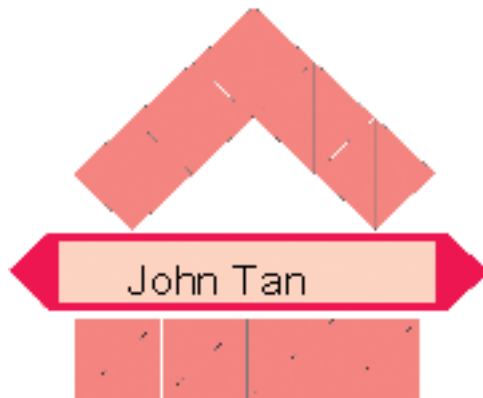


Premium BaZi Report

For

John Tan



Authentic Destiny
<https://www.adeptiny.com>
Report created 22/11/2024

Born : September 30, 1970
Time : 10:45 AM

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 Water (Yin Water)

CLASSIFICATION Pian Yin Formation(Indirect Resource)

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

YOUR FAVOURABLE ELEMENTS¹:

1. Excellent: Fire
2. Good: Wood

YOUR MIXED ELEMENTS

3. Mixed: Earth

YOUR UNFAVOURABLE ELEMENTS²

4. Poor: Water
5. Caution: Metal

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 dignified, brilliant and possess innate humanitarianism and are soft hearted. Your ability to sort out any of your life's conflict through diplomacy and impartiality is your strong point. You are good with your hands like constructing models, making furniture, drawing up charts and know how to growing crops. Your honesty and equanimity will make you an able arbitrator.

You are outwardly a calm and gentle person but it is hard to know your inner self. An observant, nice and alert person you can adapt very easily in most kind of situations and circumstances. Though you appear to be calm and quiet people can be surprised when you suddenly blow your top or throw a tantrum without even realizing it. Service oriented as you are, you like to contribute to the well being of the human being.

You are unwavering in your convictions and highly critical of any infringement of law according to your own interpretation. You will dedicate yourself for a worthy cause. Your principles are high and are charitable to the under-privileged. Considered as an extremist either on the negative or positive course. Your loyalty is unquestionable when you choose to take side and will never desert your affiliations. You have a strong mental discipline and take things seriously once committed.

A silent, competent and mentally superior person, you are also flexible in following rules and may take shortcut to achieve your goals. Your main priority is vested in your spouse or companion.

3.2 Romance and Compatibilities

When it comes to choosing of a love partner, you can wait and do not rush into a relationship. You will choose a partner or lover who is worthy of your choice. You are afraid of excessive intimacy and cannot take criticism lightly or criticize others. For any potential mate or lover to tie the knot with you he or she must learn to be patient because it took you a very long time to make a decision. Gemini, Sagittarius or Aquarius born in Tiger or Horse years will settle well with you.

A dedicated and sensitive person, women are easily attracted to you especially those who are seeking protection. You have lots of girlfriends throughout your life but treat them as companions rather than lovers. Once you fall in love you can idolize her and can remain faithful for a long, long time.

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 **Fire** and **Wood**

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 **Rabbit** and **Horse**.

3.3 Profession

You are talented in jobs requiring either technical skill or human understanding. You care about social order and politics. As a boss, you are respected for your democratic spirit and understanding. You never like competition and neither do you like to prove yourself to others. Careers that suit you include doctor, social worker, midwife, architect and researcher.

You have interest in the financial field. You are alert and observant and sensitive to the public psychology but you are better off working for others. Sales and marketing are good for you and working in banks, accounting firms, tax office or other financial institutions.

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 *Metal* and *Fire* that are represented as follows:-

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

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 *Fire* and *Wood*. The profession or field representing them are as follows:-

Fire	Energy, cooking, electricity, electronics, trading of stock market, commodities and futures, restaurants, entertainments and industry that is fire based.
Wood	Paper, textile, fashion, furniture, hairstylists, carpentry and any industry that is wood based like agriculture.

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.
 - Ox
 - Sheep
 - Rabbit
 - Snake

4.2 Competitors/Opponents

You have very few competitors or opponents in your life. Your profession is very smooth and is not likely to face competition for promotion as compared to most people who have to fight for position whether in his career or office bearer in any social organization.

