

COSMIC360VIEW

SPECIMEN REPORT

The Complete Vedic Reading

A full Jyotish analysis of one natal chart

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Panipat, Haryana, India

Capricorn ascendant · Uttarashadha

This is the founder's own chart, published as the sample.

Read at full depth, audited to the same standard as a commissioned report, and printed with its difficult findings intact.

Contents

PART I WHO YOU ARE, AND HOW TO READ THIS

1. Who You Are
2. About This Specimen Report
3. What This Method Is, and What It Is Not
4. How to Read the Diagrams
5. The Six Layers Used Here
6. Your Seven Questions

PART II THE CHART

7. Birth Data and the Five Limbs of the Day
8. The Birth Chart
9. The Chart in One Sentence
10. Five Findings
11. What Watches What
12. The Nakshatra Chains
13. The Stationary Saturn
14. The Knot at the Junction
15. The Image and the Reality

PART III THE TWELVE HOUSES

16. The First House — the Self
17. The Second House — What Is Kept
18. The Third House — Effort and the Hands
19. The Fourth House — Home and Ground
20. The Fifth House — Intelligence and Risk
21. The Sixth House — Service, Competition, Debt
22. The Seventh House — the Partner
23. The Eighth House — the Hidden Mechanism
24. The Ninth House — Fortune and Belief
25. The Tenth House — the Engine
26. The Eleventh House — Income and Gains
27. The Twelfth House — Release and Distance
28. The Twelve Houses Side by Side

PART IV THE NINE PLANETS

29. Venus — the Best Planet in This Chart
30. Saturn — the Owner of the Self
31. Jupiter — the Significator of the Self by Degree
32. Mercury — the Flat Planet, and the Significator of the Spouse
33. The Moon — the Mind, and the Lord of Marriage
34. Mars — Income Fused to Risk
35. The Sun — Standing Earned Slowly
36. Rahu and Ketu — the Axis of Appetite and Release

37. The Karakas — Significators by Degree
38. Consistency Across the Ten Charts
39. Dignity, Friendship and Why Placement Is Not Enough

PART V ASHTAKAVARGA — THE NUMBERS

40. What Ashtakavarga Measures
41. The Twelve Houses Scored
42. Each Planet's Own Row
43. The Full Grid — Who Gave What
44. How These Numbers Are Used for Timing

PART VI THE NINE DIVISIONAL CHARTS

45. Why There Are Ten Charts and Not One
46. D9 — the Navamsa, for Marriage and for Strength
47. D10 — the Dasamsa, for Career
48. D2 — the Hora, for Wealth
49. D4 — the Chaturthamsa, for Home and Property
50. The Remaining Five Divisions
51. What the Divisions Confirm and What They Qualify
52. How a Divisional Chart Is Actually Built

PART VII THE COMBINATIONS

53. The Standard Applied
54. Malavya and Amala — the Career Pair
55. The Three Solar Combinations
56. The Combinations for Intelligence
57. Satkalatra — the Combination for a Noble Spouse
58. The Exchange — Income and the Unseen
59. Three Further Combinations
60. Combinations That Cut Both Ways
61. The Combinations at a Glance

PART VIII TIMING

62. How the Timing System Works
63. The Map of a Lifetime
64. Checked Against the Record
65. The Moon's Decade, Sub-period by Sub-period
66. The Slow Planets
67. The Next Fifteen Months, Month by Month
68. Year by Year, 2026 to 2036
69. What Each Planet Brings When Its Period Comes

PART IX THE SEVEN ANSWERS

70. Money — What the Chart Actually Says
71. Money — When It Improves, and How

- 72.** Why This Particular Stretch Has Felt Heavy
- 73.** Commitments, and How They Clear
- 74.** Marriage — What Is Promised
- 75.** The Spouse — Who She Is, and How the Meeting Comes About
- 76.** Marriage — the Windows
- 77.** Marriage — What Supports It
- 78.** What Actually Matters When a Chart Is Put in Front of You
- 79.** Career — What You Are Built For
- 80.** Career — the Salaried Technology Role, Performed Remotely
- 81.** Markets — Is This Chart Suited to It
- 82.** Markets — the Style This Chart Is Built For

- 83.** Gemstones — the Primary Stone
- 84.** Gemstones — the Second Stone, and What to Refuse
- 85.** Remedies — What Actually Moves This Chart

PART X METHOD, AUDIT AND SUMMARY

- 86.** How Every Claim in This Report Was Checked
- 87.** Method and Limitations
- 88.** If You Read Only Three Pages
- 89.** Glossary
- 90.** How to Use This Report Over the Coming Years
- 91.** A Closing Note

PART I

Who You Are, and How to Read This

Before any method, before any table: the person the chart describes. Then the small amount of scaffolding you need to follow everything that comes after.

