogi Point*, at 20 degrees Virgo, is therefore associated with 2nd and 11th *dhana* lord Mercury.

Debra Houle's Transits on 4/4/97: The native's 2nd house of wealth was strongly activated by Rahu's transit through that house and particularly by (transiting) Rahu's exact conjunction with *Yogakaraka* Mars (natal 4th and 9th lord). Venus, Saturn and Sun, transiting the native's 8th house, further activated the 2nd house via full direct aspects to the 2nd. Transiting Jupiter activated natal Rahu with the trine aspect to Rahu's position in the 10th house, and also the transiting conjunction of natal *bhukti* lord Sun in the 6th (*artha*) house. Transiting Jupiter also cast a trine aspect to the 2nd house, further triggering natal Mars and transiting Rahu in the 2nd house. By means of its transit through the natal 9th house, transiting Mercury aspected natal Jupiter in the 9th but also strongly activated *bhukti* lord Sun by transiting the Sun's exaltation sign of Aries at the exact degree (10) of the Sun's strongest point of exaltation. Transiting Saturn and Jupiter simultaneously activated many points of *dhana*, including most significantly the natal placement of 10th house *mahadasha* lord Rahu, thus very richly fulfilling the double-transit phenomenon of Saturn and Jupiter.

Case Study III:

Juan Rodriguez, American lottery winner: Male, 12/16/1954, 02:00:00, Bogotá, Colombia, Time Zone 5.00, Lat. 4 N 36, Long. 74 W 5. Rodriguez won a \$149 million mega-millions jackpot on November 19, 2004, becoming the biggest winner in New York State Lottery history. The Queens, New York resident took the lump sum payment of \$88.5 million that amounted to about \$35-40 million after taxes. As a parking attendant he was earning about \$28,000 per year, and he was in debt in the sum of \$44,000 at the time of his winning. (AstroDatabank, A Rodden rating)



This Libra Rising chart features a strong 1st house, particularly for *dhana*, as it holds both Venus and Saturn in Libra, where Saturn is exalted (*Sasa Yoga*) and chart lord Venus is *swakshetra* (*Malavya Yoga*). That Saturn loses the planetary war to Venus does not seem to harm the chart overall, as Saturn is *Yogakaraka*, ruler of houses 4 and 5, and benefits from the close influence of Venus. Certain other factors mitigate the planetary war, including the fact that it occurs between planetary friends in a powerful *Raja Yoga* in the 1st house. *Yogakaraka* Saturn is also in two wealth-enhancing bi-directional sextile aspects to the Sun and Rahu in the 3rd house (an *upachaya* house) and to the Moon in the 11th house (another *upachaya* house). *Dhana* strength and fortune is seen as the 1st house is 2nd from the *Indu Lagna* (placed in the 12th). Jupiter is also exalted in this chart and occupies the strongest angle, the 10th, and therefore forms *Hamsa Yoga*. Note that the Moon, lord of this strong 10th house and Jupiter's dispositor, is in the 11th house of gains and therefore casts a benefic glance on the 5th house and its occupant Mars, ruler of the 2nd *dhana* house and placed in *Yogakaraka* Saturn's *moolatrikona* sign (Aquarius).

Jupiter is retrograde and thus especially powerful in its degree of exaltation in the *Arudha Lagna* in the 11th house from the *Indu Lagna*. Jupiter is both a benefic and a double-*upachaya* lord (ruler of 3rd and 6th houses) located in an Earth house, which is an extremely strong position for wealth. From its position in the 10th house, Jupiter aspects the 9th lord in the 2nd house of wealth; the 4th house of security and permanent assets, and the 6th *artha* house in its own sign of Pisces. Note also that Rahu and the 11th lord Sun both occupy the 3rd house in Jupiter's sign of Sagittarius, and are therefore disposed by exalted Jupiter. Mercury is *Atmakaraka* (soul indicator) and a significant planet for wealth in this chart. As 9th lord and *Yogi Planet*, Mercury inhabits the 2nd *dhana bhava* in the sign of Mars, which in turn occupies the 5th house, reinforcing the link between houses 2, 5, and 9. Note that the Earth element is overall weakly represented by *rashi* placements, but the strength of the 10th Earth house is a compensatory factor. In addition, Mercury as the *graha* which represents the Earth element (according to Sage Parashara) occupies the 2nd Earth house (as the *Yogi Planet*), which further enhances the Earth element and wealth overall.

