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**WEALTH &
FORTUNE
HOROSCOPE
PREMIUM REPORT**

WEALTH HOROSCOPE



Henry Charles Albert David

आदि लक्ष्मी नमस्तेस्तु
परब्रह्म स्वस्पिणि
यशो देहि धनं देहि
सर्व कामांश्च देहि मे

We salute Goddess Adilakshmi
the supreme Brahma
and the bestower of
wealth & prosperity.

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Name : Henry Charles Albert David

Sex : Male

Date of Birth : 15 September, 1984 Saturday

Time of Birth (Hr.Min.Sec) : 12:00:00 AM Summer Time

Time Zone (Hrs.Mins) : 00:00 West of Greenwich

Place of Birth : London

Longitude & Latitude (Deg.Mins) : 0.07 West , 51.30 North

Ayanamsa : Chitra Paksha = 23 Deg. 38 Min. 21Sec.

Birth Star -Star Pada (Quarter) : **Bharani - 2**

Birth Rasi - Rasi Lord : **Mesha - Kuja**

Lagna (Ascendant) - Lagna Lord : Mithuna - Budha

Thidhi (Lunar Day) : Panchami, Krishnapaksha



Sunrise (Hrs.Mins) : 06:36 AM Summer Time

Sunset (Hrs.Mins) : 07:16 PM

Dinamana (Hrs. Mins) : 12.40

Dinamana (Nazhika. Vinazhika) : 31.40

Local Mean Time (LMT) : Summer Time - 1 Hrs.0 Min.

Astrological Day of Birth : Friday

Kalidina Sankhya : 1857492

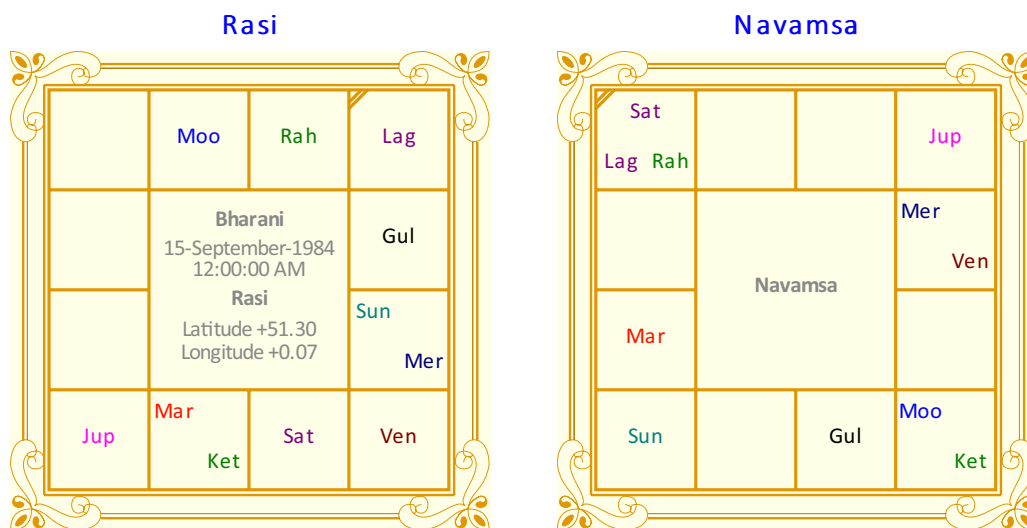
Dasa System : Vimshottari, Years = 365.25Days



Star Lord : Shukra
 Ganam, Yoni, Animal : Manushya, Male, Elephant
 Bird, Tree : Pullu bird, Gooseberry
 Chandra Avastha : 6 / 12
 Chandra Vela : 17 / 36
 Chandra Kriya : 28 / 60
 Dagda Rasi : Mithuna, Kanya
 Karanam : Kaulava
 Nithya Yoga : Vyaghata
 Rasi of Sun - Star Position : Simha - Utaraphalguni
 Position of Angadityan : Hands
 Zodiac sign (Western System) : Virgo