4.3 Unconventional Intelligence/Creativity/Innovative

You are quite a materialistic person and would not mind sacrificing for it. You will live an expensive or luxurious lifestyle if you have the means to do so. As a result you might work hard for it or may consider any options that can assist you so long as it can fulfill your aspirations like marrying into it. Therefore you are quite bold in making decisions and taking actions to implement your plans or ideas. You enjoy partying and other forms of entertainment such as dancing, movies and concerts more than books, theatre or fine arts. You enjoy food as much as others and do not mind paying expensive meals, or dinners and giving generous tips. As a result of your enjoyment for food you may have weight problem in the later years if you are not careful.

4.4 Intelligence/Expression/Aspiration

You may not be endowed with special talent and are unlikely to be a creative person. However, skill and technical know-how can be acquired through proper technical training and further education in the chosen field. You will not pursue a career that requires creativity or talent. However, you are likely to choose your career in any other disciplines as long as the talent like creativity, eloquence, acting and singing are not required. You do not know how to enjoy yourself even if you are given the opportunity to do so.

4.5 Unconventional Wealth or Income

You are quite lucky in speculation and can possibly make a living out of it. If you invested timely and correctly you can become quite rich. However, you are advised to invest wisely in the stock market, property or government bonds and should have a portfolio in non-risky investments like fixed deposit and fixed income instruments. You can make a living out of these investments and can also thrive on illegal deals but are advised to stay out of these.

4.6 Direct Wealth/Main Occupation/Direct Income

You are not a born entrepreneur. Generally you enter into the business world either by accident or dictated by circumstances. However, through the pursuit of courses such as marketing, finance and business studies, you may become a successful businessman by partnering other entrepreneurs. For some reasons you have some difficulties in controlling your wealth and can lose some of your money even though you are quite careful in handling them.

You have some opportunities in getting married during your marriageable age and therefore you are strongly advised to do so once the opportunity arises. You may not encounter many romances in your lifetime especially compared with some men. Therefore, you should not deliberate or delay for too long once you meet someone you love by proposing to her once such opportunity arises. You may have a few opportunities involving love affairs during your lifetime. However you may have some extramarital affairs but such encounters will be short-lived. Generally you can be quite faithful to your wife or partner once you are attached.

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 a disciplined person who can be authoritative and firm if circumstances require you to exercise your authority. You can head a department of a large organization if you have sufficient education, experience, training and the opportunity. You can move up the ladder further if you work diligently and with the right attitude to achieve your ambition. You are likely to work in any business organization or with the government where authority and power are required. You are likely to earn a living like working as a school headmaster, administrator, personnel manager and other position of authority. You enjoy a reasonable high status and standing in society and can be quite popular among your peers.

4.9 Indirect Resource/Support/Education

You have a keen interest in religion, philosophy, occult, supernatural things or spiritual teachings. You are a talented planner or schemer in achieving your objectives or projects done by resorting in using unconventional methods or techniques in achieving your objectives. You prefer to use your extraordinary ways or unusual strategies in solving problems. Possessing a fine mind, you are clever and may hold an important position in any field of your choice. You can be considered an eccentric person and you will always seek to do things that a normal person will not dare. You will not hesitate to resort in using illegal means in achieving your objectives. Therefore, you are strongly 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

You are academically inclined and stand a good opportunity in pursuing tertiary education or even a post-graduate course. You will do very well academically and may pursue your career towards research and development or career that requires an analytical mind. You can become a lecturer in the academic world or become a senior economist, system analyst, researcher or town planner in the commercial world. This includes other respectable professional such as solicitor, accountant, engineer, technical specialist, computer, medical and other special trades. In fact you are endowed with authority and status in your chosen profession provided you have the required academic or professional qualification.

However, your talent may not be exploited if during your school or college years you are going through poor luck pillars and also without the moral and financial support of your parents. This is the most crucial period when you may leave school or college, thus preventing you from the continuation in pursuing your academic or professional qualification. For some reasons if you are not highly educated in the field of academic or professional career, you are by nature a critical, careful, conservative and analytical person. Anything that needs your attention or approval is critically examined and will be probed into the bottom before an opinion or decision is made. You are intelligent, proud of your integrity and can also be a self-centered person. As a resourceful person you can apply this talent for any of

your endeavor such as career, interest, finance or human relationship.

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

Your spouse has the tendency to dominate and you can just tolerate her domineering you. She would like to be take charge in everything and likely to decide for you in making decisions. For the sake of harmony you will let her have her way and ignore any form of argument and submit without much hassle.

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

5.2 Children

You have very supportive children if there are any. They will be quite filial and can be obedient and readily be able to take your advice. They are not rebellious and therefore it is not difficult to bring them up. It is very fortunate for you to have such children because it is not easy to bring up children especially in a modern society where the expectations and demands are much higher.