Who You Are

Six pieces of the chart decide temperament. Everything else in this document describes what happens to you; these six describe who it is happening to. They are taken before any question is asked, so that nothing you have told us can colour them.

Input	Value
Rising sign (Lagna)	Capricorn 8°04'
Rising star (nakshatra)	Uttarashadha, fourth quarter
Lord of the rising sign	Saturn, placed in the third house
Moon sign (rashi)	Leo
Moon star	Magha, second quarter
Moon house	The eighth house

The outward man

Capricorn rises. This is the sign of the mountain goat, and the image is not decorative: the animal climbs by finding the next foothold, not by leaping, and it does not look down. People with Capricorn rising are built to be judged by results. You would rather show a finished thing than describe an intention. You are patient with process and impatient with talk. You carry an internal supervisor who is considerably harder on you than any real one has ever been, and you are quietly suspicious of anything that arrives easily.

The rising point falls in **Uttarashadha**, the star of the Vishvadevas — the ten universal gods. Its classical epithet is the **later victory**: the win that comes after the first attempt has already failed, and which, once won, does not have to be defended again. Uttarashadha does not give quick success. It gives permanence. What people born under it build tends to outlast them, and it tends to arrive later than they expected and later than they wanted. The fourth quarter, where your ascendant sits, throws the star into a Sagittarius navamsa, which adds conviction, a teaching instinct, and a need for the thing you do to also be *true*, not merely profitable.

Saturn, which rules the rising sign, sits in the third house. This is where the identity is actually carried. The third house is courage that is manufactured rather than inherited: initiative, the hands, writing, communication, short journeys, repeated small attempts. You are not a person to whom things are handed. You are a person who tries a thing, adjusts, and tries again — and who builds an identity out of that repetition. It also means the self-image is bound up with output. When you are producing, you feel like yourself. When you are not, you do not.

The inward man

The Moon is in **Leo**. The Moon describes the part of a person that does not perform: what you need in order to feel settled, what you reach for when tired. In Leo, that need is to *matter*. Not to be famous — to be consequential. A Leo Moon is generous, warm, disproportionately loyal, and quietly wounded by being treated as interchangeable. You will work for a fraction of the money if the work is yours and your name is on it, and you will resent full pay for work that anyone could have done.

The Moon falls in **Magha**, the star of the throne, whose symbol is the royal seat and whose deity group is the ancestors. Magha carries a sense of lineage — of standards set before you were born, which you did not agree to and cannot quite put down. It gives dignity, an instinctive respect for what is established, and a private conviction that you are supposed to be doing something that counts. Magha's lord is Ketu, which is the reason the pride is never loud: Ketu detaches. The wish to matter is real, but you would be embarrassed to be caught wanting it.

The Moon sits in the eighth house. This is the single most defining fact about your inner life. The eighth is the house of what is not on the surface: research, crisis, other people's money, the hidden mechanism, the sudden turn. A Moon here produces a mind that is drawn to what is underneath — that is not satisfied by the stated reason and keeps digging for the actual one. It is a superb placement for anything investigative, forensic, or analytical, and a difficult one for peace of mind, because the same instinct that finds the real mechanism also keeps the mind rehearsing what could go wrong. It also makes you private. You know considerably more about the people around you than they know about you, and this is not strategy; it is simply how the placement runs.

The outward man is a builder who does not want to be seen struggling. The inward man wants the work to matter and is fascinated by the trapdoors underneath it.

The two men together

Capricorn rising wants a slow, defensible, visible structure. A Leo Moon in the eighth wants meaning, intensity and a name on the door. These are not opposites, but they pull at different speeds. The ascendant says *wait, build it properly*; the Moon says *this had better be worth something, and soon*. Most of the friction you feel about your own progress is this and not circumstance.

The resolution the chart itself offers is unusually specific, and the rest of this report is largely an unfolding of it: the Capricorn structure is what makes the work last, and the Leo eighth-house mind is what makes the work worth doing — but the recognition arrives on Uttarashadha's schedule, which is later than either of them would like, and once it arrives it does not need to be won again.

About This Specimen Report

This is not a client's chart. It is the chart of the person who writes these reports, published under his own name, with his own birth details, and read to exactly the depth a paying reader receives.

