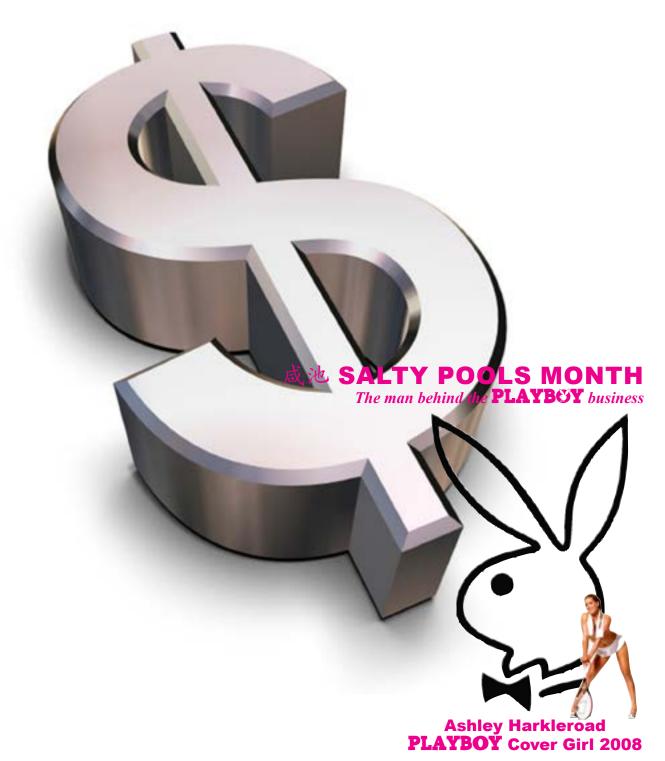
## FengShui & Chinese Astrology

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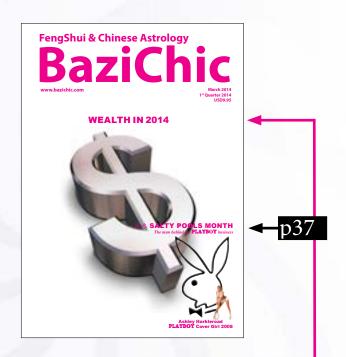
## **WEALTH IN 2014**



## **MARCH 2014**

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## FLIP NOW TO OUR COVER STORIES



#### THIS MONTH'S HIGHLIGHT

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## ABUNDANCE Total

#### 56 WORDS OF WISDOM

Hong Kong billionaire Li Ka-Shing shares some of his money wisdom, outlining an inspirational five-year plan to improve one's lot in life.

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Success Day for Wealth Activation Northeast 1

"Abundance is not something we acquire. It is something we tune into." ~Wayne Dyer

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## **Editor's Message**

## Discovering Happiness In Ourselves

The topic of happiness has always fascinated me. What is this elusive thing that always seems just out of our grasps? How can we be happy? Is it material things? Is it spirituality? So I've bought a pile of self-help books, read books on happiness, tried meditation, tried to emulate others, went for retreats, bought myself beautiful things, gone on holidays, changed my life. And it is only now that, I've come to realise that happiness is being ok with being me- all of me, both the parts I liked and the parts that I didn't.

And that is why I am intrigued by the study of Bazi. Bazi can be a useful tool in our search for happinessas it is a great tool for self-understanding. Everything that you are is laid out for you to see. If you have courage to face this truth, you will find that you can bloom to your full potential, a potential that can only be achieved by you.

It can, however, be difficult to face the truth about ourselves. We

have our judgements about what is a good Bazi chart, and what is a bad chart. But as illustrated by our study of Hugh Hefner, if you embrace everything in your chart, the good, and what is thought of as the not-so-great (a dodgy sexual star and self-punishment), you can become an original who will leave your mark on the world. All this without trying to be anything but what you are. And when you live, work, play in alignment with who you are, you will realise that this is happiness.

I hope that over the course of the publication of this magazine, our articles will take you on the path of self-disovery and ultimately to your own personal brand of happiness.

May you be well and happy.



## Have a pressing matter? Join our 1-Q&A

Send one (1) question together with your birth details (gender, date and time of birth) to the justask@bazichic.com.



#### 1-QUESTION & ANSWER **SECTION**

You ask, we answer!



#### **CAREER**

What am I good at doing? How can I improve my talent? Should I change jobs this year?



#### WEALTH

How can I improve my wealth? How can I improve my talent? Should I look for a new job?



#### LÖVE

When is my Prince Charming going to appear? How can I boost my chances at love? How can I improve my relationship?

## SPECIAL SEGMENT: WEALTH IN 2014



t the beginning of every year, experts and professionals in every field of expertise will make predictions and forecasts for the year ahead. Businessmen will forecast sales and build sales plans to avoid unforeseen cash flow problems and to manage production, staff and financing Investment gurus, needs. investment analysts and fund managers give an overall picture of the market cycle for the year to help investors plan their investment portfolio. Farmers look to weather forecasters to plan for the coming year.

This business of forecasting is not new. Maybe it is human nature to want to be in control of our destinies, and a one-year prediction makes the immediate future seem controllable. Of course forecasting of any kind is not fool-proof. Although most forecasts are based on a scientific analysis of available data and indicators, unexpected events or "black swan" events still occur, upsetting even the best laid plans.

In ancient China, Chinese Metaphysics was used as a tool to forecast the weather and events of the coming year so that the emperor can manage the country and the

economy. As the world continues to evolve, Chinese Metaphysics forecasts are now being used by individuals to manage their path and life cycle.

In this issue's special segment, we'll use Chinese Metaphysics to forecast wealth luck for the coming year. Although no expert can exactly time the movement and cycle of the economy and stock market, they can paint a picture of broader trends. Individuals can also estimate their wealth path based on their Bazi Chart.

Whether you are reading from the viewpoint of a businessman, investor, consumer or you're just treating this article as infotainment, we hope the articles in this segment will let you make the most of what Heaven Luck, Earth Luck and Man Luck has in store for you.

Let's start off with what your chart has to say about your relationship to investments and how you can discover the investment style that best suits you.



eople will inadvertently bring their behaviour, beliefs and mind-sets into everything they do, whether they are at play or at work. As human beings we are known to underestimate our irrationality and the impact of our beliefs and emotions on our behaviour.

Being aware of how you think and behave, why you react in certain ways and the biases or beliefs that subconsciously affect your decision making is important when it comes to your wealth. Whatever financial position you are in at this point of time, is a reflection of your discipline, attitude, mind-set and beliefs about money.

Of course, by extension, your behaviour and beliefs will also impact how you invest. By

understanding your strengths and weaknesses, you will learn to gain better control of your finances and make better investment decisions.

There are various ways in Bazi to gain an understanding of a person's behaviour, mindset and beliefs. Other than using Bazi, people can also gain a better understanding of how they behave about money and investing by reflecting and getting insights from their past experiences.

In this article, we'll introduce you to the Bazi Profiling system developed by Dato' Joey Yap, a simple method that can help you obtain a better perspective of your investment style. You can print a copy of your Bazi Chart together with details of Structure and Profile from the Bazi Profiling calculator.

#### **Your Day Master**

Your Day Master is the BASIC YOU. It reveals your fundamental personality traits, strengths, weaknesses, likes and dislikes. Your Day Master element is a key indicator of how fast you can accept, process and react to information that comes to you.

Being fast can mean that a person is more intuitive and emotional while being slow indicates a person who is more deliberate and logical. Bear in mind that these factors can work for you or against you depending on the circumstances. A trader is obviously better-off with the ability to process information and make decisions fast provided that he makes the right decision. Long term investors have the privilege of time on their side, so they can take more time to deliberate their decisions. However, it is unhealthy if you constantly hit the wall when reacting too fast or miss the boat when you procrastinate too long.

Table 1 shows the speed at which different Day Masters accept and process information on a scale of one (1) to ten (10), where one (1) is slowest and ten (10) is fastest.

Table 1: Speed and Flexibility of the Day Masters

Slow									Fast
1	2	3	4	5	6	7	8	9	10
戊 Wu Yang Earth	ئ Ji Yin Earth	尹 Jia Yang Wood	庚 Geng Yang Metal	辛 Xin Yin Metal	Z Yi Yin Wood	士 Ren Yang Water	癸 Gui Yin Water	J Ding Yin Fire	丙 Bing Yang Fire

#### **Your Structure**

This refers to the Structure of your Bazi Chart. Your Structure reveals your natural tendencies in life. Each of the Ten Day Masters expresses itself differently under a different structure. There are FIVE BASIC STRUCTUREs. These structures explain 'why we do the things we do'.

The Structure of your chart can tell you how you react to fear and give an indication of your discipline levels. Your reaction to fear indicates whether you are aggressive or conservative when it comes to investing. Being too conservative means you are risk adverse. You are easily affected by the mood of the market and price swings. Investing in stocks with volatile price movement gives you sleepless nights. Being too aggressive means you are a high risk-taker. This means you can react irrationally or overestimate the value of your investments. People who are aggressive easily let their pride and ego impact their investments negatively.

Table 2: Risk Tolerance Levels of the 5 Structures

Conservative				Aggressive
1	2	3	4	5
Influence	Resources	Companion	Wealth	Output
(Supporters)	(Thinkers)	(Connectors)	(Managers)	(Creators)

The ability to control your emotions and greed and the ability to let go is important in making investment decisions. It requires a certain presence of mind and lots of discipline to act rationally in a fast-paced environment such as the stock market. Greed may lead you to hang on to winning positions too long, while fear compels you to liquidate your holdings too soon or refrain from taking any risks, thus missing out on good opportunities to make money. Taken to extremes, discipline can manifest itself as an inability to change and adapt.

Table 3 shows the level of discipline of each Structure on a scale of one(1) to five (5), where one (1) indicates the least discipline and five (5) indicates the most discipline.

Table 3: Discipline Levels of the 5 Structures

Least					
1	2	3	4	5	
Output	Companion	Resources	Wealth	Influence	
(Creators)	(Connectors)	(Thinkers)	(Managers)	(Supporters)	

Supporter Structure people are the most disciplined people. They have the ability to carry out investment plans or follow trading rules. At unhealthy levels, they react too much to fear. They can become inflexible and not adaptable to the environment.

Manager Structure people are good at summing up the value of a company and have a good grasp of what a stock is worth. However, they can let greed get the better of them. They have an inability to let go when the price goes up because they want more profit and they don't sell when the price falls, as they feel the pain of losing a dollar more than others.

Thinker Structure people are the most balanced personalities and have the most ideal personality to handle investment or trading. They have the ability to temper their fear with logical deduction and understanding of information.

Connector Structure people lack discipline. They tend to follow the masses, even with investments. However, they have the ability to sniff out the best deals.

Creator Structure people are dramatic. They let adrenaline run their life so much so that they can either be making a killing or losing their shirts. At very unhealthy levels, you cannot talk investment sense into them.

#### **Your Profile**

Your profile (based on Dato' Joey Yap's Bazi Profiling system) reveals your unique abilities and skills, the masks that you put on as you navigate the world. Your profile can indicate the type of investor you are, and the investment style that you can acquire naturally. Investor is defined as a person who allocates capital with the expectation of a financial return. This definition makes no distinction between those in the primary and secondary markets. While everyone can learn to invest and invest in many investment instruments, you will find that certain profiles or combination of two profiles do better in certain types investments compared to others.

#### **Type of Investor**

## Investor investing in liquid secondary markets: Equities, Debt Securities, Commodities, Forex, Investment Trust, Mutual and Hedge Fund etc

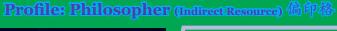
Individuals who plan for investment will mostly look into this type of investment. While everyone can learn to invest and trade in the secondary market, you will find that a certain profile or combination profiles do better at this.

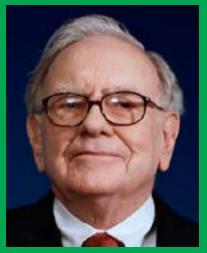
You will find that most of the famous investors and traders in this segment have a high weighting in the Supporter Structure. This is indicated by high weighting in Warrior Profile and Diplomat Profile of Dato's Joey Yap's profiling system. These two profiles have the highest levels of discipline.

Let's look at the profiles of some of the world's top investors and traders.

#### Warren Buffett Investment style: Long-term Growth

Day Master: & Ren Yang Water





Ten Profiles Strength Chart 十神格				
庚 The Philosopher (Indirect Resource) 偏印格戊 The Warrior (Seven Killings) 七殺格壬 The Friend (Friend) 比肩格癸 The Leader (Rob Wealth) 劫財格丁 The Director (Direct Wealth) 正財格己 The Diplomat (Direct Officer) 正官格甲 The Artist (Eating God) 食神格辛 The Analyzer (Direct Resource) 偏財格		100% 82% 72% 55% 42% 41% 20%		
丙 The Pioneer (Indirect Wealth) 偏財格 こ The Performer (Hurting Officer) 傷官格		0%		

## Jim Rogers Investment style: Contrarian and Long-term Growth Day Masters & Milyin Wood Profiles Divisional Community of the Contrarian and Long-term Growth



#### Ten Profiles Strength Chart 十神格 庚 The Diplomat (Direct Officer) 正官格 88% 辛 The Warrior (Seven Killings) 七殺格 75% 戊 The Director (Direct Wealth) 正財格 69% 丁 The Artist (Eating God) 食神格 67% 壬 The Analyzer (Direct Resource) 偏財格 48% 丙 The Performer (Hurting Officer) 傷官格 42% 己 The Pioneer (Indirect Wealth) 偏財格 41% 乙 The Friend (Friend) 比肩格 20% 甲 The Leader (Rob Wealth) 劫財格 0% 癸 The Philosopher (Indirect Resource) 偏印格 🧧 0%

#### **Sir John Templeton Investment style: Global Contrarian**

Day Master: & Ji Yin Barth

Profile: Director (Direct Wealth) 正財格



### Ten Profiles Strength Chart 十神格

壬 The Director (Direct Wealth) 正財格 100% 癸 The Pioneer (Indirect Wealth) 偏財格 88% 69% 辛 The Artist (Eating God) 食神格 甲 The Diplomat (Direct Officer) 正官格 60% 己 The Friend (Friend) 比肩格 29% 戊 The Leader (Rob Wealth) 劫財格 0% 庚 The Performer (Hurting Officer) 傷官格 🕕 0% 0%

0%

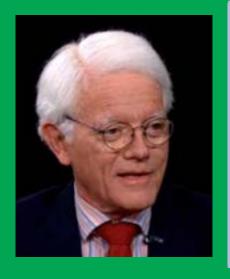
0%

丙 The Analyzer (Direct Resource) 偏財格 丁 The Philosopher (Indirect Resource) 偏印格

乙 The Warrior (Seven Killings) 七殺格

#### **Peter Lynch Investment style: Growth and Recovery**

Day Masters & Ren Yang Water Profiles Leader (Rob Wealth) 物財格

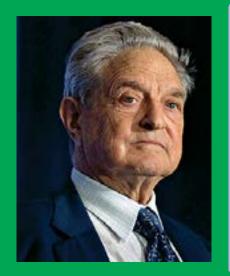


### Ten Profiles Strength Chart 十神格

癸 The Leader (Rob Wealth) 劫財格 95% 己 The Diplomat (Direct Officer) 正官格 81% 76% 壬 The Friend (Friend) 比肩格 乙 The Performer (Hurting Officer) 傷官格 60% 辛 The Analyzer (Direct Resource) 偏財格 55% 丁 The Director (Direct Wealth) 正財格 39% 庚 The Philosopher (Indirect Resource) 偏印格 ( 0% 戊 The Warrior (Seven Killings) 七殺格 0% 丙 The Pioneer (Indirect Wealth) 偏財格 0% 甲 The Artist (Eating God) 食神格 0%

#### **George Soros Investment style: Short-term Speculation**

Day Masters \ Jia Yang Wood Profile: Warrfor (Seven Killings) 是殺格



#### Ten Profiles Strength Chart 十神格

庚 The Warrior (Seven Killings) 七殺格 100% 丁 The Performer (Hurting Officer) 傷官格 64% 壬 The Philosopher (Indirect Resource) 偏印格 60% 戊 The Pioneer (Indirect Wealth) 偏財格 55% 己 The Director (Direct Wealth) 正財格 50% 甲 The Friend (Friend) 比肩格 35% 乙 The Leader (Rob Wealth) 劫財格 0% 辛 The Diplomat (Direct Officer) 正官格 0% 丙 The Artist (Eating God) 食神格 0% 癸 The Analyzer (Direct Resource) 偏財格 0%

#### Collectors of art, antiques, jewellry and other valuables

Usually collectors amass objects as a hobby rather than for investment purposes. This hobby can become lucrative depending on what you collect, but you must have a large amount of capital to begin with. Rare coins, stamps, famous paintings and antiques can grow in value over time. However, this rarely proves to be a spectacular investment. Most of the time, it is a rich man's hobby and its investment value is secondary.

Let's look at the profiles of some famous art and coin collectors. The collectors' profiles vary widely, those who collect coins shown a distinctively high percentage of Leader or Friend Profile.

King Farouk I of Egypt Collection: Rare Coins **Day Master: 幸 Xin Yin Metal Profile: Diplomat (Direct Officer) 正常**緣



#### Ten Profiles Strength Chart 十神格 庚 The Diplomat (Direct Officer) 正官格 100% 戊 The Leader (Rob Wealth) 劫財格 100% 壬 The Director (Direct Wealth) 正財格 61% 癸 The Analyzer (Direct Resource) 偏財格 60% 丁 The Performer (Hurting Officer) 傷官格 57% 己 The Philosopher (Indirect Resource) 偏印格 45% 甲 The Artist (Eating God) 食神格 29% 辛 The Friend (Friend) 比肩格 20% 丙 The Warrior (Seven Killings) 七殺格 0% 乙 The Pioneer (Indirect Wealth) 偏財格 0%

Penny Marshall Collection: Rare Coins Day Master: 戊 Wu Yang Earth Profile: Leader (Rob Wealth) 劫財格



#### Ten Profiles Strength Chart 十神格 庚 The Leader (Rob Wealth) 劫財格 98% 戊 The Friend (Friend) 比肩格 97% 壬 The Pioneer (Indirect Wealth) 偏財格 75% 癸 The Director (Direct Wealth) 正財格 75% 丁 The Artist (Eating God) 食神格 69% 61% 己 The Performer (Hurting Officer) 傷官格 甲 The Diplomat (Direct Officer) 正官格 辛 The Warrior (Seven Killings) 七殺格 48% 丙 The Analyzer (Direct Resource) 偏財格 17% 0%

James Earl Jones Collection: Coins

Day Master: 辛 Xin Yin Metal Profile: Leader (Rob Wealth) 劫財格



#### Ten Profiles Strength Chart 十神格 癸 The Leader (Rob Wealth) 劫財格 95% 壬 The Friend (Friend) 比肩格 88% 82% 己 The Diplomat (Direct Officer) 正官格 庚 The Philosopher (Indirect Resource) 偏印格 69% 辛 The Analyzer (Direct Resource) 偏財格 55% 乙 The Performer (Hurting Officer) 傷官格 55% 戊 The Warrior (Seven Killings) 七殺格 29% 丁 The Director (Direct Wealth) 正財格 27% 丙 The Pioneer (Indirect Wealth) 偏財格 0% 甲 The Artist (Eating God) 食神格 0%

#### Businessmen, Angel Investors and Venture Capitalists

Angel investors are affluent individuals who provide capital for business start-ups, usually in exchange for convertible debt or ownership equity. Usually they are successful business owners themselves before going into angel investing. Owning a business is a form of investment too.

Angel investors have similar profiles to businessmen. While the profile may vary from investor to investor, profiles such as Leader, Friend, Pioneer and Warrior profiles feature prominently in the profiles of Angel investors.

#### Reid Hoffman Chairman, co-founder, LinkedIn No. of Angel Investments: 49

Companies funded (a sampling): Digg, Facebook, Flickr, Friendster, Ning & Zynga

Day Masters & Xin Yin Metal

Profiles Warrior (Seven Killings) 心毅裕



#### Ten Profiles Strength Chart 十神格 丁 The Warrior (Seven Killings) 七殺格 100% 己 The Philosopher (Indirect Resource) 偏印格 98% 乙 The Pioneer (Indirect Wealth) 偏財格 64% 40% 辛 The Friend (Friend) 比肩格 29% 癸 The Artist (Eating God) 食神格 0% 丙 The Diplomat (Direct Officer) 正官格 庚 The Leader (Rob Wealth) 劫財格 0% 甲 The Director (Direct Wealth) 正財格 0% 壬 The Performer (Hurting Officer) 傷官格 【 0% 戊 The Analyzer (Direct Resource) 偏財格 **o**%

**Esther Dyson Investor** 

No. of Angel Investments: 60

Companies funded (a sampling): 23andMe, GridPoint

Day Masters & Yil Yin Wood Profiles Extend (Extend) 此点格



Ten Profiles Strength Chart 十神格				
乙 The Friend (Friend) 比肩格		100%		
丁 The Artist (Eating God) 食神格		75%		
己 The Pioneer (Indirect Wealth) 偏財格		68%		
辛 The Warrior (Seven Killings) 七殺格		20%		
戊 The Director (Direct Wealth) 正財格		0%		
丙 The Performer (Hurting Officer) 傷官格		0%		
庚 The Diplomat (Direct Officer) 正官格		0%		
甲 The Leader (Rob Wealth) 劫財格		0%		
壬 The Analyzer (Direct Resource) 偏財格		0%		
癸 The Philosopher (Indirect Resource) 偏印格		0%		

Peter Thiel
Founder, President, Clarium Capital Management
No. of Angel Investments: 26
Companies funded (a sampling): Facebook, Friendster, LinkedIn, Yelp, Zynga
Day Masters 战 Wu Yang Barth
Profiles Artist (Bating God) 食物格



Ten Profiles Strength Chart 十神格					
庚 The Artist (Eating God) 食神格 戊 The Friend (Friend) 比肩格 辛 The Performer (Hurting Officer) 傷官格 丁 The Analyzer (Direct Resource) 偏財格 己 The Leader (Rob Wealth) 劫財格 壬 The Pioneer (Indirect Wealth) 偏財格 乙 The Diplomat (Direct Officer) 正官格 丙 The Philosopher (Indirect Resource) 偏印格 甲 The Warrior (Seven Killings) 七殺格 癸 The Director (Direct Wealth) 正財格		98% 75% 75% 69% 52% 45% 17% 0% 0%			

"If past history was all there was to the game, the richest people would be librarians." ~ Warren Buffett

#### **Real Estate Investor**

Real Estate is another form of investment that offers easy entry. The Earth element represents property and real estate investment. If this element is found on your Month Pillar and the earth element has a strong presence in your Bazi Chart, you have an affinity with real estate investment. Nevertheless, people with the profiles below show success in real estate investment.

#### Gordon Campbell Canadian diplomat, politician, teacher, and former real estate developer Day Master: 闵 Bing Yang Fire Profile: Diplomat (Direct Officer) 延常器



#### Ten Profiles Strength Chart 十神格 癸 The Diplomat (Direct Officer) 正官格 100% 壬 The Warrior (Seven Killings) 七殺格 93% 辛 The Director (Direct Wealth) 正財格 55% 庚 The Pioneer (Indirect Wealth) 偏財格 52% 己 The Performer (Hurting Officer) 傷官格 50% 45% 甲 The Philosopher (Indirect Resource) 偏印格 戊 The Artist (Eating God) 食神格 29% 丙 The Friend (Friend) 比肩格 20% 丁 The Leader (Rob Wealth) 劫財格 20% 乙 The Analyzer (Direct Resource) 偏財格

#### Barbara Corcoran New Jersey based businesswoman and Shark Tank investor Day Master: 也 Ji Yin Earth Profile: Warrior (Seven Killings) 正常裕



#### Ten Profiles Strength Chart 十神格 88% 乙 The Warrior (Seven Killings) 七殺格 甲 The Diplomat (Direct Officer) 正官格 75% 己 The Friend (Friend) 比肩格 65% 壬 The Director (Direct Wealth) 正財格 52% 丁 The Philosopher (Indirect Resource) 偏印格 48% 癸 The Pioneer (Indirect Wealth) 偏財格 辛 The Artist (Eating God) 食神格 29% 庚 The Performer (Hurting Officer) 傷官格( 0% 戊 The Leader (Rob Wealth) 劫財格 丙 The Analyzer (Direct Resource) 偏財格 0%

#### Donald Trump American business magnate, investor, television personality and author Day Masters 也 Ji Yin Earth Profile: Friend (Friend) 此意格



Ten Profiles Strength Chart 十神林	各	
丙 The Analyzer (Direct Resource) 偏財格 丁 The Philosopher (Indirect Resource) 偏印格		98%
戊 The Friend (Friend) 比肩格		97%
己 The Leader (Rob Wealth) 劫財格 甲 The Diplomat (Direct Officer) 正官格		60%
乙 The Warrior (Seven Killings) 七殺格 庚 The Performer (Hurting Officer) 傷官格		) 41% ) 17%
辛 The Artist (Eating God) 食神格 壬 The Director (Direct Wealth) 正財格		) 17% 0 %
癸 The Pioneer (Indirect Wealth) 偏財格		0%

Investment is a skill that you need to acquire and practice. By understanding your behaviour and natural talent, which can be indicated by the Bazi Profiling system, you can hone your strengths and pick up this skill at a quicker pace.



