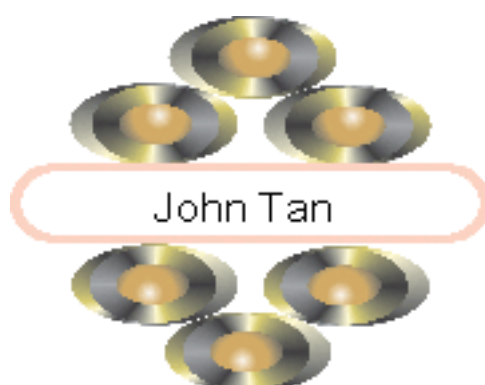


BaZi Report For John Tan



Authentic Destiny
<http://www.adeptiny.com>
25/08/2015

Your BaZi Master
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1 Introduction

BaZi, also known as the 4 Pillars of Destiny, is one of the systems used by the Chinese to predict an individual's destiny. This system is generally accepted as the most authentic and accurate prediction of an individual's destiny, whereby each of the eight characters is symbolized by one of the dualisms of yin and yang of the five basic elements. This is derived from the reduction of the birth data into the 5 basic elements, namely Wood, Fire, Earth, Metal and Water and analyzing the interaction of these elements represented. The 4 Pillars are derived from the Year, Month, Day and Hour and each of these Pillars is represented by 2 elements, one for the Heavenly Stem and one for the Earthly Branch. The accuracy of the prediction depends on how well your destiny is interpreted and diagnosed according to the interrelationship between these elements by the fortune-teller. This system is adopted for the prediction of one's destiny by the Chinese as it is believed that the universe is made up of and represented by these 5 basic elements of which human beings are also part of the universe.

BaZi can also determine an individual's potential, character and ability so that he can unlock his potential and ability in order to achieve success. It also enables him to ascertain the appropriate timing in planning and preparing himself like accumulating and organizing the required resources for the implementation of his project so that the chances of success is much higher. It also assists him to be a more tolerant and understanding person in terms of human relationships, especially when dealing with loved ones.

However, BaZi has its own limitations as a person's success or failure is not exclusively dependent on destiny alone, although it does have a significant impact. The Chinese believe that the 5 factors that affect the success or failure of a person, ranked in order of importance, are:

- **Destiny** - Destiny is determined by the day and time we were born.
- **Luck** - This is the pattern of ups and downs one is experiencing during one's lifetime. It is generally accepted that luck plays an important role in our life.
- **Feng Shui** - The environment and the surroundings we live in and it refers not only to the physical but also the cosmic aspect of our surroundings which include time and space dimension.
- **Character** - This refers to the personal characteristics of a person's character, like honesty, kindness, helpfulness, charitable, hardworking, forgiveness and other positive traits.
- **Education** - This not only refers to a person's academic achievements but also include professional training, acquiring technical know-how and other general knowledge like politics, economics, world affairs and other subjects that can assist one's career.

However, besides the 5 factors given above that determine an individual's success or failure in life, other factors such as the country one is residing in and the profession one is pursuing can also influence its outcome. The political and economic situations differ from one country to another at any given point in time. Likewise, the country's and world's current demand for goods and services make certain professions and trades in greater demand, whereby one can be remunerated with better income and profit if one is in the right industry and service sector. Therefore, although two persons are born at the same time but whose professions are not the same, their level of income may be different but the pattern of ups and downs will be the same.



Diagram - Factors affecting the Success and Happiness of a person

BaZi can assist a person in:

1. Choosing the correct career for the betterment of it.
2. Timing of an investment or venture.
3. Choosing the right partner whether in business or marriage.
4. Enhancing personal feng shui like siting or facing the correct directions, wearing of the right colors or ornaments, interior design to enhance health and harmony.
5. Predicting misfortunes and taking positive action to neutralize them.
6. Discovering your child's hidden talents so that you can guide him/her to do a course which he/she can excel in.
7. Selecting an auspicious date for marriage, shifting of home or opening ceremony.
8. Selecting an auspicious birth date for those women who want to have their babies delivered through caesarean.

Destiny cannot be changed but can be improved. Improving one's destiny means one can reduce one's loss during a downward phase and enhance one's gain during a period of good luck but it cannot turn a loss into a profit.

The aim of this prediction is to enable you to have a clearer view of your future but you should not solely depend on it to make decisions as other factors also play a role in achieving your success.

2 Your Personal Reading

SELF-ELEMENT Fire (Yang Fire)

CLASSIFICATION Yang Ren Formation(Sword Star)

STRENGTH OF SELF-ELEMENT ... Strong (Very strong)

YOUR FAVOURABLE ELEMENTS¹:

1. Excellent: Metal
2. Good: Earth

YOUR MIXED ELEMENTS

3. Mixed: Water

YOUR UNFAVOURABLE ELEMENTS²

4. Poor: Fire
5. Caution: Wood

Note:

See section on Interpretation of Luck Pillar and Yearly Luck to refer to your Current and Future Luck Pillars in terms of Excellent, Good, Mixed, Poor and Caution.