This native's *rashi Lagna* is *vargottama*, thereby creating strength in the *navamsha* chart. Note that Mars, 2nd lord of the *rashi* chart, is also *vargottama* and therefore remains in the fortunate 5th house of the *navamsha* chart, and reinforces the strong connection between the 2nd and 5th houses in both charts. The Moon, lord of the 10th house of fame and success in the *rashi* chart, is placed in the 11th house of gains in the *rashi* chart, and occupies the 1st house of the *navamsha* chart, thereby bringing gains and fame directly to the native. Mercury, lord of the 9th house in both charts, moves from the 2nd house in the *rashi* to the 5th house in the *navamsha*, where it is disposed by *Yogakaraka* Saturn, which now joins *swakshetra* Venus in Taurus in the 8th house of lottery and gambling fortune.

Dasha-bhukti lord Jupiter moves from the 10th house in the *rashi* to the 11th (Leo) in the *navamsha* chart, where Jupiter is disposed by a now-exalted Sun in Aries in an angle (7th house). Even though Jupiter is regarded as a mild temporal malefic (as ruler of the 3rd and

6th) for a Libra *Lagna* chart, Jupiter does represent a very powerful force for immense wealth in both of these charts—in a *Hamsa Yoga*, exalted, disposed by 11th house occupant Moon and located 11th from the *Indu Lagna* in the *rashi* chart, and as occupant of the 11th and disposed by exalted 11th lord Sun in the *navamsha* chart. *Yogi Planet* Mercury is lord of the 9th house as well as the house occupied by the *Indu Lagna*, the 12th house. Mercury occupies the 2nd house of Scorpio and is therefore disposed by 2nd lord Mars, a significant *dhana* planet for the chart. *Dasha-bhukti* lord Jupiter further strengthens the chart for *dhana* by its trine to the *Yogi Planet*. The native's *Yogi Point*, in Cancer, is disposed by a strong Moon, lord of the 10th house in the 11th house.

Juan Rodriguez's Transits on 11/19/2004: The native's 2nd house of wealth was activated by the transits of the Sun and Mercury through that house. Note that transiting Mercury made a very close conjunction with natal Mercury on the morning of this fortunate day. Mercury is *Atmakaraka*, *Yogi Planet*, and 9th lord, and thus represents the opportunity for great fortune. Natal Mercury is further activated by *dasha-bhukti* lord Jupiter's transit of the *Indu Lagna* in Mercury's *moolatrikona* sign of Virgo. *Dhana karakas* Mars and Venus transiting the 1st house activated natal chart lord Venus and *Yogakaraka* Saturn, and Ketu's transit here triggered a potent *Chaya Graha Raja Yoga*. The transit of Saturn in the 10th house in Cancer conjoined the *Yogi Point* and *Arudha Lagna* and activated *dasha-bhukti* lord Jupiter's sign of exaltation. The double-transit phenomenon of Saturn and Jupiter concurrently triggered Saturn's natal 4th *bhava* and 10th *rashi*, both of which relate to material wealth. *Dasha-bhukti* lord Jupiter transited in the *Indu Lagna*, from where it aspected the *rashi* chart's 8th house of windfall profits. Saturn transited the 10th (*artha*) house (11th from the *Indu Lagna*), where it conjoined natal Jupiter and aspected transiting Jupiter in the *Indu Lagna*. Transiting Saturn aspected transiting Rahu in the 7th *kendra*.