## **DETERMINING WEALTH LUCK**

ow, let's look at how we can use to the Bazi Chart to determine our wealth luck. Let's review the structure of the Bazi Chart, as shown in Table 1.

Each pillar or column in the Bazi Chart corresponds to our time, day, month and year of birth. Also, each of these pillars represents different areas of our lives. For the purpose of determining wealth luck, we look at the Hour and Month Pillars as these represent the Investment Palace and Cash-Flow Palace respectively. The Investment Palace governs your investment luck and even your investment style, while your Cash Flow indicates your cash flow strength.

How do we forecast your wealth luck using these two Pillars? To determine wealth luck, we want to look at the relationships formed between the Investment Palace (Hour Pillar) and also the Cash Flow Palace (Month Pillar) with the Annual Pillar and 10-year Luck Pillar. The Earthly Branches of time pillars such as the Annual Pillars, 10-year Luck Pillars and Monthly Pillars will interact with the Earthly Branches of the Bazi Chart to create clashes, combinations, harm, destruction and punishment. (See this issue's Bazi 101 column for further details). Sometimes these relationships create extraordinary wealth opportunities. However, most of the time they indicate cash flow problems and even losses.

	八字 Bazi Chart							
時 Hour	日 Day	月 Month	年 Year					
   Investment				千 Heavenly 夭 Stems				
Palace		Palace		支 Earthly 地 Branches				
				千 Hidden 藏 Stem				

Here's an Example:

Table 2

	八字 <b>F</b>					
時 Hour	日 <b>Day</b>	月 Month	年 Year		大運 Luck Pillar	年 Annual Pillar
財 RW Yi Yi Yin Wood	Jia Yang Wood	片 Jia Yang Wood	Gui Yin Water	千 Heavenly 夭 Stems	附 Wu Yang Earth	が F Jia Yang Wood
£ Chou <b>Ox</b> Yin Earth	Shen  Monkey  Yang Metal	Yin Tiger Yang Wood	Ehou Ox Yin Earth	支 Earthly 地 Branches	Wu Horse Yang Fire	Wu Horse Yang Fire
辛 己 癸 Xin Ji Gui DO DW DR 正官 正財 正印	戊 庚 壬 Wu Geng Ren IW 7K IR 偏財 七般 偏印	戊 甲 丙 Wu Jia Bing IW F EG 偏財 比肩 食神	辛 己 癸 Xin Ji Gui DO DW DR 正官 正財 正印	千 Hidden 藏 Stem	フ 己 Ding Ji HO DW 傷官 正財	フ 己 Ding Ji HO DW 傷官 正財

Table 2 shows the Bazi Chart of a person who is going through a 10-year Luck Cycle of 戊午 Earth Horse in a 甲午 Wood Horse year in 2014. What does this mean for his Wealth Luck?

- 1. First let's look at the Earthly Branches of the Hour and Month Pillars of the Bazi Chart, which are the Ox and Tiger respectively. Then let's look at the Earthly Branches of the Annual Pillar and 10-year Luck Pillar. By referring to the table on page 103, you can see that the 午 Horse forms a partial combination with the 寅 Tiger in the Cash Flow Palace and harm relationship with the 且 Ox in the Investment Palace.
- 2. We can say that his investments sound good and look good (because of the partial combination) but there are high chances he may make a loss from these investment (the harm to the Investment Palace).

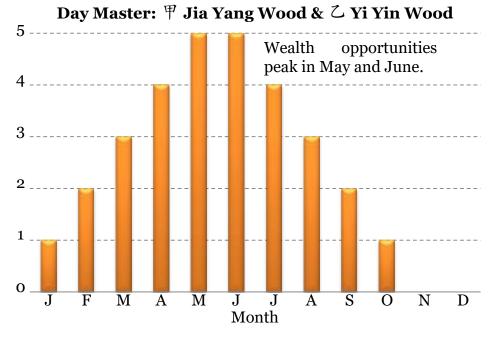
If you invest solely based on luck, without the knowledge of investing, the Hour Pillar is what you should focus on. If you care more about being flush with cash, you should focus on the Month Pillar which is your Cash Flow Palace. The Cash Flow Palace indicates the strength of your skills and whatever you plan to learn as well as your knowledge. Any external relationship that forms with these two columns from your 10-year Luck Cycle and Annual Cycle can affect your investment portfolio.

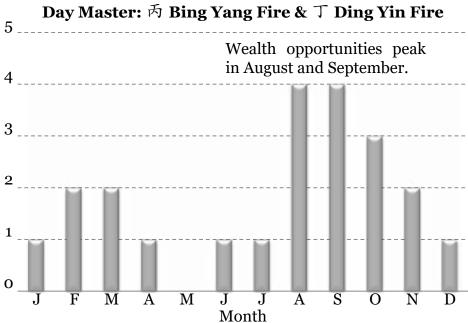
#### Getting the best timing

Once you've analysed your Bazi chart to determine the wealth outlook for the year, you can further enhance any positive wealth luck by making sure you take action when positive wealth Qi is at its peak.

This is because besides seeing wealth opportunities in the 10-year Luck Cycle, and Annual Luck Cycle, each of the 12 months also represents a mini cycle. You can see the flow of wealth Qi for the next 12 months by referring to Table 3. You will need to know your Day Master. If you don't know you Day Master, email resource@bazichic.com for a copy of your Bazi Chart.

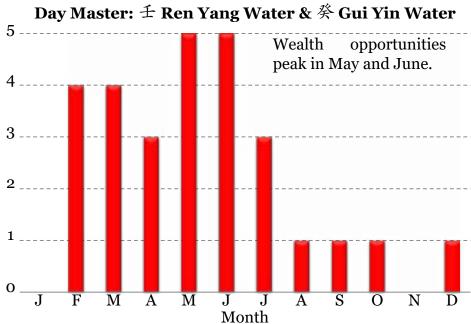
Table 3: Wealth Path of each Day Master in 2014











#### **Heaven Luck**

Our Bazi Charts tell us about our personal wealth luck and the timing of wealth Qi coming into our lives, but all these are on a micro basis. How do we relate it back to the world around us to identify opportunities and avoid obstacles?

We can prepare for the year ahead by seeing what Heaven Luck has in store for the world. Here we'll look at the impact of Heaven Luck on a macro level based on Bazi analysis courtesy of Raymond Lo.

## The Year of the Horse

## by Master Raymond Lo

#### **Overview**



he Year of the Horse, 2014, in the Hsia calendar, is symbolized by two elements with wood sitting on top of fire. According to the cycle of birth and destruction, which governs the inter-relationship between the elements, wood produces fire and so they are on the productive cycle and have a supportive relationship. Normally such mother and child supporting elements means harmony. However, it seems such theory may not apply to 2014 as the nature of the elements are not that peaceful.

Yang Wood symbolizes a tree which is stubborn and sticking to principles, hard to compromise. This makes it harder to reach agreement between conflicting interests. The Horse is a very powerful fire element, bringing explosions and gun fire. This may cause people to be hot headed and impulsive leading to fights. As such, there will

be more international conflicts and struggles coming up, and this may even lead to fierce fighting and battles. Besides political struggles, it seems Yang Wood behaviour will also bring more demand for improvement of working conditions and wages leading to more industrial actions.

The Chinese calendar of Heavenly Stems and Earthly Branches goes on a 60-year cycle. This means that we have experienced the same year of Yang Wood over Horse in 1954 and 1894. Both years were famous for the fierce battles of the Indo-China war, and the Sino-Japanese war. Besides the Indo-China war and Sino-Japanese war, there was serious bubonic plaque in south-east China in 1894, and big forest fire in Hickley, Minnesota in September 1894 killing 450 people. It is also on record that a strike involving 12000 tailors broke out in New York city to demand for better working conditions in September 1894. In 1954, Soviet Union tested a thermonuclear bomb for the first time, fire on board a US aircraft carrier USS Bennington killed 103 sailors, and there were many air and sea accidents, hurricane and landslide disasters as well.

With such serious conflicts on historical record in the previous two Yang Wood Horse years, I cannot rule out the possibility of conflict in 2014.

However, in the previous Wood Horse years 1894 and 1954, there were also positive innovations bringing advancements in life-style. Coca-Cola began to be marketed in bottles in 1894, the International Olympic Committee was founded in same year. In 1954, the first nuclear-powered submarine was launched in USA, the first colour TV set was manufactured by RCA, Texas Instrument produced the first commercial transistor radio, the first atomic power station in the world opened near Moscow in June 1954, and maiden flight of Boeing 707 took place in July 1954. The music of fire energy – Rock and roll began to be very popular in 1954 with release of "Rock Around the Clock" by Bill Haley and His Comets. First Sport Illustrated magazine was published in August 1954.

The Horse is a strong fire element, in Chinese metaphysics it is very powerful energy. So it is an energetic year particularly related to the energy business, air travel, sports, exercise, entertainment, restaurants. Also, fire represents optimism which will continue to drive up the economy and the stock market. In the last Yang Wood Horse year in 1954, the Dow Jones Industrial Average index closed at all time high level of 382.74 points, which was the peak since the Wall Street Crash of 1929.

The Horse (a fire element) is also a Peach Blossom star, or Flower of Romance, which is beneficial to entertainment and glamorous industries such as fashion, beauty, advertising and media...but the negative aspect of Peach Blossom can be sex scandals.

Fire is also regarded as an air element. As such, Horse year will bring strong activities in airline business, air travel, even space exploration. It will be a busy travelling year for many people and there will be traffic accidents especially related to air and sea.

In Chinese medicine, fire is heart and blood. Strong fire will attack metal, which is the breathing organ. So there will be health problems of the heart, blood poisoning, inflammation, and breathing organ, lung and skin problems. 120 years ago, the year of Wood Horse in 1894, there is serious plague pandemic – bubonic plague which killed over 100,000 people in southern China including Canton and Hong Kong. In 2014, the flying star 4 is in the centre. 4 is the rooster, so it will not be surprising that we may have another scare of chicken flu.

The Horse is also in a clash against the Rat which is a powerful water element. Such conflict between fire and water will result in fire and water disasters such as explosions, fire disasters, nuclear issues, as well as shipping disasters. Particularly, fire is blood and water is liquid, so there will more serious casualty with blood shed.

As mentioned, fire is energy, so there will be continual issues of nuclear weapon and nuclear energy. In the previous wood horse year 1954, The U.S.S.R. tested the first nuclear bomb and built the first atomic power station near Moscow, and the USA launched the first nuclear submarine..... So the problem of North Korea and Iran developing nuclear weapons will continue to be a major threat. The Horse will also combine with the Tiger and the Dog to create a strong fire combination. This is serious fire energy and will be the cause of explosions and fire disasters and even volcanic eruption. The more dangerous months are February and June, which are months of the Tiger and Horse.

With fire burning wood from underneath, the wood will be very dry and unhealthy, as wood also symbolize trees and the environment, Wood Horse year may bring more serious environmental disaster, such as forest fire, serious air and sea pollution, oil leakage etc.

On a positive note, the energy of fire can also be expressed in exercise and sports. 2014 will be a year of international sports such as the FIFA World Cup to take place in Brazil in June, July, which will generate a lot of excitement and entertainment.

#### **Economy**

Regarding the economy, fire element is often the driving force behind the stock market. The five elements also affects people's mood. In general fire is joy, water is fear, earth is meditation, metal is sadness, and wood is anger. As such, a fire year often generates optimism and drive up the stock market, such as in 2006 and 2007. But in 2008 the water arrived and obviously people began to have fear about the worsening of the USA sub-prime problem and recession. So the financial tsunami occurred in autumn of 2008 leading to a few years of instability in the world economy. The years subsequent to 2008 were missing the fire element, so the crisis and instability particularly in US and Europe prevailed until 2013, when the US economy showed strong recovery with the Snake (a fire element) year. The fire of 2013 will continue into the Horse year of 2014 and we can expect genuine substantial improvement in the economic atmosphere as investors will regain confidence supported by the Horse (a fire element).

So this could be a year that economic activities and stock markets will continue to be very active particularly in spring and summer. The strong fire this year is creating the positive mood, which is optimism and will drive confidence to buy. This positive fire energy will continue into 2015 and 2016 which will also have wood and fire showing up.

The wood fire element of 2014 is expected to bring prosperity to water industries and metal industries; this is because water conquers fire, so the fire element is a symbol of money to the water industry, which includes shipping, transport, and communications.

The second best industries could be metal, as metal conquers wood, so wood is money to metal industry. Also metal needs fire to melt it into useful tools and the Horse (a fire element) is present. Metal industries are hi tech industries, banking, machinery, cars, engineering. It is also positive for the wood industry as wood produces fire, so it will be an active year for wood element industries such as textiles, clothing, magazine, paper, books and environmental industry.

The fire industry will not do so well. Fire industries are energy, restaurants, finance and entertainment. In a fire year, these industries will be very active, but competition is also very strong and the Snake (fire element) brings many competitors to the scene.

The banking and financial tsunami that started in 2008 was mostly triggered by the absence of fire elements and the dominating water element which generated fear. Banking is metal and it needs fire to melt it into useful tools. And finance and stock market are more related to fire which generates optimism. As such, the total absence of fire element in 2008 was responsible for the slowdown in economy and the banking crisis. However, the real fire year returns in 2014 therefore we see strong recovery of the economy and steady improvement in optimism. This optimism will last into 2015 as the influence of Wood Horse is very powerful and will continue to drive up the market.

**About Master Raymond Lo:** Raymond Lo is one of the most sought-after professional Feng Shui and Destiny consultants in the world. As of 2013, he is one of only five people alive to earn the title of "Grand Master" from the International Feng Shui Association (IFSA). A native of Hong Kong, Mr. Lo – popularly known as "Fung Shui Lo" – is a graduate of the University of Hong Kong with a degree in Social Sciences. He is now an author, researcher, lecturer, and teacher with decades of practice. He specializes in private consultations for Feng Shui, Four Pillars of Destiny, I Ching Divination, and Auspicious Date Selection.

#### Man Luck

Your Bazi Chart – your investment style and wealth luck and the Year Pillars – the expected events of the year are considered Heaven Luck. There's not a lot you can do to change it. You need to prepare yourself to roll with the punches. But in Bazi, we believe that 33.3% of our destiny is determined by Heaven, another 33.3% can be determined by Man Luck and the balance 33.3% depends on your Earth Luck.

What is Man Luck? Man Luck represents your action to seek opportunities and solutions to your problem. Whether the year 2014 is negative or positive, you still have the power to influence its outcome by taking action.

How can you prepare for your Man Luck in 2014? In general, the 2014 Bazi Chart indicates a conducive year for learning. This is a good year to upgrade your skills. You can pick-up some career or business-related courses to improve your skills. Learning how to invest and manage your wealth can improve your wealth too.

Water Day Master ( $\pm$  Ren Yang Water and  $\not\cong$  Gui Yin Water) people are experiencing favourable wealth luck this year and have extra cash. You can hunt for good investments while those who are experiencing unfavourable wealth luck should focus on saving or learning investment and wealth management.

For those who are going through positive output luck (Wood Day Master -  $\mathbb{P}$  Jia Yang Wood and  $\mathbb{Z}$  Yi Yin Wood) this year, you should be more productive and put your skills to test. Those suffering negative output luck, you should learn some new skills and improve your interpersonal as well communication skills.

Fire Day Master ( Bing Yang Fire and Ding Yin Fire) people should build more good connections. They will be conserving their wealth this year.

Earth Day Master (戈 Wu Yang Earth and 己 Ji Yin Earth) people are going through resource luck this year. It will be a year of learning and testing your ideas. For Earth people the year is conducive for writing and publishing. If you are in the education industry, learn how to teach better.

In 2014, Metal Day Master (庚 Geng Yang Metal and 辛 Xin Yin Metal) should focus on long term investment rather than short-term gain. While those who have less investment savvy should study investment especially on risk-management.

#### **Earth Luck**

Lastly, you have 33.3% Earth Luck to call on. A lot of the time 'Earth Luck' is interpreted as Feng Shui which represents the environment. However, noble helpers and influential people around you can also be your 'Earth Luck'.

These people are good advisors and can help you side-step possible obstacles. They are professionals and specialists in their own fields. Since we're looking at wealth, we'll direct some Earth Luck your way, with the views of some investment and property specialists.

This issue we're excited to have Conrad Alvin Lim, Kathlyn Toh and KS Low share their expertise with us.

## U.S. Market Outlook

### by Conrad Alvin Lim



O13 was a fabulous year for the U.S. Market. The S&P 500 ended the year with a 29.6% annual gain, its biggest yearly gain since 1997. The Dow Industrials rose on the last trading session to mark its 52nd record close of the year to end at 16,576.66. The mega caps ended 2013 with an annual gain of 26.5%, the largest since 1995. The Nasdaq Composite advanced 0.5% in its last session to end at 4,176.59 for its highest finish since September 2000. The tech-heavy index rose more than 38% over the course of 2013, making its biggest gain since 2009.

All these despite a shaky year with oil threatening to make multi-year highs, gold falling to its lowest level since August 2010, threats of tapering, rate hikes, a government shutdown, sugar, corn and wheat falling to their lowest levels since June and August 2010 and May 2012 respectively. The dollar also struggled to stay above 80 on the dollar

index. However, the economy has continued to eke out improvements in manufacturing, exports, housing and employment. The recovery has been slow and muted but there is a recovery.

Going forward, investors are expecting a rough ride in 2014 and for gold to stay low while traders are expecting a long overdue correction. Personally, I think we're going to get a muted first half of the year while the second half should see the market make better gains.

Why do I say this? I have not seen a more bearish open to the year since 2008 and 2009. If you need evidence to be extremely cautious in the first half of the year, look at all these signs and consider yourself warned

- no Sell-In-May or October Effect in 2013
- an unusually high number of downside earnings guidance in Q4 2013
- lousy Black Friday/Cyber Monday and Christmas Sales in 2013
- and to cap it all off, the January Barometer (the belief that "as goes January, so goes the year"), indicates a bearish year ahead. January got off to a weak start with the S&P 500 and DOW closing in the red in the first five days of January. The stockmarkets also ended the month in the red.

Although the outlook is gloomy for the U.S. stockmarket, the U.S. economy is slowly on the mend. The country's GDP recorded an uptick of 3.2% for the fourth quarter of 2013 while the Fed trimmed its monthly asset purchases to \$65 bln. The most notable hawkish data was the glaring contraction of its Chicago PMI to 59.6. However, should the U.S. Economy continue on this recovery, it should support the market to make better gains in the second half of the year.

For investors and traders, every type of market performance brings its opportunities. If you do your homework and are well prepared, market dips are opportunities to snap up great investments at bargain prices, while volatility provides opportunities in trading. So bring on 2014. Whichever way it goes, I am going to be ready for it and will be taking every opportunity it offers. I hope you will too.

**About Conrad Alvin Lim:** Conrad is one of Singapore's few successful professional online traders. As the resident Wealth Coach at Adam Khoo Education Group since December 2006, Conrad has trained more than 6,000 students, remisiers and professionals in the art and science of trading and investing.

#### Books to read in March 2014

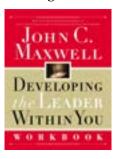




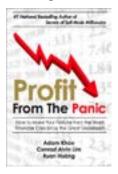
丙 *Bing* Yang Fire



戊 Wu Yang Earth



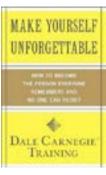
庚 Geng Yang Metal



王 Ren



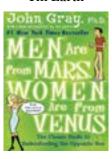
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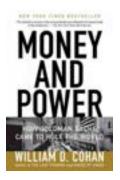
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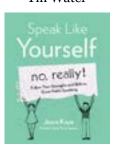
プ Ji Yin Earth



辛 Xin Yin Metal



*癸 Gui* Yin Water



## **Economic & Market Outlook for 2014**

by Kathlyn Toh



hen it comes to investing and trading most people like to ask for the market outlook for the coming year. There is a metaphysics approach and an economic approach to do this. I would like to caution that this article is just based on my personal opinion from my 20 years of experience as an investor and is not meant as investment or trading advise. You must properly educate yourself before you invest or trade as the market is dynamic. I do my best to anticipate the coming year and will plan for contingencies if the reverse happens. That's the right way to approach the market as no one can accurately predict the market consistently over the long term due to the many factors affecting the economy such as government intervention

via stimulus, interest rates adjustment, election outcomes, company performance, etc. We just have to project a potential 70-80% chance of a specific trend/event/outcome and be prepared to limit losses if the reverse happens.

The overall market sentiment and trend affects 40% of the stock price movement. The sector/industry trends affects 30% of the stock price and remaining 30% relies on the company specific performance and growth potential. Therefore it's important to understand the bigger picture before investing/trading. We want to follow the big wave to get the maximum returns and to avoid significant risks of being on the wrong side of the bigger trend. The global market indices move in tandem with the US key indices with as high as 80-90% correlation as shown in the major indices chart below. As such, it is crucial for all investors to understand the US economy and US Markets, no matter where their local markets are.



Figure 1: Correlations of global markets with US Indices

From the top line:

- 1) US Nasdaq Composite index (mainly US technology stocks)
- 2) US S&P500 index (Top 500 stocks index in US)
- 3) FTSE 100 (London)
- 4) KL Composite Index (Malaysia)
- 5) Hang Seng Index (Hong Kong)
- 6) Shanghai Composite Index (China)

When it comes to understanding the big picture, or the economy, the most important studies are consumer spending trends and government stimulus. Developed countries like the US and countries in the European region are slowly recovering which is good for consumer spending. However emerging markets growth especially China's growth is a big concern now as the China housing bubble is on the verge of bursting and the manufacturing sector is in contraction mode. China is the biggest growth market and therefore a slowdown in China will impact corporate earnings of companies that rely on China for growth. However this will be balanced partially by Japan's aggressive stimulus as Japan is the world's second largest consumer market after the US. However, some sectors will still do well in China despite the slowdown. The key is to catch consumer trends – such as gadgets, social media hits, high status items and the early stage of adoption of US franchises.

I think the US and European markets are due for a bigger market correction this year due to a long uptrend since Jun – Dec last year which has caused valuations to go up. However valuations in these markets are not at extreme levels as corporate earnings have also increased. The US Federal Reserve has been reducing the monthly bond stimulus by \$10million for the last 2 months and is expected to continue with that for the months to come. The next most important trend to monitor is the Fed decision to keep interest rates flat and this is expected at least until end of the year. The current market correction is expected and part of a seasonal correction (typically late Jan – Feb). It's healthy for the market to correct after a long uptrend to prevent a bigger market crash from over-valuation. This correction is the time for bargain hunting for good investments in developed countries like the US which has the most successful global companies. In terms of market timing for buying and selling, I rely on the stock valuation and the index and stock charts pattern for confirmation.

Last year big funds were focused on high growth companies but moving forward I would suggest a more balanced approach- to invest in a mix of resilient industries that have strong track record of sustaining earnings in difficult times (consumer goods companies, healthcare) and add on high growth tech stocks which includes the mobile market, social media and internet-based companies. (Fire industry is also in favor for 2014). Competition in this sector remains stiff, so avoid relying on 1 brand name alone.

Food & Beverages industry (also fire industry) will be resilient; however you need to watch out for slowing growth rates in developed countries. The Food & Beverages industry are reliant on emerging markets for growth, therefore a slowdown in emerging market growth will affect their growth forecasts which in turn will affect the stock price. Also be aware that a more severe Avian Flu virus outbreak in China will affect many companies related to poultry processing, restaurant chains as well as the travel industry. Ten new cases of H7N9 infections were reported this week in China, pushing the total number of H7N9 infections to more than 300 since the outbreak began last year, according to an unofficial tally kept by the Center for Infection Disease Research and Policy. There have been 67 deaths.

Precious metals like Gold will likely not be in favor since Gold/Silver usually are more in demand during market panics or uncertainty. With the economic recovery in the US and Europe coupled by a deceleration in bond stimulus in the US, these assets will likely stay range bound or decline further. From a metaphysics standpoint, Fire counters Metal, so it's also not good for precious metal commodities. However prices of some agriculture commodities may shoot up due to a hotter year which may limit supply.

The banking sector should move in line with the US housing sector recovery. The Case-Shiller index of home prices in the top 20 cities in US rose and remain supportive of a housing market recovery. This will be good for companies involved in construction, renovation, furniture & fittings (Wood element which is also in favor this year) and electrical appliances. However, on a global scale this will not be sufficient to trigger a strong rebound in construction material prices as China has an oversupply of housing right now and is at high risk of a property bubble. However it may provide a bottom for some basic material prices. Education industry (also wood element) will also be in moderate favor.