¹*Favorable elements are elements which are good for you especially during the period or years when you are experiencing good luck.*

²*Elements which are bad for you where the unfavourable elements fall into the respective Luck Pillars in both the Heavenly Stem and Earthly Branch for the period(s) concerned.*

3 Personality, Romance and Profession

3.1 Personality and Character

You are full of energy and always on the move, like to talk and require very little sleep. Your friends will never be bored as you are very entertaining and exciting. You are likely to be brilliant, alert and possessing creative spirit. You can delegate authority well and your approach is friendly rather than bossy. The chances that you do not believe in rules are very high and they are likely to be violated or flouted. You hate doing the same thing twice in the same way because with your creativity you can come out with new solutions.

You are temperamental and snap quite easily as you find difficulty in concealing your thoughts and feelings. A very chatty and talkative person you speak your mind without much reservation and this can cause misunderstanding to people who are sensitive or people who do not know you well. You acquire interests as fast as you lose them because you make your decision too fast. Though you are prompt in taking action you are impatient, impassionate and can also be egoistic. You are smart and fast at learning and knowing almost everything at an incredible rate but might not work hard or sacrifice to achieve what you set out to do.

You have the tendency to dominate or teach others who are less aggressive than you are. Your willpower and constant drive will make you perform well in any profession you choose. A self-assured, determined person and expressive with your emotions, you are interested in the opposite sex. On the negative side, you can be very opinionated, stubborn and controversial.

You are highly adventurous person with high aspirations and aptitude" which could make your dream come true. Travelling, adventure and expedition is your main priority after the age of thirty.

3.2 Romance and Compatibilities

You are demanding, insistent of affection and require for constant attention from your lover. With your ingenious charm you can eventually seduce those you want to court with your crafty ways. Preferring clear-cut romance, you are nonetheless an exciting lover. You are well matched with Libra and Aquarius born in Dragon/Monkey years.

A passionate person, you have a knack for love and you may have many love affairs in your lifetime even after getting married. You are a sweet talker and are very clever in romantic matters and these often convey the wrong message to people whom you might not have an interest at heart. It is likely that you get into love triangles involving both married and unmarried parties. But once you are truly in love you can be a very good partner, offering your sweet, gentle and charming ways.

You are attracted to people especially those of the opposite sex and can get along well with them as they possess a lot of your favourable elements. In your case it is

people who possess the excess or strong elements like **Metal** and **Earth**

However, there are times you can be attracted to people who may not possess your favourable elements but he/she may be going through a Luck Pillar which are favourable elements of yours. Thus when this Luck Pillar has passed, then there will be a change of attitude or liking, which you have previously encountered. The changing elements will subconsciously affect your mood and feelings towards your loved ones. That explains why we often find that someone suddenly does not appear to be attractive anymore. Likewise, this might also happen to you when somebody who once loved you might find you no longer attractive.

You are likely to encounter romance or "flower of romance" during the Luck Pillar, year, month or even day where the period concerned is represented by the animal signs of **Rooster** and **Rabbit**.

3.3 Profession

You are a gifted person who can play the serious, intricate and difficult roles in life. A most mutable person, you will thrive where there is change, variation and diversification. With your vibrant and mental motion, anything that involved invention, creation will make the most out of you. You dread to work in a dull office like banking or any confining place.

Your sphere of activities is concentrated around enterprise, adventure and professions that are linked to public approval. You are a good talker and like exciting jobs, which can bring the best out of you. Suitable careers are politician, military, solicitor, actor/actress, chef and any other profession that deal with the public.

You are likely to adopt or are currently employed in a profession whereby the elements are dominant in your 4 Pillars of Destiny. The elements are *Fire* and *Metal* that are represented as follows:-

Fire	Energy, cooking, electricity, electronics, trading of stock market, commodities and futures, restaurants, entertainments and industry that is fire based.
Metal	Gold, metalwork, automobiles, jewellery, finance, telecommunications, insurance, internet business, computer, education, mechanical work, servicing and consultancy.

However, you can do better if you can adopt a profession where it is represented by the elements which are favourable to you. Your favourable elements are *Metal* and *Earth*. The profession or field representing them are as follows:-

Metal	Gold, metalwork, automobiles, jewellery, finance, telecommunications, insurance, internet business, computer, education, mechanical work, servicing and consultancy.
Earth	Property, construction, mining, chemicals, building materials, pottery, glass, ceramic and clay and industry that is earth based.

4 Interpretation of Your Personal Reading

Interpretation of your personal reading extracted from the Master Chart for the 4 Pillars of Destiny. These are the main aspects derived from the Chart in addition to the above readings like Personality/Character, Romance/Compatibilities and Profession.