Yogi Point - Yogi Star : 261:29:8 - Purvashada
 Yogi Planet : Shukra
 Duplicate Yogi : Guru
 Avayogi Star - Planet : Purvabhadrā- Guru
 Atma Karaka (Soul)-Karakamsa : Surya - Dhanu
 Amatya Karaka (Intellect/Mind) : Shukra
 Lagna Aruda (Pada) / Thanu : Tula
 Dhana Aruda (Pada) : Makara



Details of Dasa Periods (Years = **365.25** Days)

Dasa balance at birth = Shukra 10 Years, 8 Months, 27 Days

Dasa	Arambha	Anthya
Ven	15-09-1984	13-06-1995
Sun	13-06-1995	12-06-2001
Moo	12-06-2001	13-06-2011
Mar	13-06-2011	12-06-2018
Rah	12-06-2018	12-06-2036
Jup	12-06-2036	12-06-2052
Sat	12-06-2052	13-06-2071
Mer	13-06-2071	12-12-2079

The bottom line in the chart does not indicate your longevity.

Lagna based Prediction

This report is an analysis of the status of your wealth. For any analysis we have to see the full chart through various perspectives. As the first step we have studied your lagna which indicates your personality. Lagna is the key to unlock the secrets of your personality. Then we have studied the placement of lagna lord. This shows what will be your lifelong focus. Whichever house your lagna lord is placed shows those things which supports you in the journey of your life. So it has a big connection with wealth.

Your lagna is ruled by Mercury, which is the planet for intellect and communication. You may like to communicate a lot. There will be an instinct to read and write. You may be appreciated for your communication ability. At the same time, you may have difficulty in taking decisions. You may have to control your communication otherwise they can often end in arguments. You may be interested in mechanical sciences. You may be known as a very clever person.

Your lagna lord is in third house. You may like to communicate. This is also a placement to have own venture. People may appreciate your courage and stability. Your siblings may have a say in your life. You may like to improve your life by own efforts. There may be a lot of success and people may praise you for your intelligence.

Nakshatra based Prediction

Nakshatras are an exclusive feature of Vedic astrology. All planets are placed in different nakshatras and the results hence will be different. Generally, Moon's nakshatra is studied but other nakshatra placements are ignored. In this report we have analysed the nakshatra of Moon, Jupiter and Venus. Moon indicates emotions and thoughts in astrology. The nakshatra which Moon resides will decode the nature of your thoughts and emotions. A close analysis of this will show you how your thoughts are progressing. Whether you are money minded or how you are mentally prepared to make money is visible through nakshatra analysis. Similarly, nakshatra placement of Jupiter and Venus is also important as they both are indicators of wealth and comfort respectively. In astrology Jupiter is the primary indicator of wealth and happiness. The condition of Jupiter will show the general status of both wealth and happiness. The analysis of its nakshatra gives a precision to prediction regarding wealth and happiness. Venus is also studied to analyse the amount of luxury and related challenges.

Your Moon nakshatra is Bharani. You may get a chance to earn through creative self-expression. You will be zealous to make money through own ventures. You may have multiple skills and that may help you to be financially stable. At the same time, you have to be careful with spending. You have a tendency to overspend and that can bring some delay in reaching financial stability. It may be little difficult for you to admit other inputs and that may make you less aware of the great opportunities. You have to be flexible in admitting the inputs. That can surely empower you. Your Moon nakshatra is in second pada. There will be many ways to make money. At the same time you may need an external support to make and save money.

In your horoscope Jupiter is in Moola nakshatra third pada. You may be known as a mentor or a guide. You may have enough wealth. At the same time, you may have to give more focus on your wealth.

Venus is situated in Hasta nakshatra fourth pada. You may have to be careful with your savings. You should think more about savings. There certain challenges as you may spend on a luxurious life.

House Analysis For Wealth

There are different houses known as wealth houses in you chart. They are analysed in this report so that you can see the promises, scope and challenges. This analysis will help you to plan your finances in a better way. The second house is itself is known as dhana bhava. This house shows your savings and money gainex through efforts. The fourth house is connected with happiness, land, comfort and blessings from your mother. That's why this house is known as Sukha bhava. The ninth house is known as Bhagya bhava. As the name shows it indicates your luck. The eleventh house indicates the amount of profits you are destined for. This house is known as labha.