For travel industry (Water element), despite not being in favor (most lacking in the 2014 annual chart), it also means it is most needed to balance the chart. Online travel booking is the trend now and will continue to grow in line with more budget airlines growth. However competition is also strong in this industry, therefore avoid putting all your eggs in one basket and watch out for epidemic outbreak. As consumer spending grows, it will also benefit payment processing or credit cards companies. Risks to this sector is mainly on regulatory controls and defaults.

When you educate yourself properly in the area of investing (long term holding) or shorter term trading, there are plenty of opportunities. Risk is manageable by limiting exposure per investment/trade and by learning, studying and researching your investment. As Warren Buffett says "Risk comes from not knowing what you are doing". We encourage you to educate yourself properly for this valuable lifetime skill that can bring you financial, time and location freedom. Visit our website at www.beyondinsights.net to find out more about free introductory seminars on how you can invest or trade the safe way and with less capital.

**About Kathlyn Toh:** Kathlyn Toh is a professional investor and trader who focuses on the US market and global indices. She is also a Certified NLP Master Coach. She trades for a living and conduct courses on Stock, CFD(Contract for Difference), Options and Trading psychology under her company Beyond Insights Sdn. Bhd, a company that emphasizes a lot on coaching and ongoing support for their students. Beyond Insights has been awarded the Top financial training company in Malaysia and Kathlyn has also been nominated as Woman of the Year by Women's weekly magazine under the Finance and Commerce category. She has also been featured on BFM, Astro Awani, The New Strait Times, Smart Investor, Capital TV, Money Compass magazine and is a regular speaker at Invest Fair.

# The Impact of the Rise and Convergence of International Developers in the Melbourne Apartment market

by KS Low



ustralia has always been a popular country for investment among Asian investors, particularly investors from Singapore and Malaysia. It's no coincidence that Melbourne – the capital city of Victoria is also the third largest educational centre in the world for international students after London and New York. In 2012, investors from Malaysia accounted for nearly A\$1.86 billion in foreign investment into Australia behind UK (A\$4.61 billion), China (A\$4.093 billion) and USA (A\$3.4 billion).

Victoria, known as the 'garden state of Australia' had the lion's share of property purchases by foreigners totaling \$1.32 billion, with development investment of \$7.98 billion in the state. With 16,092 multi-unit approvals for Melbourne in the twelve months prior to March 2012, it is still the most active unit developing city around the country, despite a drop of 27.3% from the year before.

The Melbourne apartment market has, in recent years evolved. Before 2008, international developers accounted for 10% of property developers in the Melbourne Central City Region. This has jumped to nearly 25% in the past 2 years and it is estimated to increase to 40%-50% in the near future (figures supplied by Chartered Keck Cramer). The factors contributing to the rise of international developers of apartments in Melbourne Central City Region (CCR) can be attributed to the stable economy of Australia in general; the tight lending criteria from local banks imposed on local developers; the availability of funds offshore for international developers; availability of sites in the Melbourne CBD, Docklands and Southbank region and restrictive measures imposed in various Asian countries by their own governments to cool their local property markets. All these, and Australia's friendly foreign investment policy, which does not limit sales of apartments to foreigners, has made Australia a definitive destination for international developers. It's worth noting that the profile of international developers active in Melbourne includes a range of private, listed and Government-backed entities.

The post GFC period has seen a dramatic rise in apartments in the Melbourne CCR being sold off-the-plan and a good percentage of these apartments are sold overseas. Low interest rates and the strong Australian dollar are factors that have contributed to the high take-up rate. The 'safe haven' status and the familiarity with common law meant that investors are

protected in many ways compared to investing in neighbouring Asian countries.

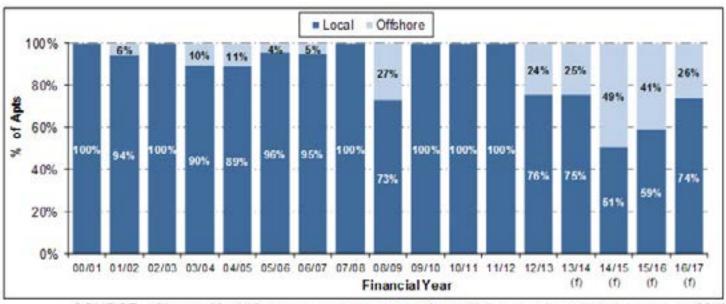
There are many good reasons why international developers are looking predominantly at the Melbourne CCR. Firstly, CBD apartments have been popular with foreign investors as it gives them the comfort of being able to relate to a financial hub that resembles the cities that they are living in currently (Singapore, Malaysia). International developers do want to leverage on the availability of sites in the Melbourne CCR to build high-rise apartments and maximize their marketing efforts through their domestic channels back in their own countries. The consequence of such marketing efforts by international developers building in the Melbourne CCR is that a high percentage of apartments are being sold overseas. The motivation behind investing in these apartments by foreign investors could be visibly different from those by Australian purchasers.

It remains to be seen if the 'internationalization of the Melbourne apartment market' augers well for investors at large. In the next 3 years, Melbourne could see some 30,000 apartments being available in the Melbourne CCR alone.

Although there are no visible signs of stock overhang yet, the huge supply of apartments may result in following:

- The primary stock (apartment) prices being pushed up given most are sold overseas to foreign investors;
- Vacancy rates could rise with more apartments being completed (or at least, the period which the apartments will remain vacant will be longer than usual);
- Rentals may not hold up as tenants move from their present apartments to new ones nearby upon their completion;
- Investors may not experience capital growth in the short term as a result of the huge supply of apartments (under construction or being marketed) in the Melbourne CCR

The real test is when these apartments come on to the market for resale in the secondary market. It remains to be seen if there will be short-term capital appreciation to be realized by investors/buyers.



SOURCE - Charter Keck Cramer - excludes any project which was not marketed as at June 2013

#### Editor's note to potential buyers:

If financial returns are the main motivation, potential buyers should look for the scarcity factor in developments eg being in inner city suburb, close to transport, amenities, schools and freeways. Always buy an apartment with a car park and increasingly the sizes of apartments fit for owner-occupation are far and few between. Investors may wish to take these points into consideration when investing in the Melbourne apartment market.

\*Melbourne CCR – CBD, Southbank, Docklands, St. Kilda Road precincts.

**About KS Low:** KS Low is Director of PPG ASIA, a boutique service company offering personalized, high-quality advisory services to non-resident property investors of Australia. PPG Asia partners with their clients to help them develop and grow their property portfolio in Australia through sound financial structures and tailored property acquisition strategies. An engineer by training, KS puts his analytical skills to good use by helping non-resident investors with acquisition plans and strategies in their property investment ventures in Australia.

#### Did you know...

This funky bedroom design may be trendy but having a pool in the bedroom is bad Feng Shui.



## REVISITING THE FUKUSHIMA DAIICHI NUCLEAR DISASTER

### Fukushima Daiichi Nuclear Disaster

八 字 Bazi Chart							
時 Hour	日 <b>Day</b>	月 Month	年 Year				
で Gui Yin Water	Yi cla Yin Wood	大 Xin Yin Metal	大 Xin Yin Metal	千 Heavenly 夭 Stems			
Wei Goat Yin Earth ← Cla	Chou Ox Yin Earth	Mao <b>Rabbit</b> Yin Wood	Mao <b>Rabbit</b> Yin Wood	支 Earthly 地 Branches			
丁 己 乙 Ding Ji Yi EG IW F 食神 偏財 比肩	辛 己 癸 Xin Ji Gui 7K IW IR 七般 偏財 偏印	乙 Yi F 比肩	乙 Yi F 比肩	千 Hidden			

n 31 December 2010, I plotted my own BaziChic World Feng Shui Index. It showed a dip in March 2011 and a further dip between July 2011 and August 2011. At that point in time, I had no expectations of this Index, nor would I know that the world stock market could follow a similar drop.

#### How did I tabulate the BaziChic World Feng Shui Index?

It is definitely not magic.

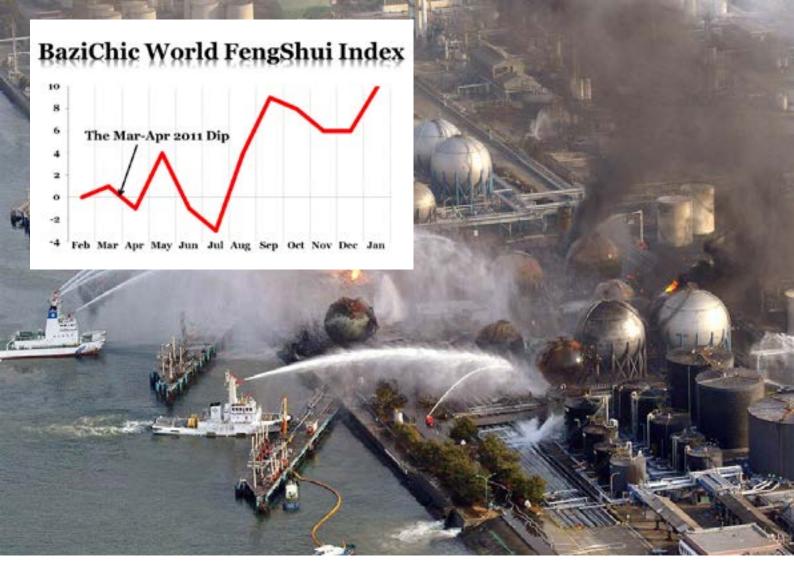
The index was based on the S&P 500 Index 60 years

ago. I used a base year and extrapolated the possible index movement a year forward. If you think about it, Qi flow should have a pattern. It rises and exits at a certain point while in transition for another elemental Qi to come in.

My logic - if Qi flow can affect people, their emotions and subsequently their actions, it can affect the economy and the stock market too. The U.S. stock market has the longest history of collected data of prices and indices. This is one of the reasons why I used a U.S

Index. I chose the S&P 500 Index because it is a basket that consists of almost every industry in the U.S. economy and is therefore the best representative of the overall Qi from the Universe. It makes sense to equate S&P 500 Index to the Oi flow of the year, at least to gauge the index movement.

The movement of the BaziChic World Feng Shui Index 2011, was similar to the movement of the S&P 500 for the year 1951. This is not surprising as 2011 and 1951 share the same 甲 子 Year Pillar. Both years



were years of the 辛卯 Metal Rabbit.

## Did I predict a disaster coming?

No! I thought that the dip in March 2011 was just another price fluctuation.

So I totally forgot about it until an earthquake registering 9.0 on the Richter scale struck on 11 March 2011 at 2.46 p.m. causing a tsunami to hit Japan a few minutes later. Although I was glad to know that my World Feng Shui Index was able to predict stock market movements, it saddened me that it was triggered by a disaster.

With the news of the

Japanese Tsunami followed by the Fukushima Daiichi nuclear disaster, the stock market took a dive in March 2011 exactly tracking the dip in 1951. Is this a coincidence or the work of Qi flow?

#### The Bazi Make-up of Japan's Tsunami Disaster

I did a Bazi analysis of the day of the disaster on my blog. The Bazi Chart for 11 March 2011 at 2.46 p.m. can be seen on the previous page.

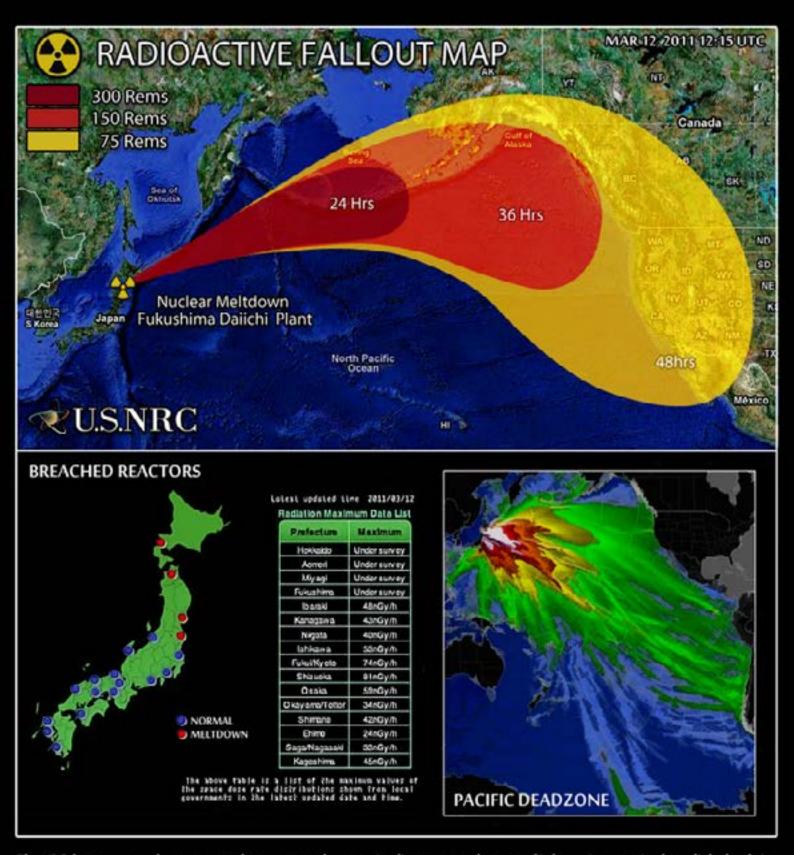
Usually an earthquake is related to a clash with the presence of the 乙 Yi Wood and Earth element in the Bazi Chart. The Bazi Chart of the Japanese Tsunami fits this criteria. It had a 未 Goat and 丑 Ox clash with an Earth

element on the Internal Pillar and the  $\angle$  Yi Wood element on the External Pillar. There is also a Heavenly Stem clash between  $\angle$  Yi Wood and  $\hat{+}$  Xin Metal which indicates a lot of pain and suffering.

There was a 辛卯 Metal Rabbit Fu Yin configuration which indicates a sad event. With so many casualties, loss of life, and survivors losing their families and homes, it was indeed very sad. It was also worrying that the Japanese government was not forthcoming on the severity of the situation at the Fukushima plant. There were contradictory reports between U.S. and Japan on the radiation level at the nuclear reactor zone.

The Hour Pillar of 11 March

2011, was represented by Water Goat. This Pillar represents chemical substances and contamination because of water and earth mixing together. What is frightening about this Water Goat Pillar is that the Gui Water element can represent both airborne particles and water contamination. The radioactive particles were released into the atmosphere and ocean, contaminating groundwater, soil and seawater which effectively closed local Japanese fisheries.



The NRC does not control or guarantee the accuracy, relevance, timeliness or completeness of information contained on a linked website.

The presence of the Earth element in the Bazi Chart usually indicates that the event's after effects will continue to linger long after it occurs. This is true of the earthquale as concerns are still being raised about the contamination from the Fukushima plant and its effects on the eco-system. Contaminated waste was, and still is, being dumped into the water surrounding the plant. At least 150,000 people were displaced from their homes, many of them permanently. Millions of people who live near nuclear reactors are still at risk. The energy infrastructure of an entire nation was compromised.

Although experts have different views on the severity of the radioactive contamination, oceanographic models indicate that radiation from Fukushima has probably already hit the Aleutians and Hawaiian Island chain, and should reach the California Coast by fall 2014.

## How long will this radioactive contamination last?

There is a lot of worry about radioactive contamination and the effect it will have on the eco-system. We know that concerns about this issue will continue to resurface as indicated by  $\hat{\tau}$  Metal Rabbit Pillar for the year 2011.

In the 2012 Annual Bazi Chart, the 辛卯 Metal Rabbit appeared in its reversed form of 乙酉 Wood Rooster on the Hour Pillar.

In the 2013 Annual Bazi Chart, only the 辛 Xin Metal bit of the 辛卯 Metal Rabbit appeared on the Day Pillar.

In the 2014 Annual Bazi Chart, the 辛卯 Metal Rabbit reappeared again on the Hour Pillar.

This 辛卯 Metal Rabbit Qi will only exit in the year of 丁酉 Fire Rooster in 2017. It will probably take that long to clear the radioactive contamination, if not longer. It will also take a long time for people to forget

#### 4 February 2012 18:24

八字 2012 <b>Bazi Chart</b>								
時 Hour	日 Day	月 Month	年 Year					
七 統 水 Yi Yin Wood	Z Yi Yin Wood	E iρ Ren Yang Water	Ren Yang Water	千 Heavenly 夭 Stems				
了 You <b>Rooster</b> Yin Metal	Wei Goat Yin Earth	Mao Tiger Yang Wood	Chen <b>Dragon</b> Yang Earth	支 Earthly 地 Branches				
辛 Xin 7K 七般	丁 乙 乙 Ding Ji Yi EG IW F 食神 偽財 比角	戊 F 丙 Wu Jia Bing DW RW HO 正时 劫时 傷官	癸 戊 乙 Gui Wu Yi IR DW F 偽印 正財 比角	千 Hidden 氦 Stem				

#### 4 February 2013 00:15

		1					
八字 2013 <b>Bazi Chart</b>							
時 Hour	日 Day	月 Month	年 Year				
Ψυ Yang Earth	字 Xin Yin Metal	正 財 Jia Yang Wood	帝 神 居 Gui Yin Water	千 Heavenly 夭 Stems			
Zi Rat Yang Water	Chou Ox Yin Earth	Mao Tiger Yang Wood	Si Snake Yin Fire	支 Earthly 地 Branches			
Gui HO 食神	辛 己 癸 Xin Ji Gui F IR HO 比角 偽印 食神	戊 F 丙 Wu Jia Bing DR DW DO 正印 正財 正官	庚 丙 戊 Geng Bing Wu RW DO DR 幼时 正官 正印	善 Hidden Stem			

#### 4 February 2014 06:05

八字 2014 <b>Bazi Chart</b>				
時 Hour	日 Day	月 Month	年 Year	
Xin Yin Metal	Bing Yang Fire	Bing Yang Fire	Jia Yang Wood	千 Heavenly 夭 Stems
Mao <b>Rabbit</b> Yin Wood	Wu Horse Yang Fire	Mao Tiger Yang Wood	Wu Horse Yang Fire	支 Earthly b Branches
乙 Yi DR 正印	Ding Ji RW HO 劫对 傷官	戊 F 丙 Wu Jia Bing EG IR F 食神 偽印 比肩	了 Ding Ji RW HO 劫財 傷官	善 Hidden

the pain of the disaster.

## **Food for Thought**

re your days of eating Pacific Ocean fish over? For scientists studying the effects of the disaster, the answer is YES. Japan fisheries are still closed because of radioactive contamination. The fish from the rest of the Pacific are safe to eat as fish tend to stay in their own waters except for tuna, which is a migratory fish. Miriam Goldstein from Deep Sea News pointed out that there is a detectable increase of radiation in tuna because they were travelling close to Fukushima at one point, but the levels are not hazardous. Bottom dwelling fish are also especially prone to contamination because the contamination



collects on the seafloor.

However, alternative news, Turner Radio Network, has a different view. Turner Radio Network reported on Tuesday, 28 January 2014 that the Local Environmental Observers (LEO) Network in Hydaburg, Alaska, has found strange growths in the flesh or meat of salmon. Other volunteers from LEO have come across even more disturbing cancerous tumors and bloody lesions on fish. According to another LEO volunteer, Sam Kunaknana, in Nuiqsut, Alaska, for the past few months they have been catching sick fish on the Nigliq Channel and upstream from Nigliq Channel to the Colville River. The fish have had bloody lesions and tumors on them.

The map below will give readers an understanding of the distance between Hydaburg, Alaska and Fukushima to demonstrate how far the effects of Fukushima radiation have traveled in the three years since the disaster began:

Fish in Canada are also affected. Fresh Water Pike in Canada have also been found with grotesque tumors protruding cancerous from their bodies. While Pike are normally fresh water fish, they are known to swim in the brackish waters of tidal estuaries where freshwater meets the ocean. It is possible for waters in tidal estuaries to contain radiation from the ocean. Tumors are also affecting other species of fish like the Canadian Whitefish. Herring are also being found to be bleeding from their gills, eyes, mouths and bellies at Vancouver Island area.

Researchers in Australia also noticed a large tumor protruding from the mouth of a great white shark, as well as another mass on the head of a bronze whaler shark. "This was a very unusual sight as we have never before seen a white

shark with tumors," said Rachel Robbins, a study co-author and shark biologist at the Fox Shark Research Foundation, near Adelaide, in southern Australia. Other mammals such as seals, walruses and even polar bears are affected too.

While no one can give a definitive answer to the question of whether it is safe to eat fish, to be on the safe side, just eat fish from somewhere other than Japan or you can start eating fish after the year 2017.

#### Did you know ...

Table fountains like this cannot be used for Feng Shui activation because the water is not deep enough to collect and contain Oi.





# THE MAN BEHIND THE PLAYBOY BUSINESS

What better time to tell the Playboy story than now? After all, the month of March 2014 brings the presence of 成池 Salty Pools star and a Destruction relationship between the 卯 Mao Rabbit and 午 Wu Horse.

卵 Mao Rabbit and 午 Wu Horse both carry the Peach Blossoms star while the 点池 Salty Pools star represents a very sexual and passionate star, usually with negative connotations, all of it adding up to bring a highly charged sexual energy to the month.

The 减池 Salty Pools Star actually shares the same quality of the 紅艷 Red Chamber star which is found in Hugh Hefner's Bazi Chart. Hugh Hefner is the founder of Playboy Enterprises. He was born on 9th April 1926 at the estimated time of 4:20 p.m. He has become an icon of American sexuality and a spokesman for the sexual revolution and libertarianism through his work. In this Bazi analysis, we will

look at how Hugh Hefner's chart has shaped his career.

To use the Bazi Chart to analyse an individual's career, we look at the elements and Ten Gods in the Career Palace (which is the earthly branch of the Month Pillar). shown in Bazi Chart 1.

So, what does Hugh Hefner Career Palace have to say? If we look at his chart in Table 2 we can see that the 長 Chen Dragon resides in his Career Palace. There is another 長

#### Bazi Chart 1

八字 Bazi Chart				
時 Hour	日 Day	月 Month	年 Year	
				千 Heavenly 夭 Stems
		Career		支 Earthly 地 Branches
				千 Hidden K Stem

## **Hugh Hefner's Bazi Chart**

八字 Bazi Chart				
時 Hour	日 Day	月 Month	年 Year	
Geng Yang Metal	Wu Yang Earth	Ren Yang Water	原 Bing Yang Fire	千 Heavenly 夭 Stems
Shen Monkey Yang Metal	Chen <b>Dragon</b> Yang Earth	Chen <b>Dragon</b> Yang Earth	Mao Tiger Yang Wood	支 Earthly 地 Branches
戊 庚 壬 Wu Geng Gui F EG IW 比肩 食神 偽財	癸 戊 乙 Gui Wu Yi DW F DO 正財 比肩 正官	癸 戊 乙 Gui Wu Yi DW F DO 正財 比肩 正官	戊 甲 丙 Wu Jia Bing F 7K IR 比肩 七穀 偏印	希 Hidden 系 Stem

文昌 Intelligence 歲破 Year Breaker Chamber 大耗 Greater

紅艷 Red

紅艷 Red Chamber 華蓋 Elegant Seal 驛馬 Sky Horse 學堂 Study Hall

Consumer 血刃 Blood Knife

> Chen Dragon residing on the Day Earthly Branch. This created a self-punishment in his Career Palace. The 辰 Chen Dragon carries along the auxiliary stars, 紅艷 Red Chamber and 華蓋 Elegant

Seal. 辰 Chen Dragon is one of the zodiac signs that falls in the spring season which starts around 4 February to 5 May each year.

"To understand more of how to arrive with the Bazi analysis above, you can follow our Bazi 101 column."

Based on this chart, he will reach his full potential if he pursues a career in the creative field. However, it seems that he will be dogged by sex scandals and selfpunishment. So let's see how his career actually panned out.

## **Creative Writing Career**

Hugh Hefner trained as a writer. He served as a writer for a military newspaper in the U.S. Army from 1944 to 1946. He later graduated from the University of Illinois at Urbana Champaign in creative writing and art in 1949. He worked as a copywriter for Esquire till January 1952. This was a clear sign of using the creativity star of 華蓋 Elegant Seal. This creative writing skill was further supported by the 文昌 Intelligence Star and 學堂 Study Hall stars in his chart. These two stars not only relate to intelligence and academic achievement but are also favourable to those who are in the writing business. Any form of publication falls under the wood element which fits the season of his birth. This shows that Hugh Hefner is already in the right industry doing what he is good at.

## **Playboy Enterprises**

As you already know, Play-

boy Enterprises was created for the purpose of publishing Playboy which quickly expanded into wider range of adult entertainment. Interestingly, Hugh Hefner chose a rabbit to symbolise his business. The Playboy Rabbit combines with the Dragon and Tiger in his Bazi Chart to form the Zhen Gua, which is the Eastern Wood. Similar to the effect of Zhen Gua, Hugh Hefner went through many disputes, legal issues and controversies with 'Playboy'. The Zhen Gua is also represented by the image of thunder. It is impossible not to hear thunder and Playboy became widely recognized and is now an iconic brand thanks to the noise and controversy it created.