4.1 Friends/Associates/Colleagues

1. You are a conservative or unsociable person and prefer to live a world of your own. As a result, you will have only a handful of friends in your lifetime. You are likely to be a homely person and enjoy doing domestic chores or take up hobbies like gardening, fish rearing, collecting antiques or any hobbies that need not be group activities like group outings.
2. Your benefactor (nobleman) is likely to be a person or persons born under the following animal signs. Also you will receive assistance from these people during those Luck Pillar/Year Pillar represented by those animal signs.
 - Pig
 - Rooster

4.2 Competitors/Opponents

Throughout your whole career, you will face fierce competition and with an uphill battle to achieve your current position, status, authority, fame or recognition. You have to constantly be on your guard all the time to defend your position or popularity.

4.3 Unconventional Intelligence/Creativity/Innovative

Since you are not a materialistic person you will not strive for it. As a down-to-earth person you do not believe in a lavish lifestyle. You live a simple life even though you have the means to live a luxurious lifestyle. Therefore it is very difficult for you to make a decision and take action to carry out your plans or ideas. You do not enjoy activities such as partying or dancing. You eat to live and not live to eat and you are not a connoisseur of food

4.4 Intelligence/Expression/Aspiration

You are a reasonable intelligent, talented and creative person and if properly developed and applied you can achieve some success in your chosen career. You can become a manager in a big organization or even a senior manager. However, if you choose to become your own boss then you should be reasonably successful, whether be it in academic, professional and research work where creativity, intellectual or cerebration is required.

4.5 Unconventional Wealth or Income

You have some luck in speculation, but that depends on the timing of your life, i.e. your good luck pillars. You may as you wish, invest a budgeted sum of money in the stock market or invest in a certain venture with friends or family members at the right time.

4.6 Direct Wealth/Main Occupation/Direct Income

You may hold a steady and comfortable job either as an executive or managerial personnel in any organization. Whether you are a businessperson or professional you can be reasonably successful. You are more suited to work as an entrepreneur or as a self-employed than working for others. Financially, you can be well off as a result of your success as an entrepreneur, if you happen to be one. If employed, you are likely to be entrusted to handle monies or financial matters such as working as a cashier, accountant, foreign currencies dealer, financial controller or treasurer. However, if given a choice you prefer to be an entrepreneur.

You are not short of opportunities in getting married and you will not find any difficulty in getting women in your lifetime. You will normally have a few encounters before you decided to get yourself tying the knot.

You have ample of opportunities in love affairs during your lifetime even after you are married or attached. You need to have some fidelity to avoid such extramarital affairs. As we all know any extramarital affairs will definitely affect your family harmony or a happy marriage.

4.7 Unconventional Authority/Fighting Spirit/Determination

You are an average determined person with modest fighting spirit and may have an interest in non-profit organizations. You may participate and hold minor positions such as an ordinary or a junior committee member in a charitable, social, scientific and spiritual organization. This includes your interest in the participation such as registration as an ordinary member, in non-government, religious, charitable, trade/profession or political organizations.

4.8 Status/Power/Pressure

You are definitely not a person of authority or enjoying a high status in society. Since you do not enjoy status it is unlikely that you will strive for it. You are quite undisciplined and are quite likely a rebellious person. As a result, you are not likely to hold any high position because authority and power need discipline and control. You prefer small jobs and lead a useful but routine life. You are a very thrifty person and will not spend unless absolutely necessary.

4.9 Indirect Resource/Support/Education

By nature you have some interest in religion, philosophy, occult, supernatural things or spiritual teachings. You are a good planner or schemer in getting your objectives or projects done by resorting in using unconventional methods or inventing techniques in achieving your objectives. You prefer to use your extraordinary ways or unusual strategies in solving problems. Generally you are an eccentric person and always do things that a normal person will not adopt. You will not hesitate to resort to illegal means in achieving your objectives. Therefore, you are advised not to get involved in methods or unconventional ways to earn a living unless they are legal.

4.10 Main Resource/Formal Education/Discipline/Conservatism

Generally you are not interested in any of the academic field or research work. You are likely to leave school at an early age to pursue a chosen career of your choice and also do not have or wish to have any authority in controlling others. You are a very easy-going person who will just accept the opinion of others without enquiring or probing it. As a result of such trusting character you can be easily conned and tricked by others who have ulterior motives. However, you may attain tertiary education or professional qualification if you possess an Academic Star and/or your parents emphasized the importance of education. Likewise, if you are encountering a good luck period represented by the the resource elements during your school or college days, then you can achieve tertiary education or professional qualifications even though by nature you have not much interest in the academic field.

4.11 Academic Star

You are likely to excel in your studies and are academically inclined. You do not find difficulties in understanding any subjects of your choice, thus you find it easy to study without putting extra effort than those who do not possess such academic star.