Second House

Your second lord is in eleventh house. You may like to be in large groups. There are chances to be in large organizations. Interactions using scientific and technical communication may also come up. You may have always some or other plans for making profits. At the same time, you should always look at your expenses. Name and fame are also shown in this chart. You may gain a lot of respect. You may have a lot of happy followers.

Saturn aspects second house. This aspect may bring some challenges in making money. All the same, you may be able to earn more with some challenges. This Saturn is going to make you realistic and it may give you realistic lessons. From the second half of your life, you may start saving. That doesn't mean that you may go poor. Try to move away from being so generous as the chances to get blamed are likely. You have to control wanderlust as well.

Fourth House

Your fourth lord is in third house. This placement indicates a lot of generosity in you. You may be known as a very courageous person. At the same time, you should not take risk for silly matters. You may have multiple skills. This may make you to have own ventures. You may be very charitable. You may have a lot of associates. People may appreciate your character.

Your fourth house has Venus. Venus indicates comforts and happiness. You may have enough wealth to satisfy your needs. There may be profits from real estate deals. You may be known as a scholar as well. Mother's blessings may be a value addition for you. Name and fame are also shown through this chart. Your relatives may give you enough support. Your job may help you to make a lot of wealth. You may have a very luxurious life.

Ninth House

Your ninth lord is in the fifth house. This is a great placement for name and fame. The planet for fortune is in the house for great karma which you accumulated in past birth. You may get a lot of blessings from your ancestors. Fortune is also shown through this placement. They may lay the foundation for your wealth. There may be enough wealth to be happy in your life. Progeny related happiness is also seen.

Sun aspects ninth house. You may have wealth, but there can be some challenges in the family. These challenges may come from father. At the same time, you may inherit wealth from him. You should learn to control your ego and anger.

Mercury aspects ninth house. This placement indicates a lot of education. You may get prosperity through your education. You may even make wealth by being a speaker or a counselor. Interest in spiritual sciences are also seen. You may have a happy relationship with father. People may appreciate your ethical nature.

Mars aspects ninth house. This placement may bring some challenges in income generation. There may be a tug of war, but you may have enough opportunities to win over adverse situations. There may be enough wealth as well. You may have closeness with people in authority and power. Chances to stay abroad is also seen. Relationship with father may have some challenges. Siblings may not be that supportive. Name and fame are also seen. At the same time, you may have to work hard for benefits.

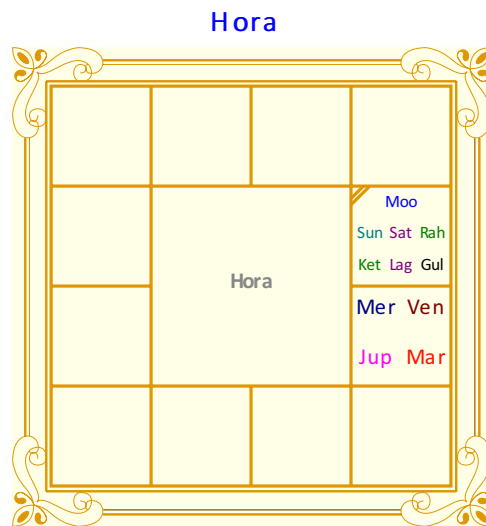
Eleventh House

Your eleventh lord is in the sixth house. This is a complex placement, so you have to be careful with your financial needs. There may be some issues regarding debts. Try to focus on savings than expenses. You must not take any risk with your savings. It may be good if you take the help of a financial expert. The chances to make money through maternal relatives and litigations can also come up. Chances to stay abroad is also seen. Gains through charity and litigation is also a great possibility.

Moon is in the eleventh house. Moon is in the sector for profits and gains, so there may be enough wealth to satisfy your needs. Charity ventures are also seen through this placement. There are chances to earn from this as well. Your happy family atmosphere may make you confident. That will be making you more satisfied in life. There may be a lot of generous actions from you and that may give you a lot of name and fame. This chart also shows happiness from wife and children. You may always be interested in doing an introspect. Profits from landed properties are also possible.

Wealth Overview

Hora chart is an integral part in chart analysis as it is the primary chart to analyse wealth. It will either have Leo or Cancer in Lagna. This chart will show how much effort you should put and how the wealth factor is going to support you. There are various components in this chart to show you whether you should have multie jobs or concentrate in one.