When we look further into Hugh Hefner's Bazi Chart, we can see that Playboy is a representation of his Career Palace. Besides creative writing, there is the 紅艷 Red Chamber and punishment relationship in his Career Palace. While this has manifested as many unpleasant and negative events his life, he has used these two factors to work for him in his

career.

As mentioned earlier 紅艷 Red Chamber has a similar effect to the 咸池 Salty Pools star. The combination of 華 蓋 Elegant Seal with 紅艷 Red Chamber and a punishment relationship, give rise to the Playboy magazine which embodies both "eroticism and fine art", although of course, there is always the debate of what is pornography and what is fine art. Some say that if all the naughty bits are covered up, you can safely say it is art as opposed to photos and pictures that expose everything in graphic detail. It is matter of taste for each individual.

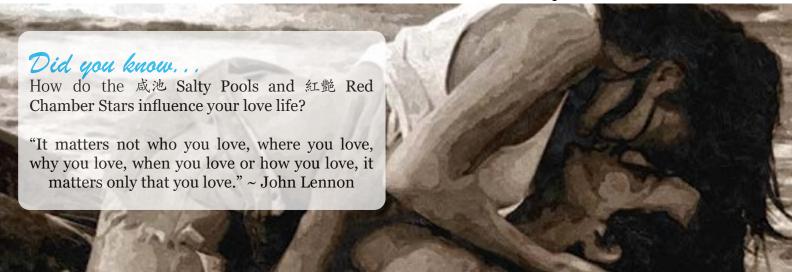
How is Playboy the manifestation of the combination of the Elegant Seal, Red Chamber and the punishment relationship in Hugh Hefner's Career Palace? The fact that it is an adult magazine, shows the combination of Elegant Seal and Red Chamber. The punishment comes in the form of Playboy's propensity to tease its readers. Playboy covers are never graphic, and hide as much as they show. This works to tease and tempt the



## Ashley Harkleroad PLAYBOY Cover Girl 2008

potential buyer who is buying into the nature of 紅蛇 Red Chamber and punishment relationship. As for the content, only those who bought the magazine know whether they are rewarded, or punished further — with more teaser photos.

BaziChic's editorial team has not had the chance to browse through Playboy, so we can't comment on its contents. If you've had the chance to read the magazine, do let us know if does indeed lead to more punishment.



## **Number of hotspots** increasing like wildfire

5,485 blazes reported so far this month

## BAZICHIC FLAS

Rescue Department director-gen-eral Datuk Wan Mohd Nor Ibrahim, who also blamed those who careessly threw their lighted cigarette butts on the ground.

In a normal situation, open burn-

1270.3 acres (514ha) of the affected areas and are creating fire breakers to stop the other fires from spreading," Wan Mohd Nor said. Between 8am on Monday and

Dungun, Terengganu, when water tankers had to be brought in to fight a fire.

He also said the firemen often had to use water from ponds and



## Battle with fires in Jalan Kebun and Johan Setia

peat fires in Jalan Kebun and Johan Setia and their biggest problem is

It has become an annual battle out flares up when farmers slash



s we are going to be using Bazi and Feng Shui as a forecasting tool, we want to check the accuracy of our forecasts

from time to time.

It's always daunting stick my neck out to make a prediction. I'm putting my reputation on the line. However, this is the only way to continue to improve my skills and test myself. And if I don't get things 100% right, it's a good learning experience for me to see what I have missed, where I went wrong and what I can do better or how I can approach the forecast from a different angle.

So, I thought I'd like to have a regular column to review my predictions. I think it'll be a great learning experience not just for me but for you too.

If you've been following our Facebook page or have read the previous issue of Bazichic Magazine you would know that I am expecting a dry spell for the year 2014. Now that we're two months into the year of the Wood Horse, I'd like see how my forecast is holding up.

Here's what I've previously written about the climate in 2014.

"The world will enter into a hot and dry season. Certain parts of the world may experience heat waves. drought and bushfires."

Bazichic Magazine, Issue 1 -2014 At A Glance

"With so much rain in December and even severe flood damage in Kelantan and Terengganu (my heart really goes out to the flood victims), a friend jokingly asked me whether I still want to stick my neck out and call a drought season next year.

Well, with such a prominent Fire element showing in the 2014 chart... what else can I say? Bush fires, firestorm or dust storm!

And most probably, you will see the dry season coming in from April 2014 onward till at least August 2014. Bush fires, firestorms and forest fires will most likely occur February and March possibly in countries in the North, Northwest or West.

Countries prone to forest or bush fires, like Australia, may also be more vulnerable at the Northern, North western or Western part of your country." Facebook post on 13 December 2013

Well, my predictions of a dry spell looked like a wash-out as it rained and rained in December and an unusually cold spell hit countries all over the world. January saw the U.S. and Canada in the grip of a polar vortex leading to record breaking cold weather. Closer to home. South East Asia has also been hit by unusually cold weather, with snow in Vietnam and parts of Malaysia hitting temperatures in the low twenties.

What happened to all the

heat?

With the benefit of hindsight, I realised that I didn't see the 癸巳 Water Snake with strong Gui Water still wagging it tail. This caused snow storms in Europe, U.S. and Japan. On the home front, the state of Sarawak also experienced floods.

Also, in retrospect, I should have realised that the fiery Horse will also cause a water problem as its heat will cause ice to melt on the northern hemisphere and therefore cause water contamination.

But will it get worst? I do not think so.

We're already starting to see dry, hot weather sweep over the globe. We've definitely been having a dry spell in

Malaysia over the Chinese New Year. SYABAS, the water provider for the state of Selangor is warning of water rationing as dams are at critically low levels. Hundreds of bush fires have been raging across Victoria, Australia since January 2014. California is also experiencing its worse drought in decades, sparking hundreds of wildfires. Back peat forest fires are flaring up in the north eastern state of Trengganu.

So, it looks like I'm saved! However, there are definitely areas for further study, such as the secondary and less obvious effects of heat.

## Parot Pips

The Hermit card does not neccessary always indicate loneliness or being alone. It calls for a journey to search for inner wisdom.





## THE BENEFITS OF GOING ON AN ANNUAL RETREAT

Craving for an adventure, new experiences and fresh energy?

Feeling tired, uninspired or overwhelmed?

Need healing or time alone to fulfill whatever your heart desires?

If you're feeling any of the above, you need a retreat to have some time for rejuvenation and reconnect to yourself.

Often we are overloaded with duties at work and home. We find our attention scattered in multiple directions as we work on a few different things at the same time. As we rush through our daily

activities on auto-pilot we don't realize that we're stressing ourselves out. After a long period, we experience burn-out. Nothing seems inspiring or interesting to us anymore.

To avoid burn-out it's important to give ourselves a significant break - not just morning yoga afternoon nap or class, a weekend away, but a significant amount of time disconnect from our daily responsibilities and reconnect to our inner selves.

Being well is a state of mind, and wellness is a state of being.

What can a retreat do for vou?

#### Reset

Everyone should take time to disconnect from their daily responsibilities and give themselves the opportunity to slow down, stop and be in the present moment. This pause is a chance to press the re-set button on our lives, especially if it feels like it's spinning out of control. A retreat is the best time to reflect on what's really important to you so that you'll give priority to what matters most.

#### Reconnect

Everyone runs into times when you know something has to change or recognize vour lives are just not as fulfilling as what you want. At a retreat, you have the time and space to ponder questions, and the quiet to be able to listen to your inner voice. You can ask questions such as:

- Do you like your life now?
- Do you still love your day job?
- Are you living your dreams?
- Are you still growing and progressing?

### Realign

If you discover that the answers to the above questions are in the negative, this is the time to realign yourself with your heart's desire. This is the chance to ask yourself:

- What would you want your life to look like?
- What direction should you be heading?
- Are the changes you want in your life something that you can put into action immediately?
- What small step can you take to start bringing more of what you love into your life?
- Do these changes need some careful planning and execution?

#### Restructure

Once you know what you want, you can plan how you want to restructure your life so that you can have more of what you want. At a retreat, you are unplugged from the habits of your daily life. This gives you the chance

to redesign and restructure your life by starting new habits and rituals that will help you achieve the life you want.

#### Rebalance

Retreats are an opportunity rebalance yourself physically and mentally. Sometimes in the busyness of our lives, our health takes a back seat. Stress and tension compromise our immune systems. You may be eating too much junk because you're too busy to cook, and it's easier to order pizza. At a retreat, you have the chance to nourish your body, with nutritious, healthy food, and also give your nerves a break by slowing down.

Other than neglecting our nutrition, we also often neglect our bodies' need for movement and physical activity. We know that exercise is important to our well-being, but rarely make time for it because of our busy schedules and lifestyles. Exercise not just helps the body, but also improves the mood.

Other than nourishing your body, a retreat, can nourish your soul, especially if you've chosen to retreat to a beautiful or exotic location. You can try new cuisines, shop and sight-see as well as take part in cultural activities. These new sights and experiences can inspire you. Or you can just choose to go somewhere to relax – to read, be pampered at

spas, and do nothing.

A retreat can incorporate one or more of these elements. However, you may want to choose a holistic retreat to awaken your spirit, heal your heart, bodies and change your life.

#### Renew

You can choose to go on retreats that teach certain skills, so that you can bring back new knowledge to improve your everyday life. Also, every time you practice or use that skill, it anchors you to the positive retreat experience. There are many types of retreat that focus on different positive life skills, such as hiking, yoga, meditation, creativity and chanting. Not only will they renew you but also bring you together with like-minded people.

Each year you should take some time for a body, mind and soul rejuvenation. Think of where you would like to go, what you would like to learn, who you would like to learn from, and most importantly, what would make your heart happy.

BaziChic is in the midst of planning a Tarot Body and Mind Rejuvenation retreat — a holistic retreat where you'll learn to access the wisdom of the Tarot to reconnect with your heart's deepest desires and nourish your body and soul. Stay tuned for more details.



BaZi enthusiasts, would you like to find out more about the Annual Shen Sha 神煞 flying into the Life Palace of each Zodiac? Now you have the chance! At this workshop you will learn:

- 1. How to identify the Annual Shen Sha 神煞 (Auxiliary Stars) for each zodiac every year.
- 2. The meaning of each Shen Sha 神煞 (Auxiliary Stars).
- 3. Possible effects and influence of different Shen Sha 神煞 (Auxiliary Stars) appearing together. How will it affect you?
- 4. How to apply this Shen Sha method into a person's Bazi Chart.
- 5. Apply the Shen Sha 神煞 method to understand the energy for the year.
- 6. How the Shen Sha 神煞 affects you in terms of health, wealth and relationships

## The benefits of this workshop:

- 1. You gain better understanding of another method of reading Bazi.
- 2. You can use and combine this method to do annual assessment for yourself and your clients.
- 3. You can use this knowledge to publish your own annual Zodiac forecast.

Requirement: At least Bazi Module 2 and above

Normal fee: USD1.200.00

Register before 30 April 2014 and you will be entitled to bring a friend at 50% discount.

Registration is capped at 15 participants. To register and find out about the special offer email me at resource@bazichic.com



## DOOR OF OPPORTUNITIES

I watch traffic slowly build up, and pedestrians, office workers and shoppers increase in number as the city slowly comes awake on a beautiful Monday morning. Anxious to get to work on my article (I have a deadline looming), I quickly settle the bill. I hurry out of the The Loaf and take one last glance at the surrounding area. From where I was standing, I had a full view of the entrance to UNIQLO at Fahrenheit 88. Nice!

I've been wanting to do a Feng Shui case study of the shopping malls in the Bukit Bintang area for a while, especially for Pavilion Kuala Lumpur (Pavilion) and Starhill Gallery (Starhill). I have always wondered why two shopping malls, although located just opposite each other, can have such a big difference in human traffic flow - Pavilion bustles with human activity, while Starhill is quiet and secluded. However, I have only gotten around to doing the full audit this very morning.

In the peace and quiet of my home office, I finally have the time to go through the findings of my audit. I started the audit with a short morning walk from the sky bridge from KLCC toward Pavilion, then walked around the two malls examining their surroundings and architecture. With the initial audit done, I made my way to the nearest café. The patio of The Loaf offers a great view of the surrounding Bukit Bintang area, where I continued to ponder the landforms of the area.

Starhill and Pavilion are two of the shopping malls in the Golden Triangle of Kuala Lumpur, the premier business and shopping district of Kuala Lumpur. Why is the Golden Triangle of Kuala Lumpur the life of the city? To answer this question, we need an understanding of landform Feng Shui at a macro level, which is another topic all together.

For now we are looking for the more subtle effects of the landform inside the Golden Triangle.

## Why is Pavilion doing much better?

In Feng Shui, high traffic and crowded locations are an indication of the gathering of Qi. We say that this location has prosperous Qi. The place where prosperous Qi resides can be simply translated into layman terms as wealth and opportunity. There are many things that can be done to facilitate the gathering of Qi. One of the most important

factors is the position of the 'Qi Mouth'. The Qi Mouth is where you receive the Qi from the environment. Hence, the Oi Mouth in a building is represented by the entrance or main door.

## **High Number of Entrances**

Pavilion has more prominent entrances receive Qi from the surrounding environment than Starhill. Starhill's main entrance is in fact hidden from view. The main entrance is a tiny door hiding behind the interestingly-shaped building housing Sephora.

## Tapping into the Qi Flow with Bright Hall (明堂 Ming Tang)

The two shopping malls are located on the Bukit Bintang Street opposite each other. While we can't see any mountain from here, the street name, Bukit Bintang a.k.a Star Hill, indicates that the two shopping malls are sitting on a hill. At The Loaf this

morning, I managed to see the subtle direction of Qi flow around this area. The Qi flow is flowing toward both the shopping malls.

The Pavilion entrance opens up to a spacious bright hall where incoming Qi can settle before flowing into the building. Its entrance is also aligned to receive the incoming Qi from Bukit Bintang Street. The design of its exterior is like a bowl - curving inward toward the entrance. This allows further trapping of the Qi, not only from Bukit Bintang Street but also from the walkway linking the sky bridge from KLCC to Pavilion.

The current design of Starhill has no bright hall. The main entrance is hidden behind another building - that housing the cosmetics boutique Sephora. Sephora's entrance has direct access to the Qi flowing from Bukit Bintang Street. However, while some Qi may flow into Sephora, most of it is dispersed and redirected to Pavilion Kuala Lumpur.

Why? Imagine if one person has open arms welcoming people to them while the other puts out a hand to block people. Who will you go toward?

### **Timing**

Although you may have all the right Feng Shui factors in place, the Qi may still need time to gather it strength and grow. After all, why are there so few shopping malls in the Golden Triangle despite its premier location?

Pavilion's main entrance opens up to the Southwest 2 which is the prosperous Qi of the current period of 8. This explains why the mall gained popularity among shoppers so quickly. In 2014, Flying Star 1 settles into Southwest sector. Pavilion is going to prosper further.

As I'm writing this, they are in the midst of



building the MRT. Will the landform change after this? I think not much.

Sephora Starhill's entrance opens up to Northwest 1 where the 五黃 Five Yellow resides this year. MRT works are being done right in front of their entrance. Can you imagine the chaos? It is going to be bad for business.

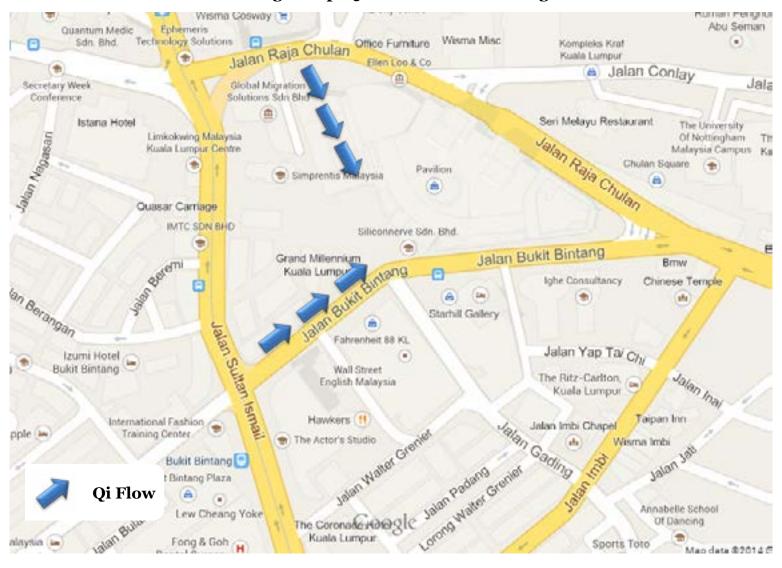
Starhill's small entrance opens up to Northeast 1 where one of the 三殺 Three Killings resides in 2014. Luckily the 龙德星 Dragon Virtue Star also resides in the same location. 三殺 Three Killings can indicate robberies and accidents. In a small 'Tai chi' Sephora is residing at the location of the 三殺 Three Killings. Hopefully, the 龙德星 Dragon Virtue Star influence can mitigate the problem.

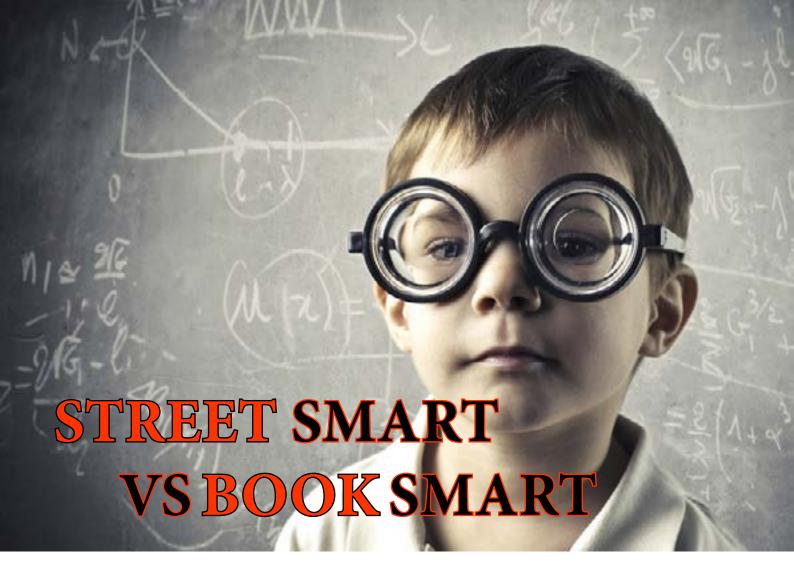
All these factors explain the difference in the fortunes of the two shopping malls, despite them having access to the same Qi from the same street. What lessons can we take away

from this? It's not just important to be in the right location, the building needs to be built in such a way that it can welcome Qi with open arms, not push it away.

As I write these last lines, the UNIQLO retail outlet at Bukit Bintang Street is still at the back of my mind. I'm sure it has a Feng Shui story to tell too. But that's an adventure for another day. For now, my little Feng Shui escapade comes to an end as I click the "send" button, sending this story to Eu Geen, my editor, who has been waiting impatiently for me to complete it.

### Google Map: Qi Flow at Bukit Bintang





hat's the meaning of 'street smart' and 'book smart'? The terms 'book smart' and 'street smart' simply refer to people who are good at studies and those who graduated from the school of hard knocks.

Book smart people are educated verv well and understand complicated theoretical principles. Book smart people have an advantage when they are fresh graduates joining the workforce for the first time. Their paper qualifications open doors to higher paying jobs, putting them ahead of those who lack formal education.

Street smart people have a good dose of common sense and have the shrewd resourcefulness that needed to survive in any environment. While you can excel at your studies, this does not guarantee that you will have the street smarts to do well in the real world. Even someone with an Ivy League education can be street foolish.

## Which one is better -'street smart' or 'book smart'?

If you ask people this question, you're likely to get different answers depending on their own educational background. Those without

advanced education likely to say that they've done just fine without the paper qualifications, while people with a lot of academic qualifications will say that their successes are largely the result of pursuing their degrees.

Book smart people are usually good at following the rules. They are people who get straight A's, sit in the front of the class, and often play it safe. They like things that have singular right answers. Being just book smart can hamper a person's progress because they are not capable of applying their knowledge in the real world. This is because book smart people insist on seeking out more books and degrees as they seek the right answers rather than recognizing that they are trying to improve the wrong skills or are using the wrong application. Having said this, there are many professions, such as law, medicine and academia, that make formal and extended education a prerequisite. After all, you wouldn't want a school dropout to perform heart surgery on you.

Being street smart means that you've put yourself at risk and not only survived but thrived. You've been tested and have scars to prove it. With this experience, you develop a sense of what works, what doesn't, and how to adapt accordingly. This gives you the confidence and courage to take more calculated risks. You can also cultivate your book smarts by reading or taking up courses to satisfy your hunger for knowledge.

However, our culture encourages book smarts. Parents and school teachers encourage book smarts in children so that they will be rewarded with a well-paid job.

Whatever your opinion on street smarts vs book smarts, some truths remain uncontested. A degree does help open doors to better paying jobs, while hard work, responsible choices and street smarts will determine your success after you get your foot into the door. There

are people who succeed in school and university, yet fail in their careers. There are those who did not do well academically and become the most influential entrepreneurs. So it's best to combine both book smarts and street smarts - have enough book smarts to get paper qualifications to open up doors for you, and the street smarts to make the most of your opportunities, overcome obstacles, survive and thrive in vour career.

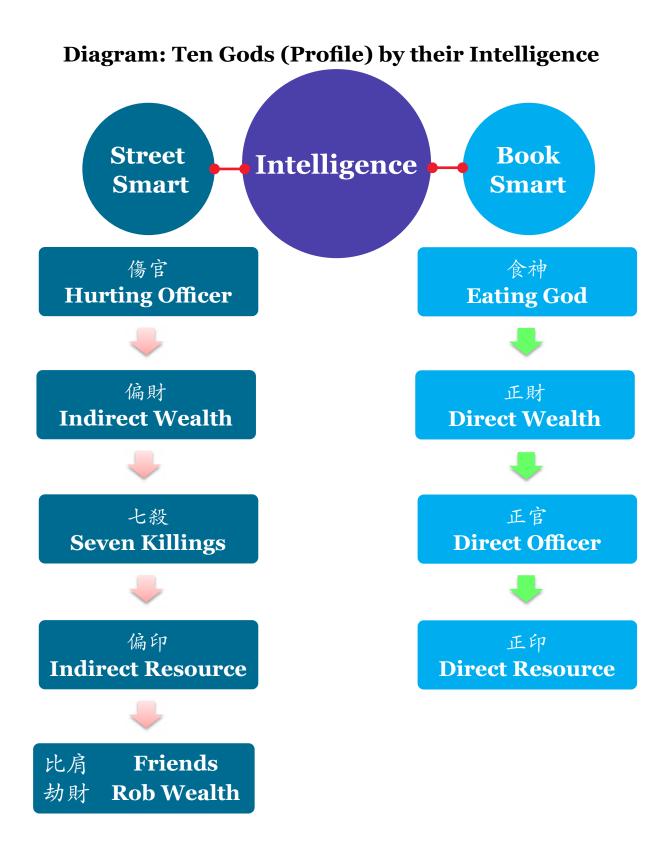
## Are you book smart or street smart?

The Ten Gods that appear on our Bazi Charts will dictate our inclinations towards book smarts or street smarts. The diagram below shows the different intelligence of the Ten Gods.

You can gauge whether you are street smart or book smart by getting your personal profile using Dato' Joey Yap's Profiling System. A score of between 75% to 90% for each Profile or Ten God indicates that you have more opportunities to use the skill of that profile.



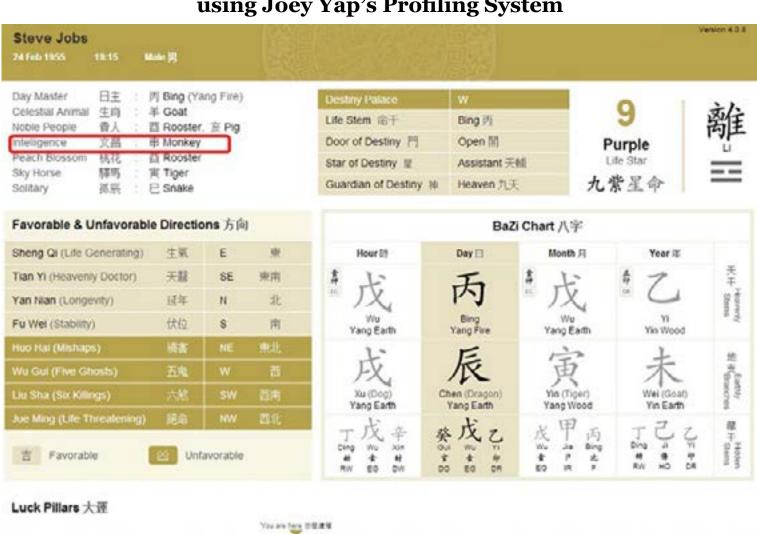
"Studies show that exercise in school age students provides an increase in IQ scores, higher classroom test scores and increased likelihood that a child will continue to higher education. For adults in the workforce, exercise can be an invaluable tool to increase performance and productivity. An employee who exercises regularly is 15 percent more efficient than those who do not. Exercise improves your EQ and increases self-esteem."