Note:

The professions or careers stated as in Sections 4.1 to 4.10 only indicate your potential talent or inclination towards these professions. However, it is possible to have a few of the abovementioned professions.

In some cases, there may be isolated conflicting writeups in Section 3.1 (Personality and Character) and Section 4.1 to 4.10. This is due to the supplementary aspects of Section 3 which may in few cases cause a conflicting writeup. In such cases, you should adopt the relevant paragraph(s) that are applicable to you and ignore the irrelevant portions.

5 Your Relationship with Loved Ones

5.1 Spouse

You have the best union in any form of relationship for someone to share your life whether in good or bad times. Your spouse is a very understanding person and pays attention to your need and at the same time allows you to have your personal freedom. She will let you pursue your own interest even though both your common interest might not be the same. She might not be as capable as you are but is able to give you the moral support when is needed. Both of you will understand each other's needs without much hassle or fuss.

Note: This is only applicable to those who are married.

5.2 Children

Your daughter(s) will be closer to you than your son(s) if there are any. She will be closer to you and will take care of you when you grow older. You do not have to worry too much for her as she can readily accept your advices so any undesirable activities are unlikely to happen. You can certainly rely more on your daughter(s) in times of need and she will be a good daughter.

Note: This is only applicable to those who have children.

5.3 Parents

For some reason you do not have a happy childhood and you have to struggle to build up your own career without or with little support from either any one of your parents. You have to struggle very hard for you to be successful. Education do not come easy to you and you have to find outside support or work part-time to finance your own education. As we know in this modern environment, without a proper and formal education one cannot go very far in life in order to be successful. However, you should always adopt a positive approach in life and in your case should strive harder and can be successful at the end. To every adversity there is always a greater seed of success.

6 Interpretation of Luck Pillar and Yearly Luck

Interpretation of the Luck Pillar and the Yearly Luck are summarised on a year to year basis, ranked in terms of Excellent, Good, Mixed, Poor and Caution. This prediction provides you with a useful guide to help you in making better decisions for the coming years.

6.1 Your Past, Present and Future Luck Pillars

Table 6-1 - Your Past, Present and Future Luck Pillars

90-94	80-84	70-74	60-64	50-54	40-44	30-34	20-24	10-14	Starting age From - To (H.S.)
LM	LC	LM	LE	LG	LM	LM	LM	LC	State of the Luck Pillar
95-99	85-89	75-79	65-69	55-59	45-49	35-39	25-29	15-19	Starting age From - To (E.B.)
LC	LP	LE	LG	LP	LG	LE	LE	LP	State of the Luck Pillar

Note: LE=Excellent, LG=Good, LM=Mixed, LP=Poor, LC=Caution

Please see Appendix D for an explanation of the grading of the Luck Pillars.

Note:

The period between the age of 85 to 89 is a period of clash between the Luck Pillar and the Year Pillar, also commonly known as the 'Clash with the Grand Duke of Jupiter'. It is an inauspicious clash and you should be extra careful in decision-making and action during this period. Certain unexpected events may bring problems in areas such as health, marital, financial and children. Therefore, you are advised to persevere and take it in your stride and hope this period will pass.