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

5.3 Parents

You are more attached to your father than your mother. You have a mixed upbringing and are more attached to your father for reasons known to you. For some reasons you can get along better and relate well with your father and he can understand you better than your mother. It may be he has the financial resources to support you or he may be very supportive and are not strict during your childhood.

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

83-87	73-77	63-67	53-57	43-47	33-37	23-27	13-17	3-7	Starting age From - To (H.S.)
LG	LM	LP	LP	LP	LM	LM	LG	LG	State of the Luck Pillar
88-92	78-82	68-72	58-62	48-52	38-42	28-32	18-22	8-12	Starting age From - To (E.B.)
LE	LG	LM	LE	LE	LP	LP	LM	LM	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.

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

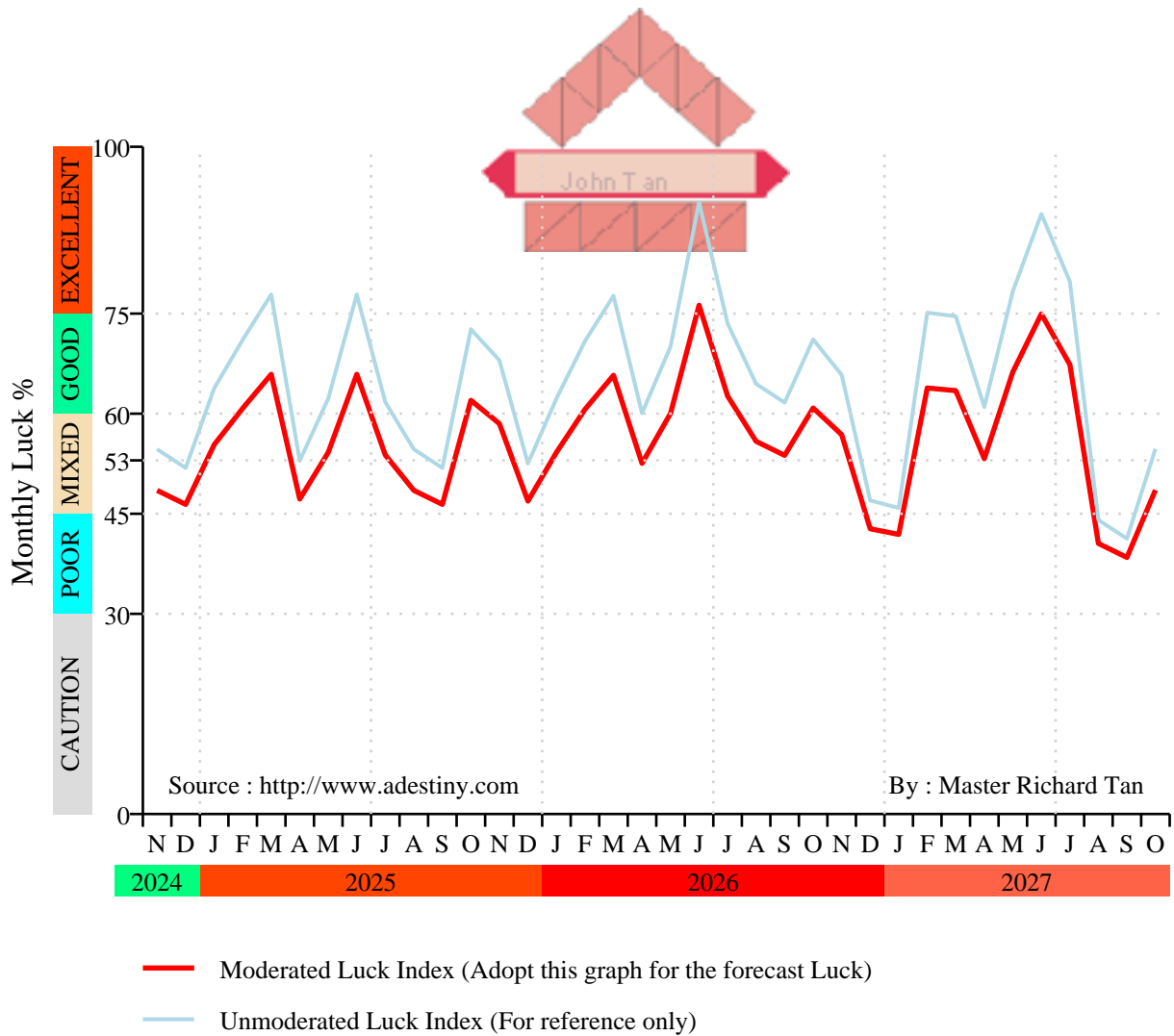


Figure 6-1 - Monthly Luck Index

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.