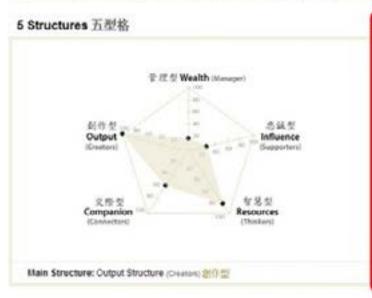
## **Book Smarts and Street Smarts: A case study**

To illustrate how we can use this profile, we'll look at Steve Jobs' Bazi Chart as a case study. As you can see, Steve Jobs' Profile shows he scores highest in the Artist (Eating God) and Analyser (Direct Resource) Profiles. These are Profiles that correspond to being book smart. How can we reconcile this with Steve Jobs, co-founder of Apple, who was known to have dropped out of college? Shouldn't he be 'street smart' instead of 'book smart'?

## A sample of Steve Jobs' Bazi Chart tabulated using Joey Yap's Profiling System









Let's investigate further. This is the story of Steve Jobs plugged out from Wikipedia:

"Jobs' youth was riddled frustrations with over formal schooling. At Monta Loma Elementary school Mountain View, frequently played pranks on others. Though school officials recommended that he skip two grades on account of his test scores, his parents elected for him only to skip one grade.

Following high school graduation in 1972, Jobs enrolled at Reed College in Portland, Oregon. Reed was an expensive college which Paul and Clara

could ill afford. They were spending much of their life savings on their son's higher education. Jobs dropped out of college after six months and spent the next 18 months dropping in on creative classes, including a course on calligraphy. He continued auditing classes at Reed while sleeping on the floor in friends' dorm rooms, returning Coke bottles for food money, and getting weekly free meals at the local Hare Krishna temple. Jobs later said, "If I had never dropped in on that single calligraphy course in college, the Mac would have never had multiple typefaces proportionally spaced fonts."

Based on this snippet, it seems like Steve Jobs dropped out of college due to financial circumstances rather than his lack of academic intelligence. Despite dropping out of he displays college, interest in learning – taking classes on subjects that interested him.

Steve Jobs also scored 83% in the Philosopher (Indirect Resource) profile which indicates a good level of street smarts. This led to his success in his business and career despite his lack of paper qualifications.

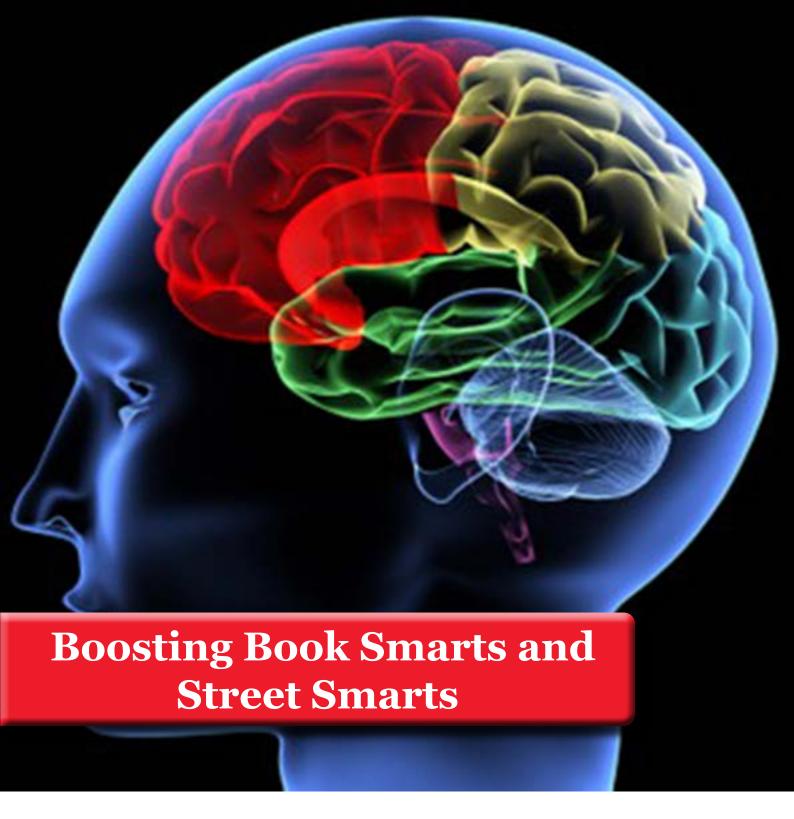
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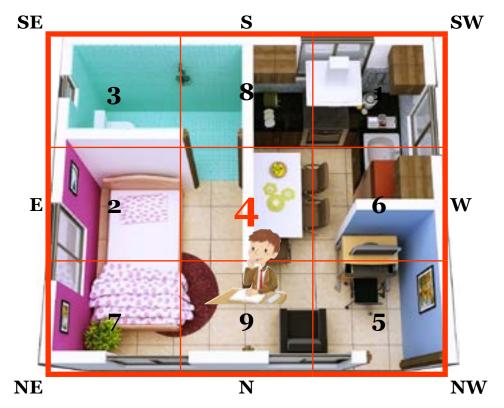
Package	Price	To Subscribe Click on the button
1 Year Subscription	USD39.80	Subscribe
2 Year Subscription (8 Issues) Save 10% of the normal price.	USD71.64	Subscribe
3 Year Subscription (12 Issues) Save 20% of the normal price.	USD95.52	Subscribe
If you are unable to scription to resource		•



our intelligence, be it street smarts or book smarts can be reinforced by the presence of an auxiliary star called 文昌 Intelligence Star. An 文昌 Intelligence Star on your Bazi Chart adds strength to your interest in studying and increases your learning capacity. The 文昌 Intelligence Star is highlighted in the red box  $\square$  in Steve Jobs' Bazi Chart.

If you are a parent, and you've just found out that your child scored higher on the street smart zone in the profiling system, or you just want to maximise your child's academic potential, you can boost your child's interest in studies by activating the  $\dot{x}$  Intelligence star or the Flying Star 4. If you are working in research, writing, or as an advisor or strategist, it will also be beneficial to activate these stars as it will help you work

## Diagram: 2014 Annual Flying Stars



more effectively.

## Activating the Flying Star 4

In 2014, the Flying Star 4 resides in the centre of your home. Using the central area of the home for studies or work to boost learning and effectiveness. If for some reason the area is not useable, you can move toward the North sector. The Flying Star 4 has a natural Lo Shu combination with Flying Star 9.

Alternatively, you can leave an open space between the centre of your home and the North sector to facilitate the flow of Qi between these two sectors.

## Activating your 文昌 Intelligence Star

You can also activate your own personal 文昌 Intelligence Star. In the example of Steve Jobs, his 文 昌 Intelligence Star resides with the 猴 Monkey zodiac. The 猴 Monkey is located in Southwest 3 between 232.6° to 247.5°. In this case, the person with 文昌 Intelligence Star residing in 猴 Monkey can use the Southwest 3 for work related matters to do more outstanding work or to boost creativity.

You can check your Bazi Chart for the 文昌 Intelligence Star using Dato' Joey Yap's Bazi & Profiling System Calculator.

## **Becoming Street Smart**

If you find yourself or your child falling into the book smart category - that is scoring higher in the Artist (Eating God), Diplomat (Direct Officer), Manager (Direct Wealth) and Analyser

(Direct Resource) profiles, fear not as street smart can be cultivated. What does it take to be successful and street wise?

## • Develop marketing and sales skills

Even if you never intend to become a sales person, you have to know how to sell vourself. A hairdresser's main job is to cut and style hair and he earns money by selling this service. To attract customers he still needs to market himself and get people to know about his services. You are actually your brand. How you carry yourself and how you speak to others are going to reflect on yourself and your brand.

## **2** Develop confidence

Confidence will help you project yourself as a strong and level-headed personality. Start by projecting confidence physically – stand tall and walk with a zing in your step. A confident posture will get you places.

## **Sharpen** your communication skills

There's a reason for the enduring success of Dale Carnegie's How to Make Friends and Influence People. People skills are essential to success vou have to interact with people in all areas of life from your family, romantic partner, your in-laws, your customers, business partners and clients.

One way to make friends and influence people through conversation. Create rapport by finding topics of mutual interest, and impress others with your knowledge, confidence and creativity. We all know that you are not going to be great at conversations overnight. Start by speaking clearly, and steadily. Read widely so that you can talk about lots of different topics. importantly think before you speak because words that are spoken can never be taken back.

Being street smart is also about being able to navigate through sticky situations. How many times you have you had a conversation or argument with an annoying friend or an arrogant boss? Train yourself to remain calm and work your way through messy situations without jeopardising your relationships.

Lastly, remember that while it is important to be polite to people around you, don't be a doormat.

#### 4 Network

If somebody tells you that you can network your way to success, believe them. Right networking opens doors for you. Sometimes who you know is more important than what you know.

Invest your time with the right people or friends. Spend time with people who are successful, motivated,

have enormous work ethic, a positive attitude and are willing to work hard to making their dreams a reality.

## **6** Don't trust blindly

We all want to believe in the good in the people around us. However, to be street smart, you can't trust everyone you meet blindly. You need to start judging the motives of people you meet. You don't have to be overly suspicious of everyone but you don't want to start trusting someone too soon until you know them better.

## **6** Cultivate a poker face

The way you say things, the tone of voice you use, the way you walk, the way you behave, your expressions and your body language reveal a lot about you. This makes it easy for people to read you and influence you, especially when you are facing a crisis.

Part of being street smart is the ability to handle any situation that arises. Even in the most nervewracking situations, you should remain calm, project a sense of confidence and work through the matter rationally. This will inspire trust in others and keep those who want to take advantage of your weaknesses at bay.

## **7** Trust you intuition

What is intuition? When you are walking toward a darkly lit street corner and you see a few rough guys hanging

about, your heart tells you to bolt, and you quickly move to a safer path. Well, that's intuition or gut feeling.

Learn to trust and accept your gut feeling. It may seem risky and irrational, but our intuition is a form of unconscious reasoning, a result of our brains picking out and recognising patterns from all the knowledge that we've accumulated.

Learning to listen to your intuition is a skill like any other. The more you do it, the more you will know when you should listen to it, and when you should ignore it.

## Daily Street Smart Tips for Safety

- Avoid venturing into dark, lonely alleys, even if it's a shortcut
- Be aware of your personal belongings when you step out of the house
- If an argument or confrontation is not worth the hassle, move on
- Always hold on tightly to your valuables
- Don't be afraid to raise the alarm
- Remember the places and people you can go to if you need help

One way of improving on our street smarts is through the application of some books smarts – reading up on the experience of successful people, learning from it and applying these lessons to our lives. The article below is an original piece translated from Chinese by Edmund Ng at CeoConnectz. You may have read this, as it was widely circulated and shared on the internet, but I think advice this good bears repeating. So, here's the article for you to keep. It's worth re-reading this article again and again as we strive toward success.

## Words of wisdom Li Ka-shing's Secret to Success

ong Kong billionaire Li Ka-Shing shares some of his money wisdom, outlining an inspirational fivefourth \$200, fifth \$500.

The first set of funds is used for living expenses. It's a simple way of living and you can only

> assigned be less than twenty dollars a day. A daily breakfast of vermicelli, an egg and a cup of milk. For lunch just have a simple set lunch, a snack and a fruit. For dinner go to your kitchen and cook your own meals that consist of two vegetables dishes and a glass of milk before bedtime. For one month the food cost is probably \$500-\$600. When you are young, the body will not have too many problems for a few years with this way of living.

Second set of funds: To make friends, expand your interpersonal circle. This will

make you well off. Your phone bills can be budgeted at RMB 100. You can buy your friends 2 lunches a month, each at \$150. Who should you buy lunch for? Always remember to buy lunch for people who are more knowledgeable than you, richer than you or people who have helped you in your career. Make sure you do that every month. After one year, your circle of friends should have generated tremendous value for you. Your reputation, influence, value will be clearly recognized. You'll also enhance your image of being good and generous.

Third set of funds: To learn. Monthly spend about RMB 50 to RMB 100 to buy books. Because you don't have a lot of money, you should pay attention to learning. When you buy the books, read them carefully and learn the lessons and strategies that is being taught in the book. Each book, after reading them, put them into your own language to tell the stories. Sharing with others can improve your credibility and enhance the affinity. Also save up \$200 per month to attend a training course. When you have higher income or additional savings, try to participate in more advanced training. When you participate in good training, not only do you learn good knowledge, you also get to meet like-minded friends who are not easy to come by.

Fourth set of funds: Use it for holidays overseas. Reward yourself by traveling at least once a year. Continue to grow from the experience of life. Stay in youth hostels to save cost. In a few years you would have travelled to many



"No matter how much you earn, always remember to divide it into five parts proportionately. Always make yourself useful." ~ Li Ka-Shing

year plan to improve one's lot in life.

Suppose your monthly income is only RMB 2,000, you can live well. I can help you put money into five sets of funds. The first \$600, second \$400, third \$300, countries and have different experiences. Use that experience to recharge yourself so that you'll continually have passion in your work.

Fifth set of funds: Invest. Save the \$500 in your bank and grow it as your initial startup capital. The capital can then be used to do a small business. Small business is safe. Go to wholesalers and look for products to sell. Even if you lose money, you will not lose too much money. However, when you start earning money, it will boost vour confidence and courage and have a whole new learning experience of running a small business. Earn more and you can then begin to buy long-term investment plans and get longterm security on your financial wealth being of yourself and your families. So that no matter what happens, there will be adequate funds and the quality of life will not decline.

Well, after struggling for a year and if your second year salary is still RMB 2,000, then that means you have not grown as a person. You should be really ashamed of yourself. Do yourself a favour and go to the supermarket and buy the hardest tofu. Take it and smash it on your head because you deserve that.

If your monthly income is at RMB 3,000, you must still work very hard. You must try to find a part time job. It will be great to find part time sales jobs. Doing sales is challenging, but it is the fastest way for you to acquire the art of selling and this is a very deep skill that you will be able to carry it for the rest of your career. All successful entrepreneurs are good sales people. They have the ability to sell their dream and

visions. You'll also meet many people that will be of value to you in the later part of your career. Once you're in sales, you will also learn what sells and what not. Use the sensitivity of detecting market sentiments as a platform for running your business and in the identification of product winners in the future.

Try to buy minimal clothes and shoes. You can buy them all you want when you're rich. Save your money and buy some gift for your loved ones and tell them your plans and your financial goals. Tell them why you are so thrifty. Tell them your efforts, direction and your dreams.

Businessmen everywhere need help. Offer yourself to do part time for any kind of opportunities. This will help to hone your will and improve your skills. You will start to develop eloquence and soon, you'll be closer to your financial goals. By the second year, your income should be increased to at least RMB 5,000. Minimum it should be RMB 3,000, otherwise you would not be able to keep up with inflation.

No matter how much you earn, always remember to divide it into five parts proportionately. Always make yourself useful. Increase your investment in networking. When you increase your social investment, expand your network of contacts, your income also grows proportionately. Increase your investment in learning, strengthen your self-confidence, increase investment in holidays, expand vour horizons increase investment in the future, and that will ultimately increase your income.

Maintain this balance and

gradually you will begin to have a lot of surplus. This is a virtuous circle of life plans. Your body will start to get better and better as you get more nutrition and care. Friends will be aplenty and you will start to make more valuable connections at the same time. You will then have the conditions to participate in very high-end training and eventually you'll be exposed to bigger projects, bigger opportunities. Soon, you will be able to gradually realize your various dreams, the need to buy your own house, car, and to prepare an adequate education fund for your child's future.

Life can be designed. Career can be planned. Happiness can be prepared. You should start planning now. When you are poor, spend less time at home and more time outside. When you are rich, stay at home more and less outside. This is the art of living. When you are poor, spend money on others. When you're rich, spend money on yourself. Many people are doing the opposite.

When you are poor, be good to others. Don't be calculative. When you are rich, you must learn to let others be good to you. You have to learn to be good to yourself better. When you are poor, you have to throw yourself out in the open and let people make good use of you. When you are rich, you have to conserve yourself well and don't let people easily make use of you. These are the intricate ways of life that many people don't understand.

When you are poor, spend money so that people can see it. When you are rich, do not show off. Just silently spend the money on yourself. When you are poor, you must be generous. When you are rich, you must not be seen as a spendthrift. Your life would have come full circle and reach its basics. There will be tranquility at this stage.

There is nothing wrong with being young. You do not need to be afraid of being poor. You need to know how to invest in yourself and increase your wisdom and stature. You need to know what is important in life and what is worth investing in. You also need to know what you should avoid and not spend your money on. This is the essence of discipline. Try to avoid spending money on clothing, but buy a selective number of items that have class. Try to eat less outside. If you were to eat outside, do make sure you buy lunches or dinners and foot the bill. When buying people dinner, make sure you buy dinners for people who have bigger dreams than you, and work harder than you.

Once your livelihood is no longer an issue, use the remainder of your money to pursue your dreams. Spread your wings and dare to dream! Make sure you live an extraordinary life!

Famous theory from Harvard: The difference of a person's fate is decided from what a person spends in his free time between 20:00 to 22:00 . Use these two hours to learn, think and participate in meaningful lectures or discussion. If you persist for several years, success will come knocking on your doors.

No matter how much you earn, remember to split your salary into five parts. Take care of your body so that it will still be in good shape. Invest in your social circle so that you will constantly meet new people where you can learn new knowledge from. Expanding your network will also have an important impact in how much you earn eventually. Travel every year and expand your horizons. Also keep abreast with the latest developments in the industry. If you follow this plan diligently, you will soon see big surplus in your funds.

Whatever happened in the past is over. Do not dwell on past mistakes. There's no point crying over spilt milk. Everybody makes mistakes. It's what you learn from the mistakes, and promising yourself not to repeat those mistakes that matters. When you miss opportunities, don't dwell on it, as there are always new opportunities on the horizon.

Being able to smile when being slightly misunderstood good upbringing. When you're wronged and you smile with calmness, it is generosity. When you're being taken advantage of and you can smile, you're being open-minded. When you are helpless and you can do a philosophical smile, you're in a calm state. When you're in distress and you can laugh out loud, you're being generous. When you're looked down and you can calmly smile, you're being confident. When you're being jilted in relationships and you can smile it off, you're being suave.

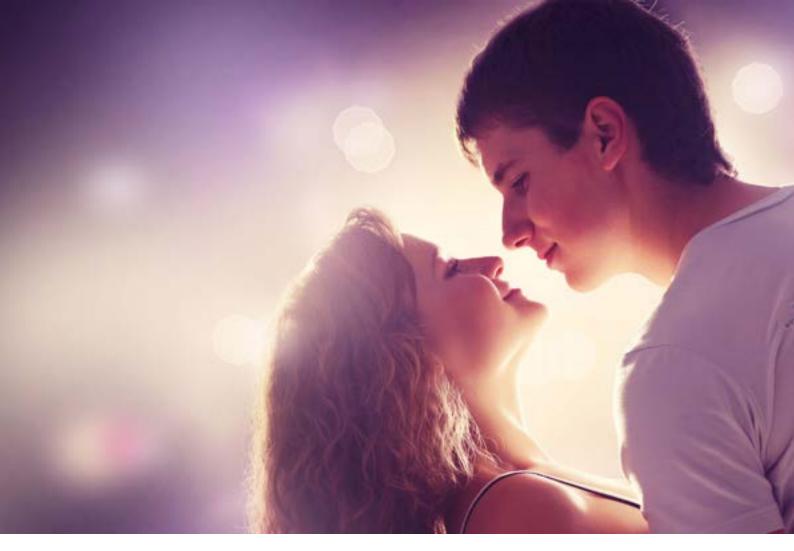
There are many people who are struggling to make ends meet. It doesn't matter if you are rich or poor. There are lessons for all to learn from Li Ka Shing.

Edmund Ng at CeoConnectz can be reached at his Facebook https://www.facebook.com/ edmund.ng.10048.

## Did you know...

It is the norm to activate the Qi of a sector with water placement, spring cleaning and even switching on a fan and a radio. However, are you aware that fire can do the trick too?





## FINDING QUALITY LOVE

veryone is looking for love - that attraction **⊿**and chemistry that pulls and keeps two people together for a happilyever-after. While chemistry and physical attraction are essential to bring people without together, love, commitment, trust and respect, a relationship is nothing more than lust.

When the flames of passion wears off after the initial stage of courtship, you will begin to see your partner for who they really are. It is at this point that you may begin to realize that your romantic partner may not have the qualities that you can live

with for the rest of your life. Even worst, you may find yourself in a physically or emotionally abusive relationship. So you break off the relationship and search for the next partner, only to be disappointed again.

Meanwhile, there are also many people who never enter into romantic relationships even though there are many suitors who show interest. They lament that there are no good men or women around.

How can we find this kind of quality love? A person whom you can spend the rest of your life with because you have the same values, enjoy each other's company and love, respect and trust each other. Of course they will have their bad points, but these are nothing but minor annoyances that you can live with. I'll outline several methods that you can use to bring this kind of quality love into your life.

## **0** Activate your Nobleman Star

From a Feng Shui aspect, activating the Nobleman Star before boosting your Peach Blossom Luck will ensure a quality romantic partner.

Table 1: 贵人星 Nobleman Star

日主 Day Master		贵人星 Nobleman Star / Location		
甲 <i>Jia</i> Yang Wood	戊 <i>Wu</i> Yang Earth	庚 <i>Geng</i> Yang Metal	丑 Chou Ox Northeast 1	夫 Wei Goat Southwest 1
ン Yi Yin Wood	ご Ji Yin Earth		子 Zi Rat North 2	Shen Monkey Southwest 3
丙 <sup>Bing</sup> Yang Fire	丁 <i>Ding</i> Yin Fire		亥 Hai Pig Northwest 3	酉 You Rooster West 2
士 Ren Yang Water	癸 <i>Gui</i> Yin Water		炉 Mao Rabbit East 2	Si Snake Southeast 3
辛 Xin Yin Metal			午 Wu Horse South 2	寅 Yin Tiger Northeast 3

Table 1 shows the Personal Nobleman Star location corresponding to your Bazi 日主 Day Master.

Once you've identified your personal Nobleman Star, you should activate it.

For example, if you are Yi Wood Day Master vour Nobleman Star can be either the Rat or Monkey. Rat is located at North 2 and Monkey is located at Southwest 3.

The best way to activate your Nobleman Star sector is by using water. Place a container at least three feet deep at the location of your Nobleman Star on a selected good date. In the case above,

it is either the North 2 or Southwest 3 sector.

## Find your Life Gua **Combination Location**

Each of us has a Life Gua. Your Life Gua has a natural 河圖 He Tu combination with another Star Number. Table 2 shows the 河圖 He Tu Combination corresponding with your Life Gua.

This 河圖 He Tu number can be found in the 洛書 Luo Shu (9 grids). Table 2 shows the 洛書 Luo Shu in 2014.

You want to ensure vour natural 河圖 He Tu combination location is clear and de-cluttered.

For example, if you are Life Gua 1, your natural 河圖 He Tu combination is Star 6. Star 6 resides on at the West sector in 2014. To have quality people coming into your life, be it a romantic partner, friends, superior or customers, you want the West sector to be clear of clutter. Having a door at the West sector is the most ideal.

How do you know your Life Gua? You can refer to our Cheat Sheet session at page 101 to find your Life Gua number based on your year of birth.

## **6** Create your own Man Luck: Cultivating Five **Qualities for Love**

It is human nature to want the best for ourselves. This is why people can be choosy when it comes to romantic partners. However, must remember that in any relationship, expectations work both ways. A good person may come into your life but if you do not share the same values and standards, your relationship will most likely fall apart. So, you not only want to find someone perfect for you but you also want to be the perfect person for the person you love. Here are common five qualities that you can cultivate so that you can be the perfect partner to your loved one.

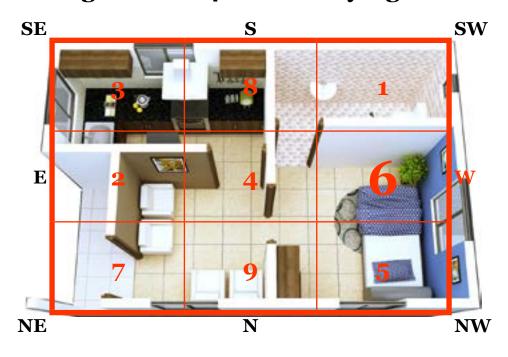
## a) Caring

There are many reasons that our partner may feel that

Table 2: 河圖 He Tu Combination Star

Personal Life Gua	河圖 He Tu Combination Star
1	6
2	7
3	8
4	9
5	Female refer to Life Gua 8 Male refer to Life Gua 2
6	1
7	2
8	3
9	4

## **Diagram: 2014 Annual Flying Stars**



we no longer care. We may be taking them for granted once the initial thrill of the relationship has died down. We may not know how to express our feelings. Or we may be speaking a different love language.