6.2 Your Personalized Luck Index Chart for the next 36 months.

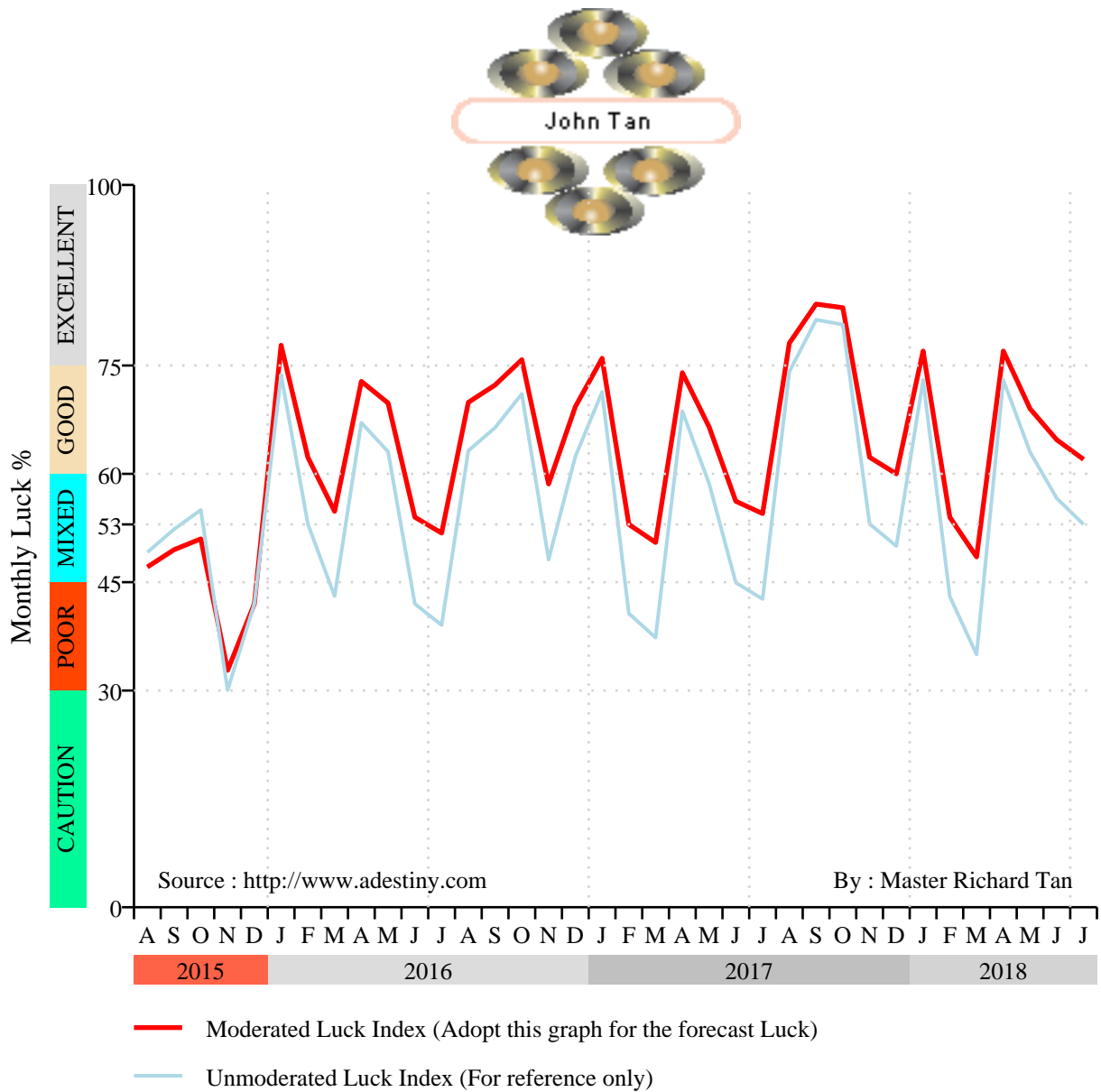


Figure 6-1 - Monthly Luck Index

Note:

Your Personalized Luck Index only indicates the forecast fluctuations on the pattern of your Luck indices and subject to :

1. The effect of the political, government policies and economic conditions of the region or country you are residing or working.

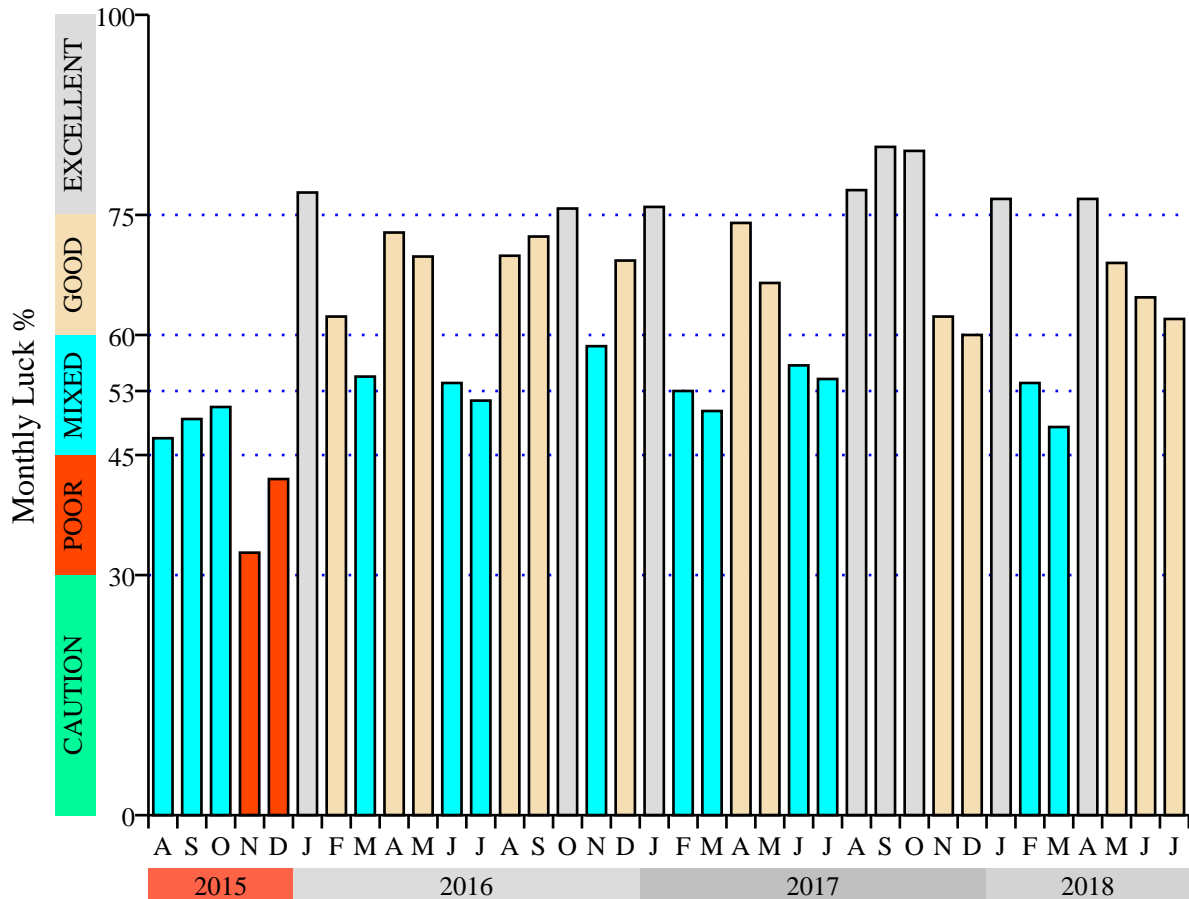
2. *The effect of globalization that affect the changes in demand of your business or profession due to other countries that produce the same goods and services as yours. For example, the Thai Baht currency crisis in 1997 snowballed into a regional crisis that affected the political and economic situation of the neighbouring countries until the intervention of the IMF and other world governing bodies.*