Moon and Lagna occupies Cancer in hora chart. You may be a peace lover. Mother may be an important person in your life. At the same time there may be some emotional issues. You must try to control your expenses. You may make money through agriculture and farming. There may be a lot of contentment in your life.

Mars is in Leo in hora chart. You may be a very hardworking person. You may like to make solo moves in your life than being in a partnership Engineering related sectors would be ideal for you. You may make gains through industries related to fire and motion. At the same time, you may have to control your expenses.

Jupiter occupies Leo in hora chart. You may be known as a very learned person. People may like to get inputs from you. Areas related to preaching and teaching would bring you income. At the same time, you may have a spiritual nature. Agriculture and farming also is a good area to make income.

Saturn is situated in Cancer in hora chart. You may have to work harder to make money. This placement indicates a person who spend long hours at work. The income which you generated will stay with you forever. This also indicates a person who respects law and order. You may even get a lot of power and authority in the later part of your life.

Moon occupies Cancer in hora chart. You may be a very emotional person. You must control such behavior. Otherwise you may struggle to get stability in your life. You may make wealth through marine or water related domain. You may even make money through products for females.

Sun is situated in Cancer in hora chart. You may like to make by own efforts. You may make money through real estate deals. At the same time you have to take care of your ego. It may bring some challenges in the relationships. You may also make money through nourishment related sectors.

Special Combination of Planets in the Horoscope (YOGA) for Wealth

Yogas are special combination of planets in the horoscope which influence the life and future of a person. Some are formed by simple conjunction of planets, whereas others are based on complex astrological logic or peculiar placement of planets in the chart. Hundreds of combinations and their effects have been described in the ancient astrological texts. While some combinations are good, others may have undesirable effects. The important combinations identified in your horoscope are listed below with a brief mention of the effect it can have on you.

4 special yogas for wealth have been identified in this horoscope.

Hamsa Yoga

Logic: Jupiter in kendra position in own house.

On account of Hamsa Yoga, you will probably be descended from a famous or distinguished family. Your words and actions are kind and charitable. Not only are you handsome and wealthy, but also lucky. Your wife will be a remarkable woman and you will be happy with her. You are steady in your beliefs and pure at heart.

Harsha Yoga

Logic: 6th lord occupy sixth, eighth or twelfth house.

This yoga comes under Vipreetha Raj yoga. This yoga has the power to eliminate the negative effects in your life. You will have a sound health. You will be a prosperous man. You will be interested in pious deeds.

Swaveeryaddhana Yoga

Logic: Navamsa lord of lagna lord is occupying a rasi. The lord of this rasi is strong and occupies his own or exaltation sign. The second lord occupies a kendra or trikona from lagna lord.

This yoga is an indication of you making money by your own effort. You will get many opportunities to make money. It is even possible for you to make money in multiple ways. Altogether, this yoga is helping you to be financially independent. You will be known as a rich man.

Neecha Banga Rajayoga

Logic: Shukra is in its house of debilitation. Lord of exaltation rasi of the planet is in Lagna Kendra.

You will be very fortunate and reach high positions. You will be just and fair in all your dealings.

Favourable Periods for House Construction

Considering the fourth lord, benefic planets with aspect on fourth house or fourth lord and other factors, the following dasa/apahara periods are found favourable for construction of house.

Analysis for age 15 to age 80.

Dasa	Apahara	Period start	Period End	Analysis
Surya	Budha	01-04-1999	05-02-2000	Favourable
Surya	Shukra	12-06-2000	12-06-2001	Favourable
Chandra	Guru	12-05-2004	11-09-2005	Favourable
Chandra	Budha	13-04-2007	11-09-2008	Favourable
Chandra	Shukra	12-04-2009	12-12-2010	Favourable
Kuja	Guru	26-11-2012	02-11-2013	Favourable
Kuja	Budha	12-12-2014	09-12-2015	Favourable
Kuja	Shukra	06-05-2016	07-07-2017	Favourable
Rahu	Guru	23-02-2021	19-07-2023	Favourable
Rahu	Budha	25-05-2026	12-12-2028	Favourable
Rahu	Shukra	30-12-2029	30-12-2032	Favourable
Guru	Sani	31-07-2038	10-02-2041	Favourable
Guru	Budha	10-02-2041	19-05-2043	Excellent
Guru	Ketu	19-05-2043	24-04-2044	Favourable
Guru	Shukra	24-04-2044	24-12-2046	Excellent
Guru	Surya	24-12-2046	12-10-2047	Favourable
Guru	Chandra	12-10-2047	10-02-2049	Favourable
Guru	Kuja	10-02-2049	17-01-2050	Favourable