But it's never to late to start. Caring is about taking an interest in your partner – their likes and dislikes. It can be as simple as buying them their favourite food, or as elaborate as a big romantic gesture. Of course caring goes beyond romantic gestures. It also involves trust and respect. You must be ready to have your partner's back, no matter what the circumstances.

## b) Responsibility

In relationships we need to display a certain level of responsibility, as it takes two to make a relationship work. It can't be one party doing all the giving, and taking on all the responsibilities of making the relationship work.

How can we be responsible

in a relationship? Other than doing our share of errands, contributing to finances fulfilling and obligations extended family, also need to be mindful and responsible for all our actions and words. example, in a middle of a fight, do you play the blame game, make accusations, refuse to listen to reason or can you handle the matter rationally, even kindly and be able to see both sides of the story? Are you willing to admit to mistakes?

## c) Be independent

Despite being in a relationship, you must also cultivate a certain independence. You need to have you own life, your own views and allow you partner to have his or her own time too. This also extends to financial independence. Some of you may question this, after all why not marry money?

**Financial** dependence can come at a price - a loss of independence and empowerment. Being financial independent empowers you and will allow mutual respect to develop between you and your partner.

#### **d**) Have a Sense of Humour

Being responsible doesn't mean that you have to be serious and a prude all the time. Life is so much more fun when you have a good sense of humour. Be lightedhearted enough to laugh at your own mistake and

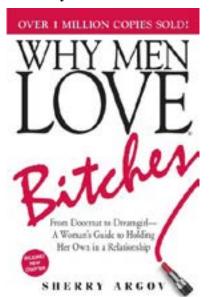
foolishness. A good sense of humour can help you and your partner sail through the toughest times.

#### Find and maintain e) of areas common interest

Once the initial thrill and passion has died down, you'll start settling down into routines and habits and before you know it your relationship will have stagnated. You may even unconsciously drift apart as you pursue new and different interests. One way to ensure that you spend more time together is to have common interests. If vou don't already have a common interest, you can try to take an interest in each other's hobbies, or take up a new activity together.

## Did you know...

In 2014, those with Rabbit and Rooster zodiacs are lucky in love. For others, especially <sup>∠</sup> Ji Yin Earth and <sup>⊤</sup> Ding Yin Fire bachelors and bachelorettes, we recommend that you read this book.



#### Why Men Love Bitches

**Author: Sherry Argov** 

Why Men Love Bitches: From Doormat to Dreamgirl - A Woman's Guide to Holding Her Own in a Relationship is a self-help book

by Sherry Argov. Source: Wikipedia Published: 2002

## **Bazi 101**

#### **Your Path Your Luck Pillar**

ast issue, we introduced the Bazi Chart. However, the Bazi chart is static - it can be likened to a car - everyone has a different chart with a different skill set, strengths and weakness - much like there are many different types of cars with different specs and utility. However, knowing what kind of car you are, won't tell you much about where you're going to go and what the road ahead will be like.

This is where the Luck Pillars come in. These Luck Pillars represent your life path. They also represent external matters, the environment and external people. Extending the car analogy further, the Luck Pillar can be likened to the road – it will determine whether the path is bumpy, smooth, narrow or windy, and the people that you will meet on that path. Typically, Luck Pillars are related to time which is the 10-Year Luck Cycle. The Luck Pillar also shows your wants and needs on the Heavenly Stems, and what is going to happen on Earthly Branches.

The Luck Pillar will interact with the elements in your Bazi Chart, forming different types of relationships that will determine how external events such as the passing of time, and the external world around you, will impact your life.

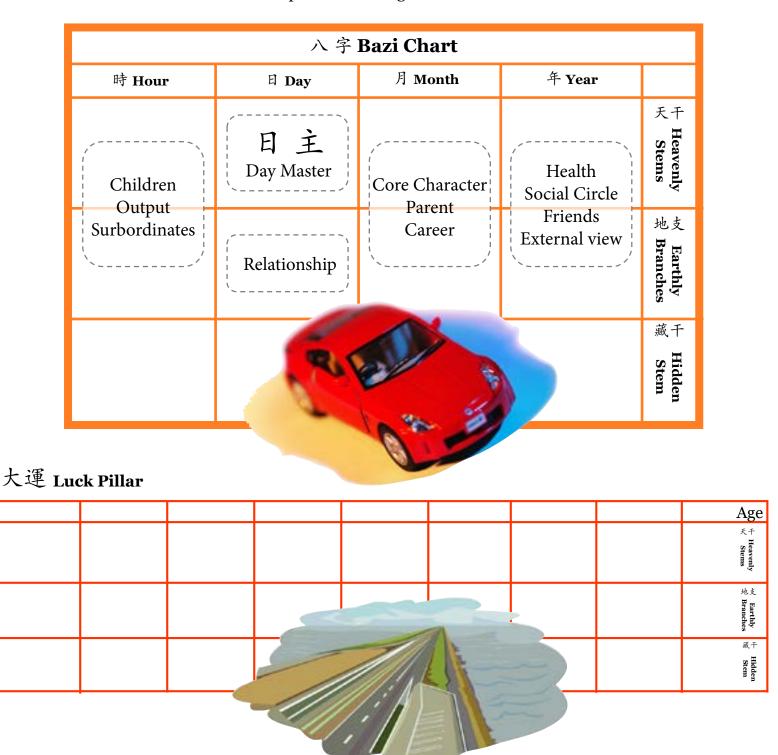
In this issue, we'll do a quick introduction of the types of Relationships that can be formed between Luck Pillars and Bazi Charts. They are as follows:

- Combination Relationship
  - **■** Heavenly Stem Combination
  - Six Earthly Branches Combination
  - Three Harmony Combination
- Clashes Relationship
  - Heavenly Stem Clashes
  - Six Earthly Branches Clashes
- Harm Relationship
- Punishment Relationship
  - Self-Punishment
  - Bullying Punishment
  - Uncivilized Punishment
  - Ungrateful Punishment
- **6** Destruction

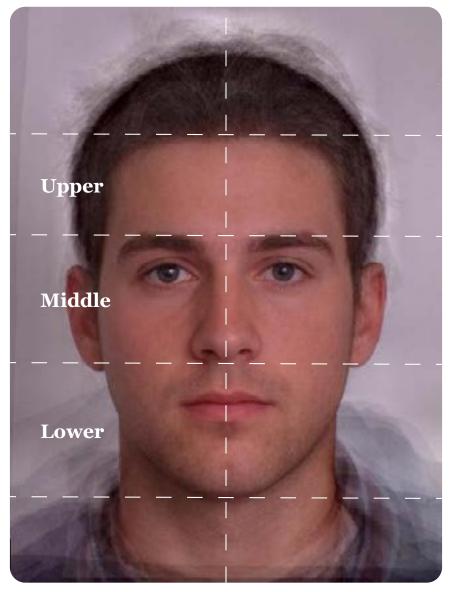
How do we interpret these relationships? In general a combination indicates a smoother path but it depends on the whole Bazi Chart to determine whether the outcome is positive or negative. Clashes indicates change or unexpected events while Harm, Punishment and Destruction relationships can indicate emotional trauma. The areas of your life impacted

by these relationships will depend on which of the 4 pillars of the Bazi Chart is having a relationship with the internal Static Chart and external Luck Pillar.

That's the overview of Luck Pillars and how they impact our Bazi Charts. We will go into the details of each of the relationships in the coming issues of BaziChic.



## **FACE READING**



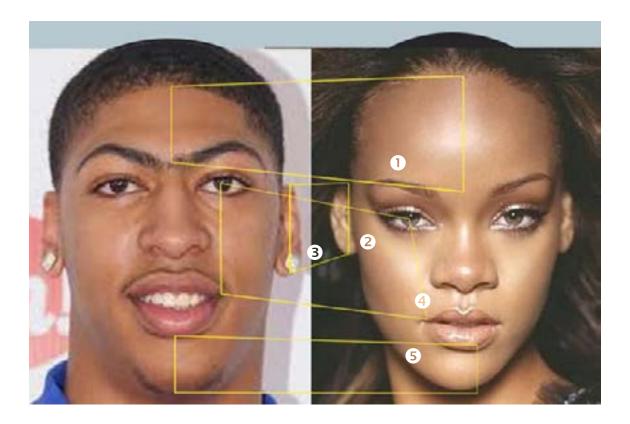
You divide a person's face into three parts - upper, middle and lower zone to give you a clearer view of a person more prominent features.

## The Basics, Part 2

### The Five Officers

efore we jump into case studies, which require multiple position reading – meaning that we focus on several positions on the face and come out with our analysis of a person, we'll start with the basics – fixed position reading. Fixed position reading focuses on analysing one particular facial feature to get insights into a person.

The most prominent features of a person's face are the Five Officers – forehead, eyes, nose, ears and mouth and this is a good place to start our fixed position reading.



- Low sloping forehead
- 0 and white eyes
  - (ii) Close knited eyebrows
- Small low set ears
- Round, straight and longer nose
- Reasonable size well-defined mouth with fuller and larger lower lip

High protruding foreahead

(i) Clear, sharp and alert black Clear, sharp and alert black and white eves

Clear space between eyebrows

Small high set ears

Round and shorter nose

Small well-defined mouth with fuller and larger lower lip

#### **Forehead**

In the study of Mian Xiang, a high, prominent forehead usually belongs to a very analytical person who likes facts and figures. Power and status come easily to a person with a high prominent forehead. They have the ability to sway others to their way of thinking. Meanwhile, the broader the forehead, the more worldly and open-minded the person. Therefore, a high, prominent and broad forehead usually denotes a wise person.

#### (i) Eyes Ø

The eyes hint at a person's luck. As happiness also denotes good luck, your eyes reveals your emotions and thus your luck.

We want to see if the eyes are lively, big and expressive or not. The bigger the eyes, the more emotional and expressive the person. Smaller eyes usually indicate people who control their emotion well.

Sharp and alert eyes with clear whites and dark irises indicate those who are able to think fast and act on their feet to capitalize on opportunities that come their way. In Mian Xiang this denotes good luck. Gloomy and watery eyes, and eyes with a tint of pink denote bad fortune.

From this alone, we can conclude that the eyes are the most important features among the Five Officers of the face.

## **2** (ii) Eyebrows

Eyebrows are an extension of the eyes. The eyebrows are a good indicator of a person's nature. Upward-curling eyebrows show a strong personality while down-curling eyebrows show a weak and timid character. Strong well-defined eyebrows hint at determination, perseverance, willpower, influence and leadership.

#### **8** Ears

The bigger your ears the better your luck. If your ears are placed higher on your head, for example, where they are the same height as your eyebrows, it denotes high IQ. This indicates the person will get ahead faster in life. Big and round earlobes show a person who is healthy and who can enjoy the good life.

#### 4 Nose

The nose determines a person's sense of self-esteem, confidence and integrity. We prefer to see noses that are straight, round and symmetrical. For a start, it must be tall, fleshy and dominate one-third of the face. This usually hints at someone who has confidence and good principles. A nose that is too small shows a person who has low self-esteem.

Crooked, sharp, pointy and bent noses indicate crooked and sinister personalities, people we have to be careful of.

#### **6** Mouth

Generally, we like to see a well-defined and symmetrical mouth which is proportional in size to a person's face. The lower and upper lips should ideally be of a similar size. Your mouth indicates your abilities to communicate effectively to others. A crooked or imbalanced mouth usually denotes poor communication skills.

Now that we've looked at the 5 Officers, we'll continue with fixed position reading of the 12 Palaces in the next issue.



## LAW OF ATTRACTION with a Twist 法奇門 FA QI MEN

## YOUR FINER MIND

He who controls his mind, controls his life. He who doesn't control his mind has no control over his life."

most fundamental level, we are all made up of energy. Really. And this is borne out by quantum research. physics When scientists looked deeper and deeper into the atoms, the building blocks of matter, they discovered that atoms are made up of particles of energy that are whirling at high speeds and fluctuating in and out of existence. And also, they discovered that the space between these atoms is larger than

the atom itself. So in effect, we and everything around us are nothing but energy fields. We are one with the universe.

How then, do things appear solid to us? It is all in our mind.

John Assaraf in his article "Why you should be aware of quantum physics" explains it elegantly:

"Scientists have proven that thoughts are what put

together and hold together this ever-changing energy field into the 'objects' that we see.

You have 5 physical senses (sight, sound, touch, smell, and taste).

Each of these senses has a specific spectrum (for example, a dog hears a different range of sound than you do; a snake sees a different spectrum of light than you do; and so on).

In other words, your set of senses perceives the sea of energy from a certain limited standpoint and makes up an image from that. It is not complete, nor is it accurate. It is just an interpretation.

All of our interpretations are solely based on the 'internal map' of reality that we have, and not the real truth. Our 'map' is a result of our personal life's collective experiences.

Our thoughts are linked to this invisible energy and they determine what the energy forms. Your thoughts literally shift the universe on a particle-by-particle basis to create your physical life."

If everything that we see is an interretation of the energies around us, then we have the power to change our interretation of the world. We have the power to change our realities with our minds. That is why it is so critical to cultivate our minds. We have to be mindful of what we let into our minds as what we watch, what we listen to, what we read, what we choose to focus our attention on will ultimately manifest itself in our day-to-day decisions and actions.

By being mindful, in essence we want to take control of:

- 1. the thoughts we think
- 2. the beliefs we hold
- 3. the actions we take
- 4. the words we speak

- 5. the images in our mind
- 6. our emotions
- 7. our attitudes

## **Training our Minds**

So, how do you start training you mind to start tuning in to the positive? Here are a few ideas:

## Develop routines that support you

Start developing habits and routines that support you to be more organised in your life and work. As you develop good habits and routines, you don't have to devote as much willpower, and mental energy to maintain them. These frees up your willpower and mental energy for high value work, learning, or dealing with challenges and crises.

## Keep your promises

Keeping your promises to yourself and to others, help you to avoid being mired in guilt and anxiety because you didn't do what you promised to do.

#### Practice mindfulness

**Practicing** mindfulness brings your mind and thoughts to the present which is the equilibrium state. Mindfulness refers to being aware at all times of what you're thinking. You can correct your thoughts when your find yourself thinking negative thoughts about the past or worrying about the future if you are mindful. Mindfulness will also allow you to take deliberate action that you consider to be in your best interests instead of reacting to everything that happens to you.

#### Practice meditation

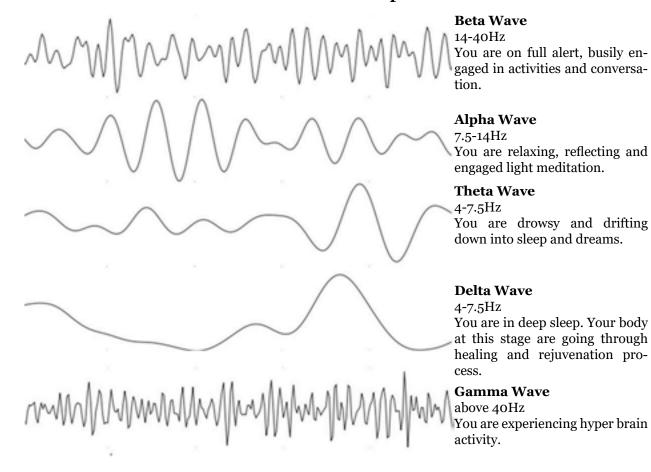
Meditation is a state of deep peace that occurs when the mind is calm and silent. Meditating is one of the best ways to control your mind. It teaches your mind to be still and focused. When meditating you can focus either on your breathing inhaling and exhaling or you can count backwards from 100.

## The different states of the brain

strive towards As we happiness and fulfillment, we tend to work on our emotions. minds and However, our minds can be affected by our physical bodies. Our bodies have their own natural rhythms, corresponding to different levels of alertness and the need for rest. Our mental state can also be affected by hormonal imbalances in the body. Thus, and understanding of how our bodies affect our mental alertness and emotions can help us make the most of our lives. Optimally, we should try to flow with the rhythms of our bodies to maximise the potential of our mind.

In this segment we want to study the brain, and how it can affect our well-being. Scientists have discovered

## **Brain Waves Graph**



that activity in our brains causes the brain to emit electrical waves. Science has identified 5 main frequencies that correspond to different levels of activity in the brain. These five frequencies are:

#### The Beta Wave (14-40Hz) 1.

Our brain is in a beta state when we are conscious, and actively using our brains to work, think, problem solve and stay alert. The beta state is where we want to be when we need to be alert. However, staying in the beta state too long is not optimal as such a high level of stimulation and arousal will result in stress, anxiety and restlessness. Unfortunately, the pace and stress of the modern world keeps most of us in the beta state as we never seem to be able to stop thinking, worrying or working. Worse, some of us have developed an inability to relax, as

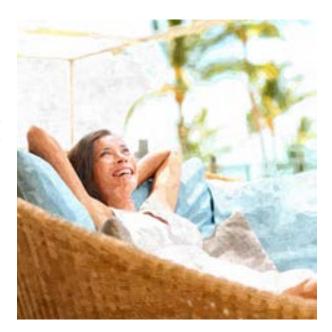
we think it is unproductive. As such, it's not



surprising that stress and depression are a common health problem today.

## **2.** The Alpha Wave(7.5-14Hz)

Alpha brain waves are emitted when we are physically and mentally relaxed. It is usually emitted when we're slipping into a lovely daydream or during light meditation. We are also in an alpha state while relaxing after completing work. When our brain is in alpha mode, we have heightened imagination, creativity and concentration. Students have been found to be able to learn better when their brains are in alpha mode.



## 3. The Theta Wave (4-7.5Hz)

Our brains are in a state of theta when we are drowsy or - sleeping lightly. Our brains are in theta state when we are dreaming (REM sleep). It can also happen when we are in a state of autopilot, when we are so familiar with a task that our mind disengages from the task- such as when we're driving, or brushing our teeth or taking our daily run down a familiar route. Theta is the border between the conscious and subconscious. If we can deliberately enter the theta brain state, we can access our subconscious and intuition, and this enhances our creativity. That's why lots of people have great ideas when they're exercising, or driving, or in the shower - their brains entered the theta state where their subconscious goes to work to give them ideas.

It is in the state between alpha-theta waves, that our mind is in the optimal range for visualization, mind programming and using creative power. It's the mental state in which we can consciously create our reality. At this frequency, we are conscious of our surroundings while our body is in deep relaxation. This is usually when ideas come up.





#### The Delta Wave (0.5-4Hz) 4.

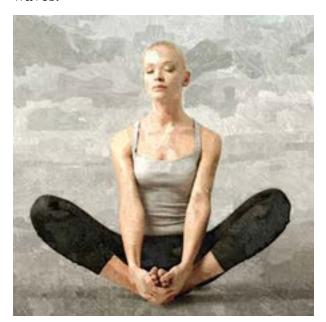
The delta frequency is the slowest of the frequencies and is experienced in deep, dreamless sleep and in very deep meditation. Among many things, deep sleep is important for the healing process and it's linked with deep healing and regeneration. Not having enough deep sleep is detrimental to your health in more ways than one.



waves.

#### The Gamma Wave (above 40Hz) 5.

This range is the most recently discovered frequency and is the fastest frequency at above 40Hz. Initial research shows that gamma waves are associated with bursts of insight and high-level information processing. Gamma waves are associated with transcendental mental states as experiments with Tibetan Buddhist monks have found that when Tibetan monks were told to generate a feeling of compassion, their brains activated in a rhythmic coherent manner, at the frequency of the gamma



Now that we know the different frequencies or states of our brain, and how the different states are optimal for different activities, we can actively use this knowledge to make our lives better. We can practice methods to help us enter into certain brain states to achieve what we want. For example, if we need to be creative, we want to be able to enter the alpha and theta brain states. We also have to be conscious to disengage from activities that keep us in the beta wave for prolonged periods to avoid chronic stress.

To practice 'Law of Attraction with a Twist' successfully you want start at the state of alphatheta waves. We'll explain how you can achieve alpha-theta state of mind in the next issue. So stay tuned!

# **MONTHLY OUTLOOK**

## MARCH 2014 丁卯 FIRE RABBIT

	八字 Bazi Chart									
時 Hour	티 Day	月 Month	年 Year							
於 神 EG Wu Yang Earth	天 Bing <b>Yang Fire</b>	別 RW Ding Yin Fire	斯 IR Jia Yang Wood	千 Heavenly 夭 Stems						
Zi Rat Yang Water	Zi Rat Yang Water	Mao Rabbit Yin Wood	Horse Yang Fire	支 Earthly 地 Branches						
<del>交</del> Gui DO 正官	<b>癸</b> Gui DO 正官	乙 Yi DR 正印	丁 己 Ding Ji RW HO 劫財 傷官	千 Hidden 藏 Stem						

#### **Auspicious Stars:**

福星 Prosperity Star

福德 Fortune Virtue

天徳 Heavenly Virtue

天喜 Sky Happiness

#### **Inauspicious Stars:**

年煞 Yearly Sha

咸池 Salty Pools

絞煞 Crossing Sha

卷舌 Curled Tongue

披麻 Drapes Star

arch 2014 favours matters relating to self-development, sales, marketing, networking and PR. Wealth will come in the form of assets and human resources. There is a mood of contentment and indulgence in the finer things in life. This is conducive to academic pursuits and networking.

If the month's Qi is unfavourable to you, you need to act with integrity and honesty as well as be diplomatic. If you have too many Peach Blossoms influences in your chart, you have to carry yourself more seriously and avoid being too friendly.

This month's energy favours those who have the following zodiacs: Tiger, Rabbit, Dog, Pig and Goat.

Wood Day Masters ( $\P$  Jia Yang Wood and Yi Yin Wood) born in the spring season should look for ways to collaborate with others. Those born in the summer months need to be careful of their conduct and be diplomatic especially when handling sensitive matters. Those born in the autumn and winter months should focus on spending some time to build a good network.

Fire Day Masters ( Bing Yang Fire and Ding Yin Fire), this is a good time to learn something and meet new people.

Earth Day Masters (戊 Wu Yang Earth and 己 Ji Yin Earth), jot down your ideas — whatever you have in mind, as it can be useful later. It is a conducive environment for building rapport with the public. Showcase yourself!

Metal Day Masters (庚 Geng Yang Metal and 辛 Xin Yin Metal), while pursuing financial freedom, take some time off for yourself to reduce your stress. Rest and recharge.

Water Day Masters (壬 Ren Yang Water and 癸 Gui Yin Water) especially those born in the autumn and winter season will see an increase inflow of income and wealth opportunities.



#### **Tiger**

A busy month is in store for you. Nevertheless, it is a good time to build and expand your network. Be open to share your experience and accept advice from the people around you.



#### **Rabbit**

You are the shining star of the month. Take this time to network and build rapport with important people who can help you in your career. Even if you do nothing, the universe will conspire to drag you out from your Rabbit hole.



#### Dragon

You are emotionally sensitive and may experience a bit of a stomach upset. Practice clarity of mind and think positively. If not you may miss-out on the little gems handed to you by Heaven Luck.



#### **Snake**

Your mood is rather grey and you don't see any way out of your problems. Focus on the solutions rather than the problem. You actually have the answer to your dilemma.



#### Horse

Single Horses are going through good romance luck. You need to take chances and put yourself out there to make full use of this month's auspicious influence. Horse people in sales, marketing, public relations and customer service can benefit from good connections.



#### Goat

Auspicious stars are keeping your pockets fat and full. Use this month to enhance your wealth and boost your savings further. Put more effort into finding additional sources of income. Use the month to learn about investment strategy. It is a good month to hunt for property whether it is for investment or for a new home.



#### Monkey

You may be a little frustrated this month due to the restrictions you face. Do not fret as this will improve your life in the long run. Those who are hunting for a new job have good prospects.



#### Rooster

Expect the unexpected. You will be much wiser and happier this way. While there may be many disruptions to your plans that hinder your progress, they are happening for a reason. It can help you to re-strategize for a better plan.



#### Dog

The month can be a double-edged sword. For those who have always been hard working and diligent, this is indeed a fortunate time for you with recognition and acknowledgement of your hard work. For those who always indulge themselves at the expense of others, your work will double, and you will face many obstacles as a result of your work attitude. It is time to make a change.



#### **Pig**

Many noble helpers will come to your assistance. Be open to the help offered to you. Just remember the people who gave you a hand with gratitude. All in this is a stable and smooth month.



#### Rat

There is likely to be miscommunication with people. Be concise with your words and do not be afraid to clarify twice and even thrice to avoid misunderstanding. For safety, avoid playing any dangerous sports.



#### Ox

Take some time off for study or just to relax. This is not the month to fight or expand. Save and recharge your energy for a more auspicious month. Be happy for people who are enjoying the limelight and know that your turn will come soon enough.