6.3 Your Moderated Yearly Luck

Table 6-2 - Yearly Luck after moderation with the relevant Luck Pillar

2015	2016	2017	2018	2019
Poor	Excellent	Excellent	Excellent	Good

6.4 Your Personalized Luck Bar Chart



Source : <http://www.ade Destiny.com>

By : Master Richard Tan

Figure 6-2 - Moderated Monthly Luck

Note 1:

The Monthly Luck is taken from the Hsia Calendar, which is the Chinese Solar Calendar and is similar to the Gregorian Calendar. However, the first day of the month starts on average one week later, which usually begins on the second week of month and ends on average one week into the following month. The Monthly Luck will fluctuate from month to month and it is not consistent throughout the year, whereby certain months are better or worse than the others. Therefore the variation of the Monthly Luck should be read and interpreted in conjunction with the overall yearly luck

Note 2:

Please refer to Appendix D for an explanation of the luck ratings. A proper understanding and interpretation of your own ratings will help you to make better

decisions, appropriate for the luck rating applicable during the period concerned.

7 Advice on your Personal Feng Shui

Table 7-1 - Best Direction, Lucky No., Colours and Gemstones

BEST DIRECTION	MOST LUCKY NO.	BEST COLOUR	SUPPLEMENTARY COLOUR	GEMSTONES
West	7	White	Metallic Silver Gold	Diamond Pearl Topaz

Table 7-2 - Second Best Direction, Lucky No., Colours and Gemstones

SECOND BEST DIRECTION	OTHER LUCKY NO.	OTHER COLOUR	OTHER SUPPLEMENTARY COLOUR	OTHER GEMSTONES
Southwest	2	Yellow	Beige Light Brown	Opal(Yellow) Topaz(Yellow)

Table 7-3 - Likely Health Problems

INTERNAL ORGAN	SENSORY ORGANS	OTHER PARTS OF YOUR BODY
Small Intestines or Heart	Tongue	Nervous System Lips Eyes

8 Exemption Clause

The information in this report on your fortune reading is based on reliable sources with extensive, analytical research and expert interpretations, which are believed to be authentic and reliable.

Comprehensive case studies have also been carried out with experts' opinions and interpretation that are incorporated into the program before the compilation of this report. However, it should not be solely depended upon to make your decisions in life as the predictions are used for reference only. No liability can be accepted for any loss arising from the use of this report on your predictions. This report is derived from the correct birth data that is presented by you.

Appendix A - Your Master Chart

Guidelines for using the Appendices

The remaining sections, Appendix A, B and C cover the more technical aspects and is mainly for reference purposes.

It is meant only for those with a good knowledge of this Ancient Art of fortune reading.

Appendix A, B and C are the workings represented in the form of tables and notes to form the basis for deriving the writeups, charts, tables and advice in Sections 2 to 7.

You should refer to Appendix D for the categorization of the 5 different states of your luck classified as Excellent, Good, Mixed, Poor and Caution for seeking the relevant advice. Appendix D should be used for reference to Section 6.1 to 6.4 pertaining to the categorization of the state of your luck in the form of charts, graphs and tables.