There is a reason for that. A reading is only worth anything if the person writing it is willing to have their own chart read the same way — including the parts that are thin, the combinations that cut against the argument, and the question that does not have a comfortable answer. Anonymising a client's document and calling it a sample would show you the format. It would not show you whether the method is honest when the honesty is expensive.

So everything difficult in this chart is in here. The weakest house in the chart is the house of marriage, and marriage is one of the seven questions. The wealth houses are the low ones, and money is another. The most obvious gemstone for this ascendant is refused, in writing, with the reasoning shown. Nothing has been softened because the chart belongs to the author.

What you should take from it is not the content — your chart is not this chart — but the shape: how a claim is grounded, how a date is arrived at, how a disagreement between two indicators is resolved rather than avoided, and how far the document is willing to go before it says *this is what the chart supports, and this is where it stops*.

What This Method Is, and What It Is Not

Jyotish is the classical Indian system of reading a birth chart: a map of where the Sun, Moon, five visible planets and two lunar nodes stood, from the earth, at the moment and place of birth. Three things distinguish it from what most readers have encountered.

It is sidereal

Positions are measured against the fixed stars rather than against the seasons. Because the earth wobbles slowly on its axis, the two frames have drifted apart by about twenty-four degrees. This is why your sign here will usually be one behind the one you know from a newspaper column, and why the Sun in this reading sits in Scorpio.

It is a timing system before it is a personality system

The largest part of the classical literature is about *when*, not *what*. The Vimshottari dasha divides a life into planetary periods of fixed length, calculated from the Moon's exact position at birth, and the periods are then crossed against where the slow planets are travelling now. That is how a date gets into a document like this one.

It reads the same chart several times at different resolutions

Beyond the birth chart, the classical method divides each sign into halves, ninths, tenths, sixtieths and so on, producing further charts that specialise: one for wealth, one for marriage, one for work, one for the fine grain of inherited tendency. A claim that holds in the birth chart and again in the specialised chart for that subject is worth stating. A claim that appears in only one of them is worth noticing and not worth asserting.

What it is not

It is not a mechanism anyone has demonstrated. This document does not argue that planets cause events, and you should not read the confident tone as a claim about physics. What it offers is a long, internally consistent interpretive tradition, applied carefully to a specific set of numbers, and stated plainly enough that you can check it against your own life. Where this report gives a date, the arithmetic behind the date is real and reproducible. What that date *means* is interpretation, and it is offered as such.

ON READING A DIFFICULT LINE

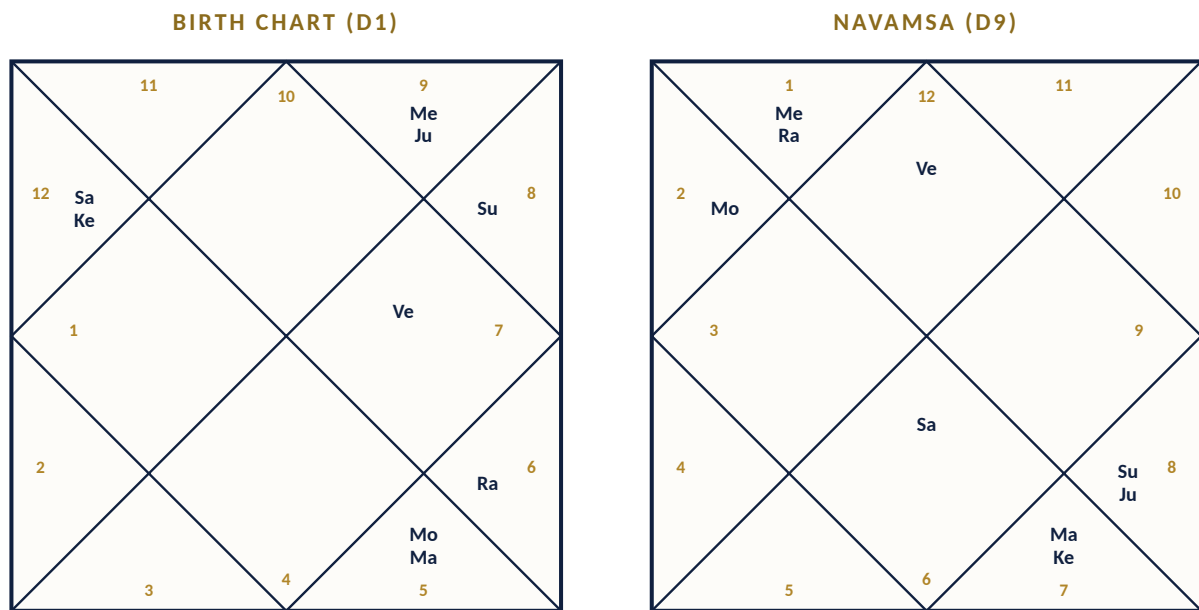
Some of what follows is not flattering. A weak house is described as weak. Classical texts occasionally attach lurid outcomes to ordinary configurations; those outcomes are not reproduced here, because the configuration is real and the alarming gloss on it usually is not. Where something in this chart genuinely cuts against its own strengths, it is given its own section rather than buried.