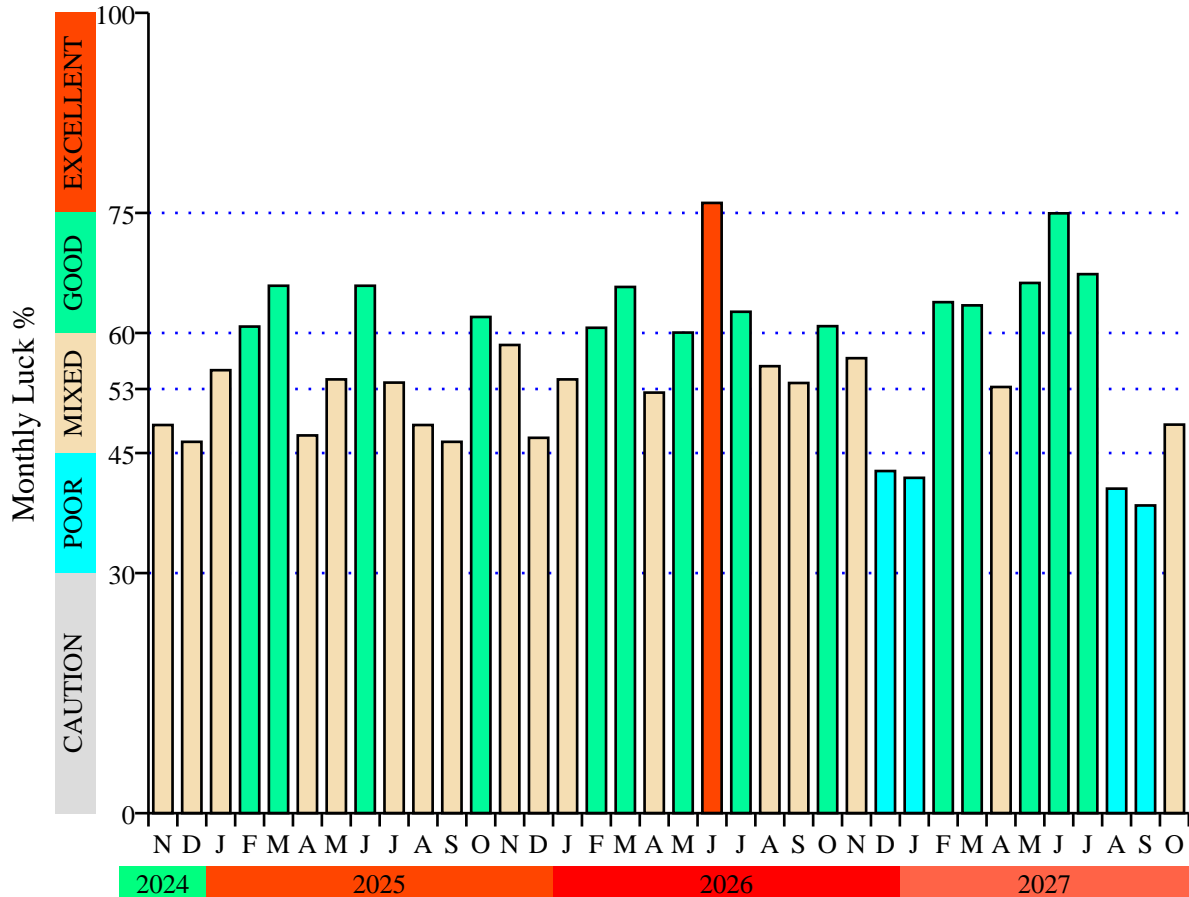
2. *The effect of globalization that affect the changes in demand of your business or profession due to other countries that produce the same goods and services as yours. For example, the Thai Baht currency crisis in 1997 snowballed into a regional crisis that affected the political and economic situation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

2024	2025	2026	2027	2028	
				Feb-Aug	Sep-Jan
Poor	Mixed	Good	Mixed	Caution	Mixed

6.4 Your Personalized Luck Bar Chart



Source : <http://www.adeviny.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
South	9	Red	Purple Pink	Garnet Ruby Amethyst

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

SECOND BEST DIRECTION	OTHER LUCKY NO.	OTHER COLOUR	OTHER SUPPLEMENTARY COLOUR	OTHER GEMSTONES
East	3	Green	Blue Dark Brown	Emerald Peridot