Table A-1 - Your Master Fortune Chart

时 HOUR	日 DAY	月 MONTH	年 YEAR	说明 PARTICULARS
7:32 pm	8	June	1956	Date of Birth
丁 Yin Fire	丙 Yang Fire	甲 Yang Wood	丙 Yang Fire	天干 Heavenly Stem
酉 Yin Metal	午 Yang Fire	午 Yang Fire	申 Yang Metal	地支 Earthly Branch
Death	Prosperity	Prosperity	Ailment	12 Stages of The Life Cycle ¹
Weak	Strong	Strong	Weak	State of Life Cycle
鸡 Rooster	马 Horse	马 Horse	猴 Monkey	生肖 Animal Sign in the Earthly Branch
辛 Yin Metal	丁 Yin Fire 己 Yin Earth	丁 Yin Fire 己 Yin Earth	戊 Yang Earth 庚 Yang Metal 壬 Yang Water	藏干 Hidden elements of the Heavenly Stem in the Earthly Branch

Source : <http://www.adeviny.com>

By : Master Richard Tan

Note¹:

The 12 stages of the Life Cycle indicate the strength or weakness of the self-element in relation to the year, month, day and hour of birth. The name given only denotes the relative strength and weakness and not the literal meaning.

Note:

The following adjustments were made to your birth time (Jun 8, 1956 7.32 PM)

- 1. Daylight Savings Time : Deducted 1 hour*
- 2. Time offset from UTC : Deducted 16 minutes*

These adjustments were made based on the following parameters :

*City Born : Buffalo, NY
Longitude : 78.8846° W*

*Time Zone : America/New_York
Reference Meridien : 75.0° W*

*As a result, the local mean time of Jun 8, 1956 6.16 PM was used
in the BaZi calculations for this report.*

Table A-2 - Total Number of Elements

ELEMENT	木 WOOD		火 FIRE		土 EARTH		金 METAL		水 WATER		TOTAL	
	Yin	Yang	Yin	Yang	Yin	Yang	Yin	Yang	Yin	Yang	Yin	Yang
SUB-TOTAL	0	1	3	2	2	1	1	1	0	1	6	6
TOTAL NO:	1		5		3		2		1		12	

Appendix B - Combinations and Clashes

B.1 Major Combinations and Clashes

There are no major/approved combinations or clashes.

B.2 Minor, Ineffective and Unapproved Combinations/Clashes

Earthly Branch Combinations/Clashes

Table B-1 - Self Persecuting Clash

说明 PARTICULARS	时 HOUR	日 DAY	月 MONTH	年 YEAR	Remarks
自刑 Self Persecuting Clash		午 Yang Fire	午 Yang Fire		Minor Clash

Appendix C - Your Luck Pillars

Please refer to Table C-1 for your Luck Pillars in periods of 5 and 10 years.

Table C-1 - Your Luck Pillars in periods of 5 and 10 years

90-94	80-84	70-74	60-64	50-54	40-44	30-34	20-24	10-14	Starting Age From - To
癸 Yin Water	壬 Yang Water	辛 Yin Metal	庚 Yang Metal	己 Yin Earth	戊 Yang Earth	丁 Yin Fire	丙 Yang Fire	乙 Yin Wood	Heavenly Stem
癸 Yin Water	木 Wood	水 Water	庚 Yang Metal	土 Earth	戊 Yang Earth	丁 Yin Fire	丙 Yang Fire	乙 Yin Wood	Combination with the H.S. of the Fortune Chart (Resultant Element)
95-99	85-89	75-79	65-69	55-59	45-49	35-39	25-29	15-19	Starting Age From - To
卯 Yin Wood	寅 Yang Wood	丑 Yin Earth	子 Yang Water	亥 Yin Water	戌 Yang Earth	酉 Yin Metal	申 Yang Metal	未 Yin Earth	Earthly Branch
卯 Yin Wood	火 Fire	金 Metal	水 Water	亥 Yin Water	金 Metal	酉 Yin Metal	申 Yang Metal	火 Fire	Combination with the E.B. of the Fortune Chart (Resultant Element)
Spring	Winter			Autumn			Summer	Seasons	

Appendix D - Explanation of Luck Pillar Ratings

EXCELLENT :

This is the most lucky or auspicious period in your luck pillar, which varies from year to year due to the yearly elemental influence on your destiny. During this auspicious period you will encounter exceptional good luck and anything you do will produce exceptionally good results, which you have not previously experienced. Any effort or plan can turn into profitable ventures if you can implement it during this period. So this is the most appropriate time for you to fulfill your dream or ambition.

Extra effort will greatly increase your success so you are advised to capitalize on it during this period for accumulation of wealth, fulfillment of lifetime ambition, educational accomplishment and any other personal aspiration. You are strongly advised to fulfill whatever your ambition or accumulate as much wealth as possible during this time and not to spend lavishly as you might not have the same opportunity in the future. So please try to save for rainy days.

For those who intend to further your academic education please do so as you might not have another chance once this era has passed. See your luck pillar to make better decision.