Dasa	Apahara	Period start	Period End	Analysis
Guru	Rahu	17-01-2050	12-06-2052	Favourable
Sani	Budha	16-06-2055	23-02-2058	Favourable
Sani	Shukra	04-04-2059	03-06-2062	Favourable

Favourable Periods for House Construction

Considering the transit of Jupiter on various houses, the following periods are found to be favourable for House Construction

Analysis for age 15 to age 80.

Period start	Period End	Analysis
03-06-2000	16-06-2001	Favourable
31-07-2003	28-08-2004	Favourable
29-09-2005	28-10-2006	Favourable
23-11-2007	10-12-2008	Excellent
02-05-2009	30-07-2009	Favourable
21-12-2009	02-05-2010	Favourable
02-11-2010	06-12-2010	Favourable
18-05-2012	31-05-2013	Favourable
15-07-2015	11-08-2016	Favourable
13-09-2017	11-10-2018	Favourable
30-03-2019	23-04-2019	Excellent
06-11-2019	30-03-2020	Excellent
01-07-2020	20-11-2020	Excellent
07-04-2021	14-09-2021	Favourable
22-11-2021	13-04-2022	Favourable
02-05-2024	15-05-2025	Favourable
01-11-2026	25-01-2027	Favourable

Period start	Period End	Analysis
27-06-2027	26-11-2027	Favourable
29-02-2028	24-07-2028	Favourable
27-12-2028	29-03-2029	Favourable
26-08-2029	25-01-2030	Favourable
02-05-2030	23-09-2030	Favourable
18-02-2031	14-06-2031	Excellent
16-10-2031	05-03-2032	Excellent
13-08-2032	23-10-2032	Excellent
19-03-2033	28-03-2034	Favourable
16-04-2036	10-09-2036	Favourable
18-11-2036	26-04-2037	Favourable
08-10-2038	03-03-2039	Favourable
03-06-2039	04-11-2039	Favourable
07-04-2040	29-06-2040	Favourable
04-12-2040	06-05-2041	Favourable
01-08-2041	02-01-2042	Favourable
11-06-2042	28-08-2042	Favourable
28-01-2043	30-07-2043	Excellent
12-09-2043	16-02-2044	Excellent
03-03-2045	13-03-2046	Favourable
19-08-2047	11-10-2047	Favourable
29-03-2048	13-08-2048	Favourable
29-12-2048	03-04-2049	Favourable

Period start	Period End	Analysis
20-09-2050	16-10-2051	Favourable
16-11-2052	15-12-2053	Favourable
11-01-2055	30-01-2056	Excellent
14-02-2057	24-02-2058	Favourable
17-07-2059	25-11-2059	Favourable
05-03-2060	22-07-2060	Favourable
03-09-2062	01-10-2063	Favourable

Summary

Your chart shows good signals and rest is your duty to improve the chances. There are many opportunities to make wealth and you should be very watchful not to miss such opportunities. There can be some challenges in between and most of them may appear during the initial stage of life. Those experiences may give you many chances to learn the techniques of money management. You may see more strong opportunities for financial gains from the second half of life. You may have enough sources to enjoy your life.

Gem Recommendation

Gems are wonderful creations of nature. Crystals have many special properties and find applications in scientific areas including electronics. Crystal oscillators, diodes, piezo-electric crystals etc. are examples. Gem stones are found in natural form in many shapes and colours. They differ in physical and chemical properties from one another. The stones are cut and polished to give the required beauty and shine.

From ancient times scholars have associated gems with planets, based on the colour and the effect that is produced by wearing the same. Not only the Indians but Chinese and Egyptians believed in the mystical and therapeutic qualities of gem stones.