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# **MONTHLY OUTLOOK**

## APRIL 2014 戊辰 EARTH DRAGON

	八 字 Bazi Chart									
時 Hour	日 Day	月 Month	年 Year							
於 Geng Yang Metal	天 Bing <b>Yang Fire</b>	像 神 EG Wu Yang Earth	と 没 Jia Yang Wood	千 Heavenly 夭 Stems						
Yin Tiger Yang Wood	Horse Yang Fire	Chen <b>Dragon</b> Yang Earth	Horse Yang Fire	支 Earthly 地 Branches						
戊 甲 丙 Wu Jia Bing EG IR F 食神 偏印 比肩	T 己 Ding Ji RW HO 劫財 傷官	癸 戊 乙 Gui Ji Yi DO EG DR 正官 食神 正印	丁 己 Ding Ji RW HO 劫財 傷官	千 Hidden 藏 Stem						

**Auspicious Stars:** 

天解 Sky Relief

解神 Relief God

八座 Eight Seats

#### **Inauspicious Stars:**

天狗 Sky Dog

月 煞 Monthly Sha

浮沉 Fu Chen

血刃 Blood Knife

豹尾 Leopard Tail

寡宿 Lonesome

弔客 Funeral Guest

The Dragon month is about teamwork, collaboration and partnership. The energy is conducive for resolving backlogs and pending problems and issues. It bodes well for academic pursuits too. Hopefully, the effort you have previously put into marketing and public relations will pay off.

The easy and happy mood conducive to the enjoyment of the finer things in life continues. On a less rosy note, people can become indolent and the networking may lead to nothing but empty pockets.

For those whom the month's Qi is negative, you need to practice moderation in everything you do. Focus on the details to avoid overlooking important matters.

This month's energy favours those who have the following zodiacs: Rooster, Rat and Monkey.

Wood Day Masters (甲 Jia Yang Wood and こ Yi Yin Wood) especially those born at the end of spring and/or rooted can see an increment in wealth from the sales of your assets. Focus on selling and marketing your products and services.

Fire Day Masters (丙 Bing Yang Fire and 丁 Ding Yin Fire) may experience acute competition. Find ways to work together so that there is a win-win situation for everyone.

Earth Day Masters (戊 Wu Yang Earth and 己 Ji Yin Earth) will experience a sluggish month. Be active and mobile so that you do not lose your momentum.

Metal Day Masters (庚 Geng Yang Metal and 辛 Xin Yin Metal) especially those born in autumn see a burst of creative energy. Give yourself more time to develop potentially good ideas.

Water Day Masters (壬 Ren Yang Water and 癸 Gui Yin Water) especially those who feel their energy are scattered and going nowhere, you will have a clearer direction of what you want this month. Take some time to plan you next course of action.



#### **Tiger**

The busyness continues. There are chances misunderstanding and miscommunication your family and colleagues. Be concise to avoid misunderstandings. Your diplomacy is needed when it comes to handling family matters.



#### Rabbit

You are feeling a bit under the weather. Drink more water and keep to a healthy diet. Your income will see a good improvement. While this is a good year for socialising for Rabbits, the Dragon month can prove to be a bit tricky due to the sensitive mood of others. Diplomacy will be required in your daily interactions.



#### **Dragon**

You're going through a punishment. Don't be too hopeful that your ideas will be well received by others. It might be a good idea to revise your work a few times before you present it. Be open to some constructive criticism which will open-up more creative doors for you.



#### **Snake**

You can look forward to a happy month. Good news and happy events are all around. While you should be alert to petty and ruthless people, do not let them spoil your mood.



#### Horse

You will feel that you have reached a plateau and are stagnating. While you want to move forward, nothing seems to work out for you. Do not let this stress you. Give the situation some time to work itself out. Take this time to learn something new.



#### Goat

You need to be a little cautious with your investments. Some events may happen in your favour and good news is heading your way too. However, petty people can unexpectedly hinder your plans so always have a back-up plan.



#### **Monkey**

You are going through a smooth sailing month. This month's energy bodes well for wealth and career success. A little extra socializing out of your usual circle of friends may give you an unexpected romantic encounter.



#### Rooster

Good fortune is smiling your way. You will see recognition for the effort you put into your work. Unexpected bonus that boost your income can come your way too. All in a promising month with few hiccups.



#### Dog

Moderation is the word for the month. Do not go for any expansion if you are a businessman. Focus on internal restructuring. Take precautionary measures with regards to your health and safety as the stars indicate that you may suffer injuries to the leg.



### Pig

Unexpected expenses are the cause of your worries. Some careful planning and budgeting can save you a lot of headache. Since there is potential loss of wealth, it is better to spend on learning something or investing in something that can give you a future return.



#### Rat

Noble helpers will come to your assistance this month. Your clarity of mind and sharp eye gives you a boost in your work. Your hard work and diligent attitude will attract the trust of your superior.



#### Ox

You are going through erratic mood swings. Everything seems to work against you. Look at the events that happen in a positive light as there are lessons to be learned in the obstacles that you go through. Do not lend money this month.

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# **MONTHLY OUTLOOK**

# MAY 2014 근모EARTH SNAKE

	八字 Bazi Chart								
時 Hour	日 Day	月 Month	年 Year						
傷官 HO Ji Yin Earth	<b></b> Bing <b>Yang Fire</b>	傷官 HO Ji Yin Earth	海 印 Jia Yang Wood	千 Heavenly 夭 Stems					
Hai Pig Yin Water	Zi Rat Yang Water	Si Snake Yin Fire	Horse Yang Fire	支 Earthly 地 Branches					
上 甲 Ren Jia 7K IR 七殺 偏印	<b>癸</b> Gui DO 正官	庚 丙 戊 Geng Bing Wu IW F EG 偏財 比肩 食神	丁 己 Ding Ji RW HO 劫財 傷官	千 Hidden Stem					

**Auspicious Stars:** 

文昌 Intelligence

天廚 Sky Chef

### **Inauspicious Stars:**

天官符 Heavenly Officer Charm

破碎 Broken Star

亡神 Death God

陌越 Mo Yue

病符 Sickness Charm

的煞 Solid Killing

急煞 Rapid Sha

The lack of auspicious stars indicates a rather gloomy month, and the general mood of people will reflect this. The energy brings about problems such as legal problems, accidents, injuries and illness.

Thanks to the presence of the 文昌 Intelligence Star, people have the common sense to act wisely and keep problems under control.

For those whom the month's Qi is negative, you need to practice moderation in everything you do. Focus on the details to avoid overlooking important matters. Do not indulge too much on having fun.

This month's energy favours those who have the following zodiacs: Snake, Monkey, Ox and Rooster.

Wood Day Masters (♥ Jia Yang Wood and ∠ Yi Yin Wood) will be sensitive to provocation. You have a tendency to be involved in arguments and disputes. Divert your energy to more productive work.

Fire Day Masters (丙 Bing Yang Fire and 丁 Ding Yin Fire) will face the heat of intense competition. Find a new market. There is no point in fighting over a small piece of cake.

Earth Day Masters (戊 Wu Yang Earth and 己 Ji Yin Earth) what better time to showcase your creative ideas and work than now.

Metal Day Masters (庚 Geng Yang Metal and 辛 Xin Yin Metal) especially those born in autumn will face a lot of restrictions. 庚 Geng Day Masters, learn the hard work of discipline, it will be good for you. \(\frac{1}{2}\) Xin Day Masters, seek to contribute more in term of ideas and advice.

Water Day Masters (壬 Ren Yang Water and 癸 Gui Yin Water) especially those born in the autumn and winter will see another round of increase in income and bonus coming your way.



#### **Tiger**

The busyness of the past months continues. Your stress levels are up. Take some time off even if it is just for a day or two, to just rest and do nothing. It will help you focus better in your work.



#### Rabbit

Your wealth luck continues to improve. Your health will take a turn for the better too. All in it is a smooth sailing month.



#### **Dragon**

Things will start to look brighter for you. Your mood turns sunnier too as your problems at work start to clearup. This is a good month to take-up some short course for self-improvement. Avoid playing dangerous sports especially those that are water related.



#### **Snake**

This is your month to shine as people look to you for help with resolving their problems. Help where you can and do not feel bad if the situation is beyond your capability.



#### Horse

Health is your main concern this month. You may experience stomach upset, indigestion and allergy. Pay careful attention to your food.



#### Goat

Take thing easy as this is not the month for you to shine. Do not go on an expansion mode if you are in business. For employees, your luck is more stable. However, do not bring too much attention to yourself. You may not be able to handle the work passed to you. Be more patient and focus on resolving matters by any means possible. Noble people are there to offer you advice and help.



#### Monkey

You can look forward to another fortunate month. While there is extra workload coming your way, expect to see progress in your career. Both single and married Monkeys will see good development in their personal relationships. Businessmen will see a further boost in their income.



#### Rooster

You will have another month of good luck in all areas. Everything will work out smoothly. Although minor problems may crop-up you have the capability to resolve the matter.



#### Dog

You may experience positive attention from the opposite sex this month. This attraction can turn into a serious relationship if you accept the person into your life. For singles, this is a month to be proactive to look-out for a love partner especially for guys. The energy is also beneficial for networking and public relations work.



#### **Pig**

A busy month is in store for you. Being busy is good as you can look forward to recovering last month's losses.



#### Rat

Your luck improves further with your hard work. Noble helpers will continue to give you assistance. Besides putting in effort, you need to work smarter to tap into a higher level of success. Self-cultivation and development is essential here to improve your odds and increase your opportunities.

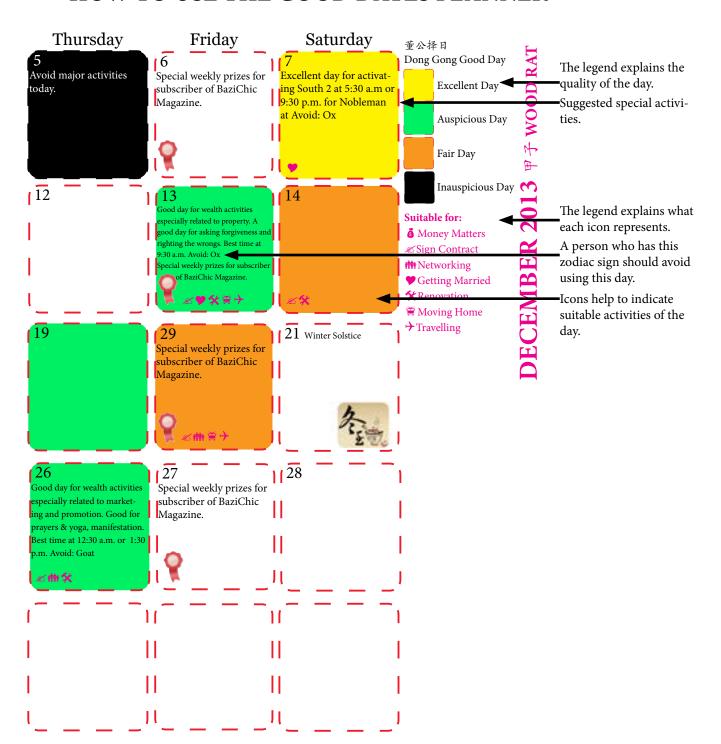


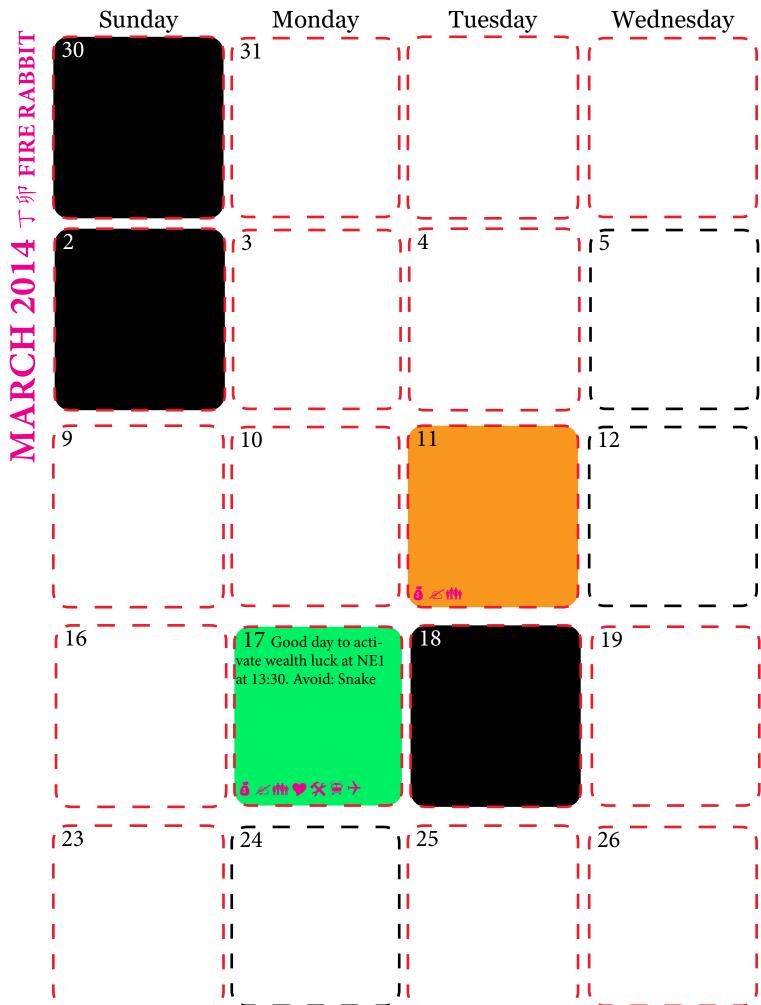
#### Ox

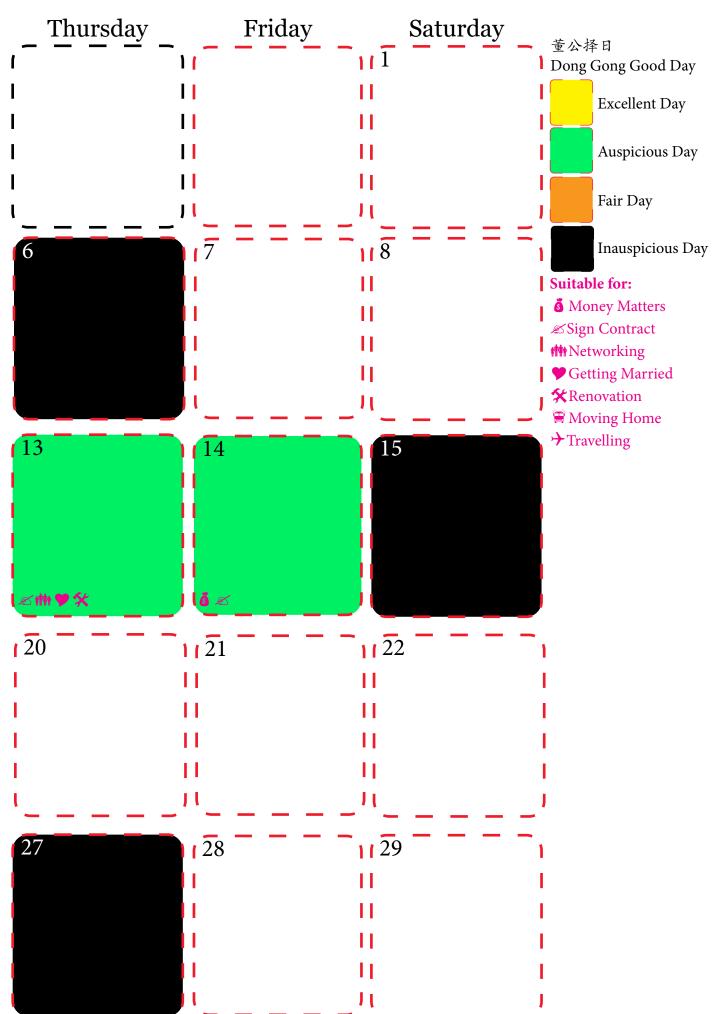
Unexpected opportunities in terms of extra work and income may come your way. Be alert so that when the opportunity presents itself, you can grab it. Do not think too much about 'what if'. The 'know how' will come to you later. All in this is a stable month to look forward too.

# **GOOD DATES PLANNER**

### HOW TO USE THE GOOD DATES PLANNER

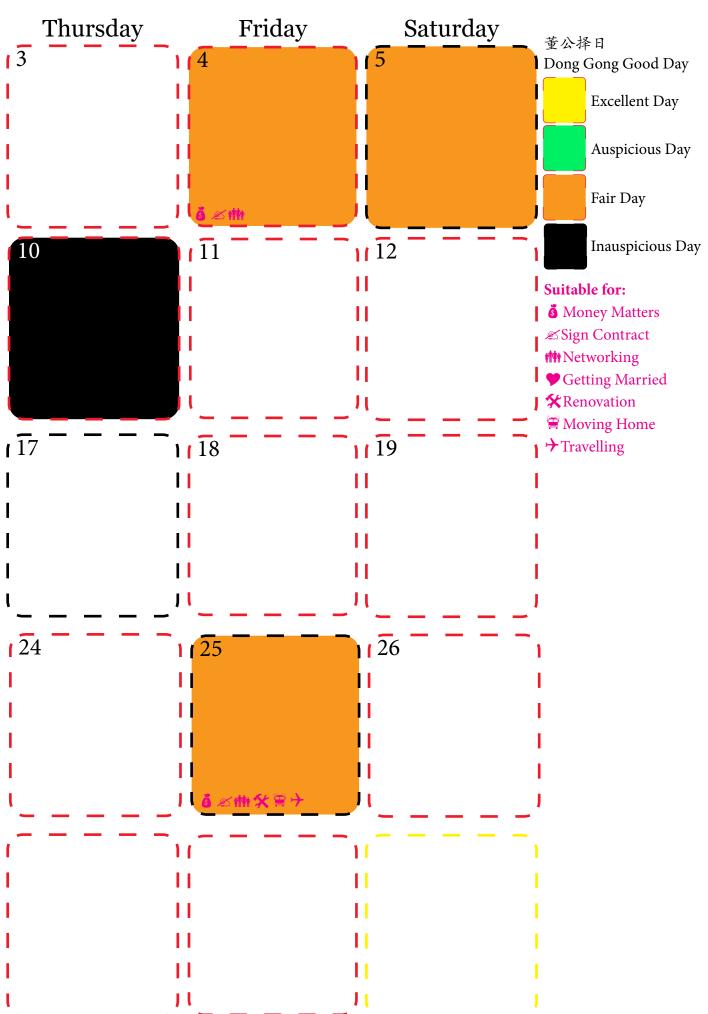






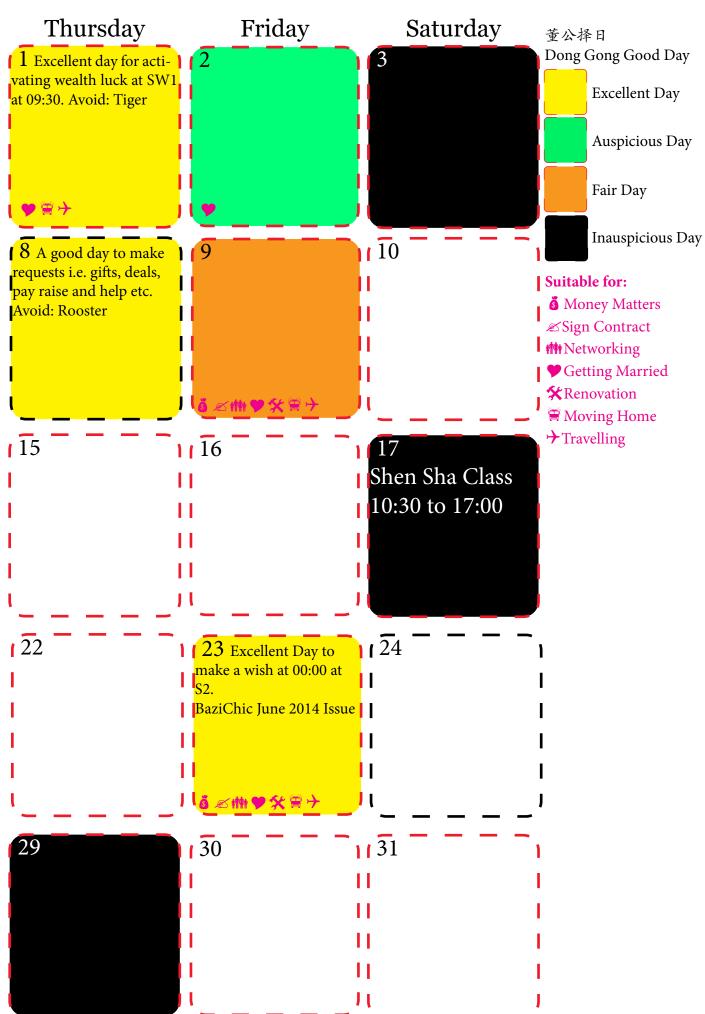
# GOOD DATES PLANNER

<b>⊢</b>	Sunday	Monday	Tuesday	Wednesday
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APRIL 2014 太辰 EARTH DRAGON	13	14 	11 15 11	16 Good day to activate health luck at NE1 at 11:30. Avoid: Pig
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	[	28 Good day to activate wealth luck at NE3 at 11:30. Avoid: Pig	29	1 <sub>1</sub> 30
l	I	at 11.50. Avoid. Fig	li .	-11 1
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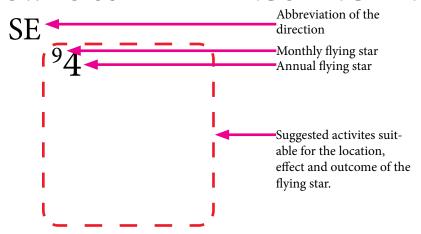
# **GOOD DATES PLANNER**



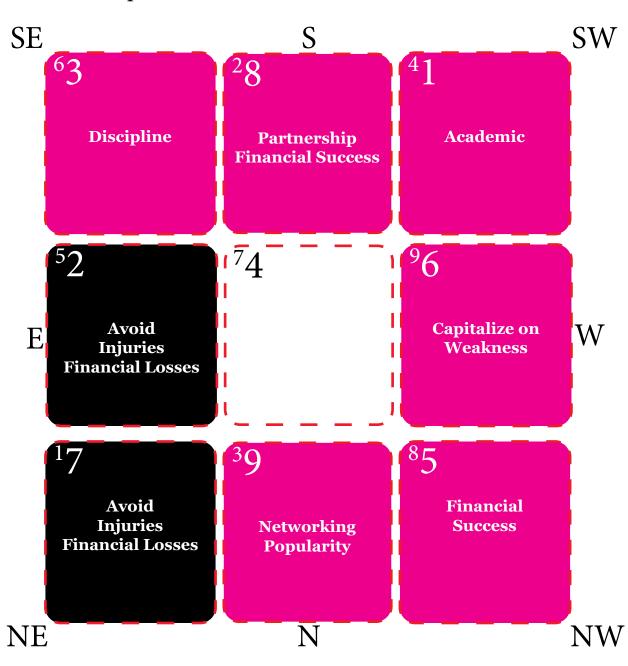


### 2014 ANNUAL AND MONTHLY FLYING STAR CHART

### HOW TO USE THE FLYING STAR CHART

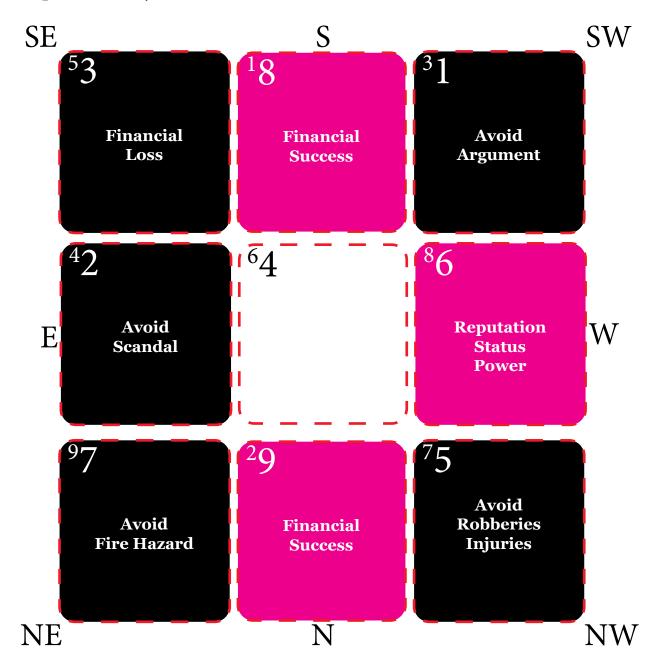


March 6 - April 4 丁卯



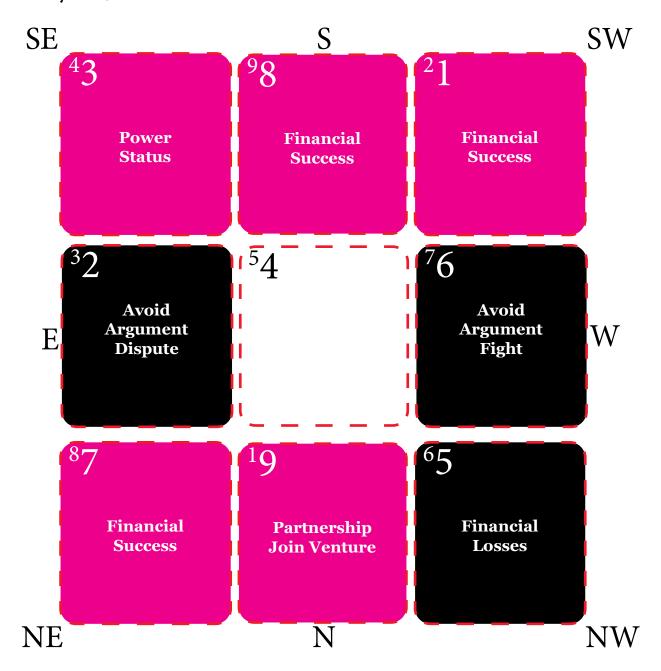
### 2014 ANNUAL AND MONTHLY FLYING STAR CHART