During this period you are in a neuropsychological state, experiencing such feelings like pleasantness, happiness, confidence, love, ecstasy and excitement. Since this is an excellent period, certain events or circumstances such as better health, career prospects, increase in income, financial stability and other auspicious occasions will propel you to have a wonderful feeling such as good personal relationships with your loved ones and other people around you. However, such feelings can be affected if during this phase you experience a poor or lackluster yearly and monthly luck.

GOOD :

This is also the lucky period(s) in your lifetime where everything you do or intend to do will come true. Effort need to be put in otherwise the good luck will not be tapped and it might not come to you again, depending on the forthcoming luck pillar. See your own luck pillar to give you a better idea as to what is in store for you in the future. Though this period is good it is advisable for you to obtain your accomplishment whatever you set to do. Within this period it varies from year to year due to the various different elemental influence for each year. This good luck pillar will enable you make better judgment and decision.

During this period you are in a neuropsychological state, experiencing such feelings like being neutral, pleasantness, confidence, joy, love and happiness. However, such feelings can be affected if during this phase you experience a poor or lackluster yearly and/or monthly luck. Since this luck period is a good one,

certain events or circumstances like good health, career opportunity, financial stability and other auspicious occasions will stimulate you to have such nice feeling, like good personal relationships with your loved ones and other people around you. However, such feelings will turn fantastic and exciting if encountering an excellent yearly and monthly luck. Likewise, it can also be drastically affected if during this phase you experience a poor or lackluster year and monthly luck.

MIXED :

During this period you will encounter mixed experiences. Sometimes you will encounter obstacles but generally with a bit of extra effort it can be overcome. This mixed period shown in your luck pillars will be influenced by the yearly luck, which varies from year to year. Obviously extra effort can see you through, though it is not so smooth sailing compared with the good and excellent luck pillar, where less effort is needed for the same result. Be contented whatever you do and make yourself happy and do not expect too much otherwise you might be disappointed. Please do not try to be too ambitious as this is not the right period to have such ambition.

During this period you are in a neuropsychological state, experiencing various feelings ranging from pleasantness to unpleasantness, happiness to disappointment but most of the time are likely to be neutral throughout the period since this is considered as a mixed period. Occasionally you will experience any one of the above feelings as certain events or circumstances will influence your feelings drastically. However, such feelings will be improved if encountering an excellent yearly and monthly luck. Likewise, it can also be drastically affected if during this phase you experience a poor or lackluster yearly and monthly luck.

POOR :

In this period you will encounter obstacles in whatever endeavours you are doing. The sailing will not be smooth and this may cause some disappointments. Hence do not expect your efforts to be rewarded to the fullest. Knowing this in advance will put you in a better position to face such obstacles or disappointments that may arise. Try not to do something new, as it will not give you the desired result. Stay cool and do not feel antagonized and blame others when things do not turn up well. Just take it in your stride and look forward for a brighter future, as everybody in this world will encounter such a phase sometime in his lifetime. Take this as a learning phase and you can become a more understanding person and you can appreciate and differentiate what is good and bad.

During this period you are in a neuropsychological state, experiencing various feelings like being disgruntled, anxiety, sadness, unpleasantness and/or being neutral. Occasionally you are likely to experience any one of the above feelings as certain events or circumstances will influence and dictate your emotion or mood. However, such feelings will be improved if during this phase you experience a good or excellent yearly and monthly luck. You are advised to adopt a positive

mental attitude in order to contain and/or improve your emotion rather than letting it dictate your mood which may destroy long term relationships with your loved ones and others.

CAUTION :

During this period you need to be extra careful for whatever you do. Everything can be upside down and you have to be cautious not to do anything new or take up a new venture. Be patient and extra vigilant and hope this bad phase of your life will pass. So the best advice is try to stay put and continue be cautious whatever you are doing even though you might have to put up with any adversity or problem.

Unexpected happenings may happen like personal relationships especially with loved ones which may strain you but you are advised to bear with it for the time being. Financial problems and health may strike you at this lowest ebb of your life. So the best advice is, do not do something drastic which you may regret later on as certain drastic action can cause irrevocable damages.

Those of you who are in business should consider disposing your business earlier before the bad phase sets in if there is any good offer to purchase your business. If not, then downsizing will be the best option and try to reduce your gearing to zero or down to a manageable level. You are likely to experience this bad phase much earlier, say one year earlier if the next coming phase is bad. So make a wise decision and take appropriate action before it is too late.

During this period you are in a neuropsychological state, experiencing various feelings like being worried, fearfulness, sadness, frustration, depression, being disgruntled, frustration and remorse. You are likely to experience any one of the above feelings as certain inauspicious events or circumstances may influence and dictate your emotion and mood and put you in a predicament. However, such feelings may improve if during this phase you experience a good or excellent yearly and monthly luck. You should adopt a very positive mental attitude in order to avoid such paralyzing feelings of helplessness or fearfulness from affecting your health and destroying long term relationships with your loved ones and others.