Table 7-3 - Likely Health Problems

INTERNAL ORGAN	SENSORY ORGANS	OTHER PARTS OF YOUR BODY
Large Intestines or Lungs	Eyes	Bones Sex Organs

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
10:45 am	30	September	1970	Date of Birth
丁 Yin Fire	癸 Yin Water	乙 Yin Wood	庚 Yang Metal	天干 Heavenly Stem
巳 Yin Fire	丑 Yin Earth	酉 Yin Metal	戌 Yang Earth	地支 Earthly Branch
Conception	Adulthood	Ailment	Ageing	12 Stages of The Life Cycle ¹
Weak	Weak	Weak	Average	State of Life Cycle
蛇 Snake	牛 Ox	鸡 Rooster	狗 Dog	生肖 Animal Sign in the Earthly Branch
戊 Yang Earth 丙 Yang Fire 庚 Yang Metal	癸 Yin Water 己 Yin Earth 辛 Yin Metal	辛 Yin Metal	辛 Yin Metal 戊 Yang Earth 丁 Yin Fire	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 (Sep 30, 1970 10.45 AM)

- 1. Daylight Savings Time : None*
- 2. Time offset from UTC : Deducted 35 minutes*

These adjustments were made based on the following parameters :

*City Born : Singapore
Longitude : 103.8° E*

*Time Zone : Asia/Singapore
Reference Meridien : 112.5° E*

*As a result, the local mean time of Sep 30, 1970 10.10 AM 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	1	0	2	1	1	2	3	2	2	0	9	5
TOTAL NO:	1		3		3		5		2		14	

Appendix B - Combinations and Clashes

B.1 Major Combinations and Clashes

Please see Table B-1 for the combinations and clashes between the elements in the Heavenly Stem and the Earthly Branch for the Four Pillars of destiny or Eight Characters of your Fortune Chart.

Table B-1 - Combinations and Clashes

天干 Heavenly Stem					
说明 PARTICULARS	时 HOUR	日 DAY	月 MONTH	年 YEAR	冲 Clash
相合 Five Combinations			乙 Yin Wood	庚 Yang Metal	Metal

天干 Heavenly Stem					
说明 PARTICULARS	时 HOUR	日 DAY	月 MONTH	年 YEAR	理论 RESULTANT ELEMENT
天干相冲 Heavenly Stem Clash	丁 Yin Fire	癸 Yin Water			Clash

地支 Earthly Branch					
说明 PARTICULARS	时 HOUR	日 DAY	月 MONTH	年 YEAR	理论 RESULTANT ELEMENT
三合 Three Combination	巳 Yin Fire	丑 Yin Earth	酉 Yin Metal		Metal

B.2 Minor, Ineffective and Unapproved Combinations/Clashes

Earthly Branch Combinations/Clashes

Table B-2 - Half Combination

说明 PARTICULARS	时 HOUR	日 DAY	月 MONTH	年 YEAR	Remarks
半合 Half Combination		丑 Yin Earth	酉 Yin Metal		Ineffective

Table B-3 - Conflicted Clash

说明 PARTICULARS	时 HOUR	日 DAY	月 MONTH	年 YEAR	Remarks
相害 Conflicted Clash			酉 Yin Metal	戌 Yang Earth	Ineffective

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

83-87	73-77	63-67	53-57	43-47	33-37	23-27	13-17	3-7	Starting Age From - To
甲 Yang Wood	癸 Yin Water	壬 Yang Water	辛 Yin Metal	庚 Yang Metal	己 Yin Earth	戊 Yang Earth	丁 Yin Fire	丙 Yang Fire	Heavenly Stem
甲 Yang Wood	癸 Yin Water	壬 Yang Water	辛 Yin Metal	庚 Yang Metal	己 Yin Earth	戊 Yang Earth	丁 Yin Fire	丙 Yang Fire	Combination with the H.S. of the Fortune Chart (Resultant Element)
88-92	78-82	68-72	58-62	48-52	38-42	28-32	18-22	8-12	Starting Age From - To
午 Yang Fire	巳 Yin Fire	辰 Yang Earth	卯 Yin Wood	寅 Yang Wood	丑 Yin Earth	子 Yang Water	亥 Yin Water	戌 Yang Earth	Earthly Branch
火 Fire	巳 Yin Fire	辰 Yang Earth	火 Fire	寅 Yang Wood	丑 Yin Earth	子 Yang Water	亥 Yin Water	戌 Yang Earth	Combination with the E.B. of the Fortune Chart (Resultant Element)
Summer	Spring			Winter			Autumn	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.