April 5 - May 4 戊辰



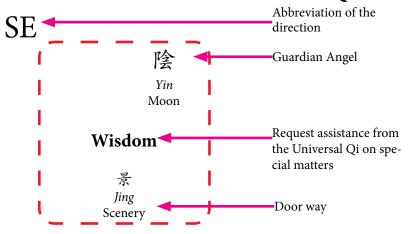
### 2014 ANNUAL AND MONTHLY FLYING STAR CHART

May 5 - June 5 己巳

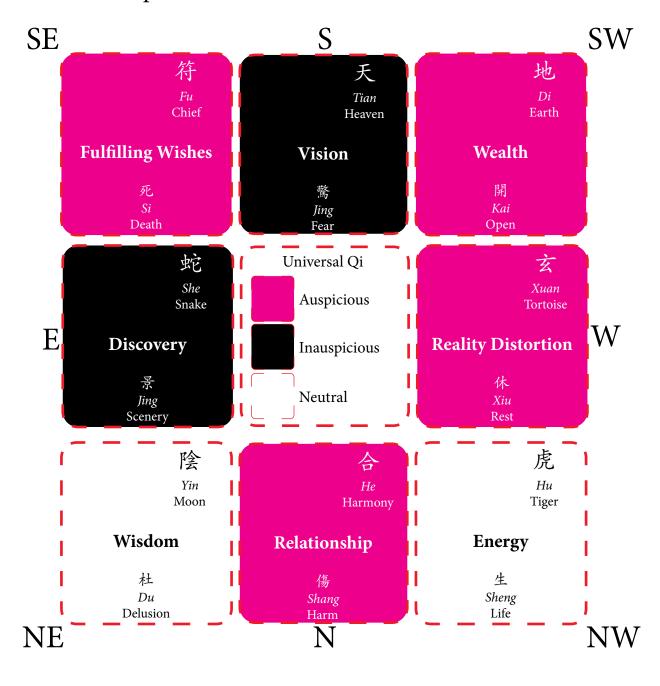


## UNIVERSAL QI MAP Law of Attraction

### HOW TO USE THE UNIVERSAL QI MAP

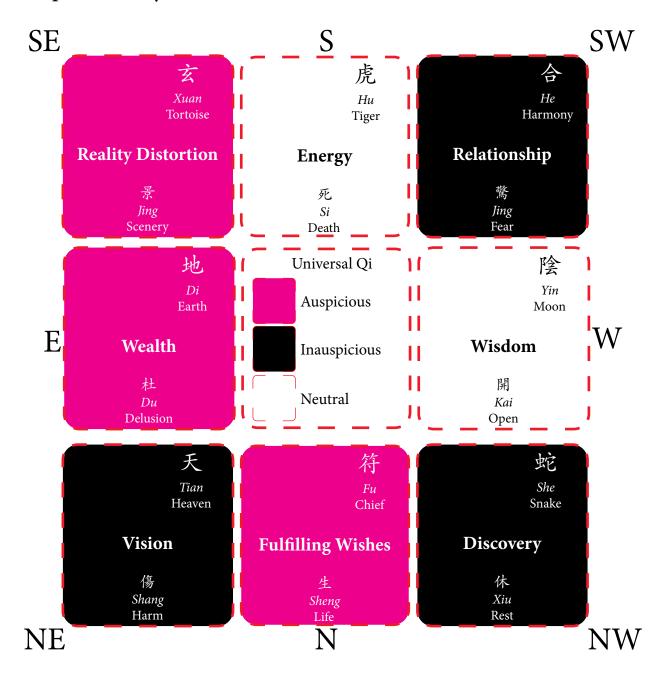


March 6 - April 4 丁卯



## UNIVERSAL QI MAP Law of Attraction

April 5 - May 4 戊辰



# UNIVERSAL QI MAP Law of Attraction

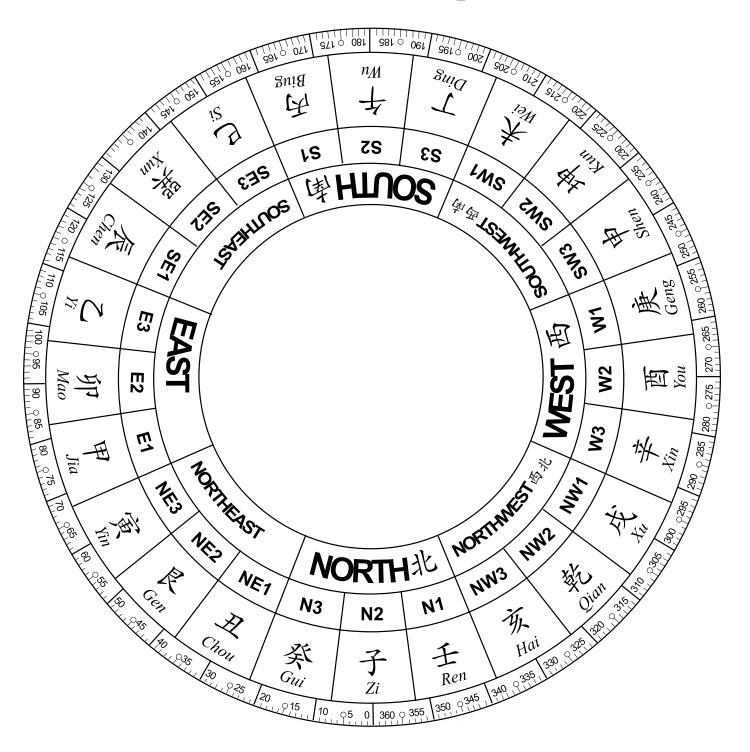
May 5 - June 5 己巳 SE S SW 蛇 天 符 She Tian Snake Chief Heaven **Fulfilling Wishes** Vision Discovery 休 鷩 開 Kai Xiu Jing Fear Rest Open 陰 Universal Qi 地 Di Auspicious Moon Earth E Wealth Wisdom Inauspicious 生 死 Neutral Sheng Life Death 合 虎 玄 Не Xuan Ни Harmony Tiger Tortoise Relationship **Reality Distortion** Energy 景 傷 Jing Shang Dи Scenery Harm Delusion NE  $\bar{\mathsf{N}}$ NW

# CHEAT SHEET

# **24-Mountain Reference Chart**

GUA	RECTION		24 M	OUN	TAINS	DEGREES
_		S1	Bing	丙	Yang Fire	157.6 - 172.5
<b>☲</b> Li	South	S2	Wu	午	Horse (Yang Fire)	172.6 - 187.5
Ll		S3	Ding	丁	Yin Fire	187.6 - 202.5
		SW1	Wei	未	Goat (Yin Earth)	202.6 - 217.5
<b>E</b> Kun	Southwest	SW2	Kun	坤	Southwest (Earth)	217.6 - 232.5
Kuii		SW3	Shen	申	Monkey (Yang Metal)	232.6 - 247.5
		W1	Geng	庚	Yang Metal	247.6 - 262.5
<b>≝</b> Dui	West	W2	You	酉	Rooster (Yin Metal)	262.6 - 277.5
Dui		W3	Xin	辛	Yin Metal	277.6 - 292.5
_		NW1	Xu	戌	Dog (Yang Earth)	292.6 - 307.5
<b>=</b> Qian	Northwest	NW2	Qian	乾	Northwest (Metal)	307.6 - 322.5
Qiaii		NW3	Hai	亥	Pig (Yin Water)	322.6 - 337.5
		N1	Ren	壬	Yang Water	337.6 - 352.5
<b>∷</b> Kan	North	N2	Zi	子	Rat (Yang Water)	352.6 - 7.5
Kaii		N3	Gui	癸	Yin Water	7.6 - 22.5
_		NE1	Chou	丑	Ox (Yin Earth)	22.6 - 37.5
<b>=</b> Gen	Northeast	NE2	Gen	艮	Northeast (Earth)	37.6 - 52.5
Gen		NE3	Yin	寅	Tiger (Yang Wood)	52.6 - 67.5
		E1	Jia	甲	Yang Wood	67.6 - 82.5
<b>=</b> Zhen	East	E2	Mao	卯	Rabbit (Yin Wood)	82.6 - 97.5
Ziieii		E3	Yi	乙	Yin Wood	97.6 - 112.5
_		SE1	Chen	辰	Dragon (Yang Earth)	112.6 - 127.5
<b>=</b> Xun	Southeast	SE2	Xun	巽	Southeast (Wood)	127.6 - 142.5
AuII		SE3	Si	巴	Snake (Yin Fire)	142.6 - 157.5

### **24-Mountain Compass**



# Feng Shui Eight Mansions: East & West Group Direction

# 1. East Group 東命

卦 Gua	生氣 Sheng Qi Life Generating	天醫 Tian Yi Heavenly Doctor	延年 Yan Nian Longevity	伏位 Fu Wei Stability	禍害 Huo Hai Mishaps	五鬼 Wu Gui Five Ghosts	六煞 Liu Sha Six Killings	絕命 Jue Ming Life Threatening
坎 <i>Kan</i> 1 Water	東南 South East	東 East	南 South	北 North	西 West	東北 North East	西北 North West	西南 South West
震 Zhen 3 Wood	南 South	北 North	東南 South East	東 East	西南 South West	西北 North West	東北 North East	西 West
巽 Xun 4 Wood	北 North	南 South	東 East	東南 South East	西北 North West	西南 South West	西 West	東北 North East
离 <i>Li</i> 9 Fire	東 East	東南 South East	北 North	南 South	東北 North East	西 West	西南 South West	西北 North West

# 1. West Group 東命

卦 Gua	生氣 Sheng Qi Life Generating	天醫 Tian Yi Heavenly Doctor	延年 Yan Nian Longevity	伏位 Fu Wei Stability	禍害 Huo Hai Mishaps	五鬼 Wu Gui Five Ghosts	六煞 Liu Sha Six Killings	絕命 Jue Ming Life Threatening
坤 <i>Kun</i> 2 Earth	東北 North East	西 West	西北 North West	西南 South West	東 East	東南 South East	南 South	北 North
乾 Qian 6 Metal	西 West	東北 North East	西南 South West	西北 North West	東南 South East	東 East	北 North	南 South
兌 Dui 7 Metal	西北 North West	西南 South West	東北 North East	西 West	北 North	南 South	東南 South East	東 East
艮 <i>Gen</i> 8 Earth	西南 South West	西北 North West	西 West	東北 North East	南 South	北 North	東 East	東南 South East

# Year Pil<u>lar and Life Gua Reference Table for 1912 - 1979</u>

V	oor of Di-		Life	Gua
Y	ear of Bir	TN	Male	Female
1912	壬子 Ren Zi	Water Rat	7	8
1913	癸 丑 Gui Chou	Water Ox	6	9
1914	甲寅 Jia Yin	Wood Tiger	5	1
1915	乙卯 Yi Mao	Wood Rabbit	4	2
1916	丙辰 Bing Chen	Fire Dragon	3	3
1917	丁巳 Ding Si	Fire Snake	2	4
1918	戍午 Wu Wu	Earth Horse	1	5
1919	己未 Ji Wei	Earth Goat	9	6
1920	庚申 Geng Shen	Metal Monkey	8	7
1921	辛酉 Xin You	Metal Rooster	7	8
1922	壬戌 Ren Xu	Water Dog	6	9
1923	癸亥 Gui Hai	Water Pig	5	1
1924	甲子 Jia Zi	Wood Rat	4	2
1925	乙丑 Yi Chou	Wood Ox	3	3
1926	丙寅 Bing Yin	Fire Tiger	2	4
1927	丁卯 Ding Mao	Fire Rabbit	1	5
1928	戍辰 Wu Chen	Earth Dragon	9	6
1929	근 C Ji Si	Earth Snake	8	7
1930	庚午 Geng Wu	Metal Horse	7	8
1931	辛未 Xin Wei	Metal Goat	6	9
1932	壬申 Ren Shen	Water Monkey	5	1
1933	奏酉 Gui You	Water Rooster	4	2
1934	甲戌 Jia Xu	Wood Dog	3	3
1935	乙亥 Yi Hai	Wood Pig	2	4
1936	丙子 Bing Zi	Fire Rat	1	5
1937	丁丑 Ding Chou	Fire Ox	9	6
1938	戊寅 Wu Yin	Earth Tiger	8	7
1939	己卯 Ji Mao	Earth Rabbit	7	8
1940	庚辰 Geng Chen	Metal Dragon	6	9
1941	辛巳 Xin Si	Metal Snake	5	1
1942	壬午 Ren Wu	Water Horse	4	2
1943	癸未 Gui Wei	Water Goat	3	3
1944	甲申 Jia Shen	Wood Monkey	2	4
1945	乙酉 Yi You	Wood Rooster	1	5

37	CD.	.1	Life	Gua
Υ 6	ear of Bii	Tn	Male	Female
1946	丙戌 Bing Xu	Fire Dog	9	6
1947	丁亥 Ding Hai	Fire Pig	8	7
1948	戊子 Wu Zi	Earth Rat	7	8
1949	己丑 Ji Chou	Earth Ox	6	9
1950	庚寅 Geng Yin	Metal Tiger	5	1
1951	辛卯 Xin Mao	Metal Rabbit	4	2
1952	壬辰 Ren Chen	Water Dragon	3	3
1953	奏已 Gui Si	Water Snake	2	4
1954	甲午 Jia Wu	Wood Horse	1	5
1955	乙未 Yi Wei	Wood Goat	9	6
1956	丙申 Bing Shen	Fire Monkey	8	7
1957	丁酉 Ding You	Fire Rooster	7	8
1958	戊戌 Wu Xu	Earth Dog	6	9
1959	己亥 Ji Hai	Earth Pig	5	1
1960	庚子 Geng Zi	Metal Rat	4	2
1961	辛丑 Xin Chou	Metal Ox	3	3
1962	壬寅 Ren Yin	Water Tiger	2	4
1963	癸卯 Gui Mao	Water Rabbit	1	5
1964	甲辰 Jia Chen	Wood Dragon	9	6
1965	乙巳 Yi Si	Wood Snake	8	7
1966	丙午 Bing Wu	Fire Horse	7	8
1967	丁未 Ding Wei	Fire Goat	6	9
1968	戊申 Wu Shen	Earth Monkey	5	1
1969	己酉 Ji You	Earth Rooster	4	2
1970	庚戌 Geng Xu	Metal Dog	3	3
1971	辛亥 Xin Hai	Metal Pig	2	4
1972	壬子 Ren Zi	Water Rat	1	5
1973	癸丑 Gui Chou	Water Ox	9	6
1974	甲寅 Jia Yin	Wood Tiger	8	7
1975	乙卯 Yi Mao	Wood Rabbit	7	8
1976	丙辰 Bing Chen	Fire Dragon	6	9
1977	丁巳 Ding Si	Fire Snake	5	1
1978	戍午 Wu Wu	Earth Horse	4	2
1979	己未 Ji Wei	Earth Goat	3	3

Year Pillar and Life Gua Reference Table for 1980 - 2047

			I ifa	Cuo
Ye	ear of Bir	rth	Male	Gua Female
1980	庚申 Geng Shen	Metal Monkey	2	4
1981	辛酉 Xin You	Metal Rooster	1	5
1982	壬戌 Ren Xu	Water Dog	9	6
1983	癸亥 Gui Hai	Water Pig	8	7
1984	甲子 Jia Zi	Wood Rat	7	8
1985	乙丑 Yi Chou	Wood Ox	6	9
1986	丙寅 Bing Yin	Fire Tiger	5	1
1987	丁卯 Ding Mao	Fire Rabbit	4	2
1988	戊辰 Wu Chen	Earth Dragon	3	3
1989	こと Ji Si	Earth Snake	2	4
1990	庚午 Geng Wu	Metal Horse	1	5
1991	辛未 Xin Wei	Metal Goat	9	6
1992	壬申 Ren Shen	Water Monkey	8	7
1993	癸酉 Gui You	Water Rooster	7	8
1994	甲戌 Jia Xu	Wood Dog	6	9
1995	乙亥 Yi Hai	Wood Pig	5	1
1996	丙子 Bing Zi	Fire Rat	4	2
1997	丁丑 Ding Chou	Fire Ox	3	3
1998	戍寅 Wu Yin	Earth Tiger	2	4
1999	己卯 Ji Mao	Earth Rabbit	1	5
2000	庚辰 Geng Chen	Metal Dragon	9	6
2001	辛巳 Xin Si	Metal Snake	8	7
2002	壬午 Ren Wu	Water Horse	7	8
2003	癸未 Gui Wei	Water Goat	6	9
2004	甲申 Jia Shen	Wood Monkey	5	1
2005	乙酉 Yi You	Wood Rooster	4	2
2006	丙戌 Bing Xu	Fire Dog	3	3
2007	丁亥 Ding Hai	Fire Pig	2	4
2008	戍子 Wu Zi	Earth Rat	1	5
2009	己丑 Ji Chou	Earth Ox	9	6
2010	庚寅 Geng Yin	Metal Tiger	8	7
2011	辛卯 Xin Mao	Metal Rabbit	7	8
2012	壬辰 Ren Chen	Water Dragon	6	9
2013	癸巳 Gui Si	Water Snake	5	1

V	ear of Bir	•th	Life	Gua
	ear or bir	. UII	Male	Female
2014	甲午 Jia Wu	Wood Horse	4	2
2015	乙未 Yi Wei	Wood Goat	3	3
2016	丙申 Bing Shen	Fire Monkey	2	4
2017	丁酉 Ding You	Fire Rooster	1	5
2018	戊戌 Wu Xu	Earth Dog	9	6
2019	己亥 Ji Hai	Earth Pig	8	7
2020	庚子 Geng Zi	Metal Rat	7	8
2021	辛丑 Xin Chou	Metal Ox	6	9
2022	壬寅 Ren Yin	Water Tiger	5	1
2023	癸卯 Gui Mao	Water Rabbit	4	2
2024	甲辰 Jia Chen	Wood Dragon	3	3
2025	乙巳 Yi Si	Wood Snake	2	4
2026	丙午 Bing Wu	Fire Horse	1	5
2027	丁未 Ding Wei	Fire Goat	9	6
2028	戊申 Wu Shen	Earth Monkey	8	7
2029	己酉 Ji You	Earth Rooster	7	8
2030	庚戌 Geng Xu	Metal Dog	6	9
2031	辛亥 Xin Hai	Metal Pig	5	1
2032	壬子 Ren Zi	Water Rat	4	2
2033	癸丑 Gui Chou	Water Ox	3	3
2034	甲寅 Jia Yin	Wood Tiger	2	4
2035	乙卯 Yi Mao	Wood Rabbit	1	5
2036	丙辰 Bing Chen	Fire Dragon	9	6
2037	丁巳 Ding Si	Fire Snake	8	7
2038	戊午 Wu Wu	Earth Horse	7	8
2039	己未 Ji Wei	Earth Goat	6	9
2040	庚申 Geng Shen	Metal Monkey	5	1
2041	辛酉 Xin You	Metal Rooster	4	2
2042	壬戌 Ren Xu	Water Dog	3	3
2043	奏亥 Gui Hai	Water Pig	2	4
2044	甲子 Jia Zi	Wood Rat	1	5
2045	乙丑 Yi Chou	Wood Ox	9	6
2046	丙寅 Bing Yin	Fire Tiger	8	7
2047	丁卯 Ding Mao	Fire Rabbit	7	8

### Reference Table: Bazi Heavenly Stems Relationship

Heavenly Stems Combination, Countering and Clashes 天干合剋沖

	Jia Yang Wood	と Yi Yin Wood	丙 <i>Bing</i> Yang Fire	Ding Yin Fire	戊 Wu Yang Earth	プ <i>Ji</i> Yin Earth	庚 Geng Yang Metal	辛 Xin Yin Metal	£ Ren Yang Water	<i>癸</i> <i>Gui</i> Yin Water
Combination 合	ر الم الم الم الم الم الم	庚 Geng Yang Metal	辛 Xin Yin Metal	士 Ren Yang Water	癸 <i>Gui</i> Yin Water	甲 <i>Jia</i> Yang Wood	乙 Yi Yin Wood	丙 Bing Yang Fire	フ <i>Ding</i> Yin Fire	戊 Wu Yang Earth
<b>Counter</b> ग्र	戊 Wu Yang Earth	プ <i>Ji</i> Yin Earth	庚 Geng Yang Metal	辛 Xin Yin Metal	士 Ren Yang Water	癸 <i>Gui</i> Yin Water	甲 <i>Jia</i> Yang Wood	Z. Yi Yin Wood	丙 Bing Yang Fire	Ding Yin Fire
Clash 沖	庚 Geng Yang Metal	辛 Xin Yin Metal	士 Ren Yang Water	癸 Gui Yin Water			甲 <i>Jia</i> Yang Wood	Z Yi Yin Wood	丙 <i>Bing</i> Yang Fire	Ding Yin Fire

### Reference Table: Bazi Earthly Branches Relationship

Earthly Branches Combination, Punishment, Destruction, Clash and Harm 天干合 刑 破害

	子 Zi Rat	H. Chou Ox	寅 Yin Tiger	ப்பட் Mao Rabbit	辰 Chen Dragon	Si Snake	午 Wu Horse	未 Wei Goat	Shen Monkey	酉 You Rooster	戌 Xu Dog	亥 Hai Pig
Six Combination 六合	<u>H</u> Chou Ox	子 Zi Rat	亥 Hai Pig	戌 Xu Dog	酉 You Rooster	中 Shen Monkey	未 Wei Goat	午 Wu Horse	Si Snake	辰 <i>Chen</i> Dragon	႘ှော <i>Mao</i> Rabbit	寅 <i>Yin</i> Tiger
Three Harmony 三合	宇 Shen Monkey 辰 Chen Dragon	巴 Si Snake 西 You Rooster	午 Wu Horse 戌 Xu Dog	亥 Hai Pig 未 Wei Goat	子 Zi Rat 申 Shen Monkey	酉 You Rooster 丑 Chou Ox	寅 Yin Tiger 戊 Xu Dog	亥 Hai Pig 卯 Mao Rabbit	子 Zi Rat 反 Chen Dragon	Si Snake H Chou Ox	寅 Yin Tiger 午 Wu Horse	卯 Mao Rabbit 未 Wei Goat
Clash 沖	午 Wu Horse	未 Wei Goat	宇 Shen Monkey	西 You Rooster	戌 Xu Dog	亥 Hai Pig	子 Zi Rat	£L Chou Ox	寅 Yin Tiger	ழ் <mark>ர</mark> <i>Mao</i> Rabbit	長 Chen Dragon	Si Snake
Punishment 刑	ப்படி <i>Mao</i> Rabbit	戌 Xu Dog 未 Wei Goat	Si Snake 中 Shen Monkey	子 Zi Rat	辰 Chen Dragon	第 Yin Tiger 申 Shen Monkey	午 Wu Horse	丑 Chou Ox 戌 Xu Dog	寅 Yin Tiger 巳 Si Snake	酉 You Rooster	丑 Chou Ox 未 Wei Goat	亥 Hai Pig
Destruction 破	西 You Rooster	辰 Chen Dragon	亥 Hai Pig	午 Wu Horse	£L Chou Ox	身 Shen Monkey	ழ் <mark>ர</mark> <i>Mao</i> Rabbit	戌 Xu Dog	Si Snake	子 Zi Rat	未 Wei Goat	寅 Yin Tiger
Harm 害	未 Wei Goat	午 Wu Horse	E Si Snake	辰 Chen Dragon	<b>у́Г</b> <i>Mao</i> Rabbit	寅 Yin Tiger	<u>FL</u> Chou Ox	子 Zi Rat	亥 Hai Pig	戌 Xu Dog	西 You Rooster	身 Shen Monkey

End