The science of gems and astrology is now brought closer to the common man as a result of the research work done by us.

Shadbala Table

	Moo	Sun	Mer	Ven	Mar	Jup	Sat
Total Shadbala	455.52	308.66	365.56	433.66	344.18	470.92	527.63
Total Shadbala in Rupas	7.59	5.14	6.09	7.23	5.74	7.85	8.79
Minimum Requirement	6.00	5.00	7.00	5.50	5.00	6.50	5.00
Shadbala Ratio	1.26	1.03	0.87	1.31	1.15	1.21	1.76
Relative Rank	3	6	7	2	5	4	1

Analysis

The strength of planets in the horoscope is judged by the shadbala. One planet is weak with shadbala ratio less than 1. The weakest planet is Budha.

Benefic Lordships :

Lagna lord is Budha. Lagna lord is weak. Rasi lord is Kuja. Fifth lord is Shukra. Fifth house is afflicted. Ninth lord is Sani.

Malefic Lordships :

Sixth lord is Kuja. Eighth lord is Sani.

Looking at the dasa changes in your chart it is seen that you are going through the mahadasa period of Rahu. Each dasa period will have its own specific problems and requirements. Hence you are advised to wear a gem to compensate for the ill effects of Rahu during this period. Gomed is the stone for you now.

Gem Prescription

Dasa : Rahu
Gem : Hessonite (Gomed)
Weight : 5 carats



Set the stone in a silver ring. Wear on right hand middle finger. Start wearing from a Saturday, 15 minutes after sunrise. Hessonite (Gomed) need be worn only upto 12-06-2036.

Gomed, also known as Hessonite or Cinnamon is similar to Grossular Garnet, silicate of calcium and aluminium. It is yellowish brown in colour. It is found in abundance in many countries including Srilanka, USA, India, Canada, Brazil and Burma. Burmese and Srilankan variety of Hessonite are considered to be superior. It is available along the banks of river Krishna and Nedumangad in Kerala. Astrologically it is associated with ultra-violet cosmic rays and is ruled by Rahu.

Precautions

Having got the right recommendation of Gem it will be proven useful only if you strictly follow the precautions mentioned here.

Quality of Gem and its fixing

Purchase good quality Gems from dependable sources only. It is important to set the gems in the right metal prescribed. Do not go by the cost or appearance. Gems should be set by an expert in such a way that the rays of the Sun can pass through the gem and reach your body. (The bottom of the gem should not be covered by metal). The gems should not be exposed to heat or scratched by sharp objects. It is better to remove the gems while bathing.

Personal preparation to begin

The day you start wearing the Gem for the first time should be given due significance. Your mental preparation and cleanliness is of great importance. For this purpose you are free to follow the rituals according to your faith and practice.

Select a suitable date keeping in view the DAY suggested for each Gem and your personal convenience. Make a note of the time of SUNRISE at the place where you stay. This information is usually available in the calendar. Get up early in the morning. Complete your morning routines and bath. Wear clean clothes. Pray (or meditate) for few minutes to purify your mind. Plan your activities in such a way that you will be able to wear the gem exactly at the recommended TIME (Gems are better worn for the first time in the presence of elders or persons you respect.)

Warning / Caution

Please note that the gems now recommended for you do not remain the most suitable for you through out your life. It may have to be reviewed depending on the changes in your personal life and dasa periods. More over the importance and priorities you attach to the problems may also shift from time to time. Therefore it would be advisable for you to recheck your gem prescription when required.

It is believed that the astrological remedial power of a gemstone will diminish when a person wears it for a long period. Approximate periods for the gems are as follows. Pearl- 2 years, Ruby- 4 years, Emerald- 3 years, Diamond- 7 years, Red coral- 3 years, Yellow Sapphire- 4 years, Blue Sapphire- 5 years, Hessonite- 3 years and Cat's Eye- 5 years. It is suggested that a new ring is made with a new stone after this period for best results.

Please note that your next dasa change is on 12-06-2036

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First Floor, White Tower, Kuthappadi Road, Thammanam P.O - 682032

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Contact Us:

Phone: +91(India) 6366920680

E-mail: support@clickastro.com