How to Read the Diagrams

The square diagrams throughout this report are North Indian charts. Two rules make them readable.

The houses are fixed; the signs move. The diamond at the top centre is always the first house. Numbering runs anticlockwise from there. The small gold number inside each compartment is the sign that occupies that house: 1 for Aries through 12 for Pisces. In your birth chart the top diamond carries a 10, because Capricorn — the tenth sign — was rising when you were born.

Planets are abbreviated by two letters. Su Sun, Mo Moon, Ma Mars, Me Mercury, Ju Jupiter, Ve Venus, Sa Saturn, Ra Rahu, Ke Ketu.



The houses carry the standard significations used throughout: **1** the self and the body; **2** savings, speech, family; **3** effort, courage, siblings, communication; **4** home, mother, land, inner peace; **5** intelligence, children, speculation; **6** service and employment, competition, debt, illness; **7** marriage, partnership, dealings with others; **8** the hidden, crisis, joint resources, research; **9** fortune, father, belief, long journeys; **10** career and public standing; **11** income, gains, networks; **12** expenditure, loss, foreign places, withdrawal, sleep.

RAHU AND KETU

These are not physical bodies. They are the two points where the Moon's path crosses the Sun's, always exactly opposite each other, and always moving backwards through the zodiac. Because that backward motion is an invariant — true in every chart ever cast — the diagrams here do not mark it. Rahu is read as amplification, appetite and the unfamiliar; Ketu as detachment, expertise already possessed, and the thing you keep walking away from.

The Six Layers Used Here

Every claim in this document is built from six instruments. A finding is stated plainly when several of them agree, and stated as a balance of evidence when they do not.

Layer	What it answers
Birth chart (D1)	The basic architecture: which planet governs what, and where it stands
Nine divisional charts	Specialised resolution — wealth, marriage, career, land, inheritance
Twenty-seven nakshatras	The texture of a placement, and the dispositor chains that link them
Ashtakavarga	A numeric score for every house, and for who supplies each point of it
Vimshottari dasha	When: the planetary period, sub-period and sub-sub-period
Transits	Where the slow planets are now, checked against the natal points

The order matters. Ashtakavarga and the divisional charts are the two that most readings skip, and they are the two that most often overturn a first impression. A house can look impressive because it holds a strong planet and still score badly, which means the planet is working in a room that does not support it. That is exactly what happens in one place in this chart, and it drives the money answer.

Your Seven Questions

This report was built around seven stated concerns. They are answered in Part IX, each in its own section, and each answer names the sections it is drawn from so you can follow the reasoning back rather than take it on trust.

#	Question	Answered in
1	Money — when and how it improves	Sections 70–71
2	Why this particular stretch has felt heavy, and what lifts it	Sections 72–73
3	Marriage — the partner herself, how the meeting comes about, and when	Sections 74–77
4	Career — the work you are built for, and the salaried technology role	Sections 79–80
5	Markets — whether this chart is suited to trading, and in which style	Sections 81–82
6	Gemstones — what to wear, and what to refuse	Sections 83–84
7	Remedies — what actually moves this chart	Section 85

Everything between here and Part IX is the working. If you would rather have the conclusions first, the last section of the document is a two-page summary of what to act on; the answers themselves begin at Section 70.

PART II

The Chart

The birth data, the architecture, and the five findings that everything else in this report is built on.

Birth Data and the Five Limbs of the Day

NAME Mudit Popli	DATE 2 December 1996	TIME 10:40 IST
PLACE Panipat, Haryana	COORDINATES 29.39°N, 76.98°E	ASCENDANT Capricorn 8°04'

Positions are sidereal, using the Lahiri ayanamsha, computed from the Swiss Ephemeris and verified independently before any of this was written. Houses are whole sign: each house is one entire sign, which is the system the classical texts assume.

The panchanga — the five limbs of the birth day

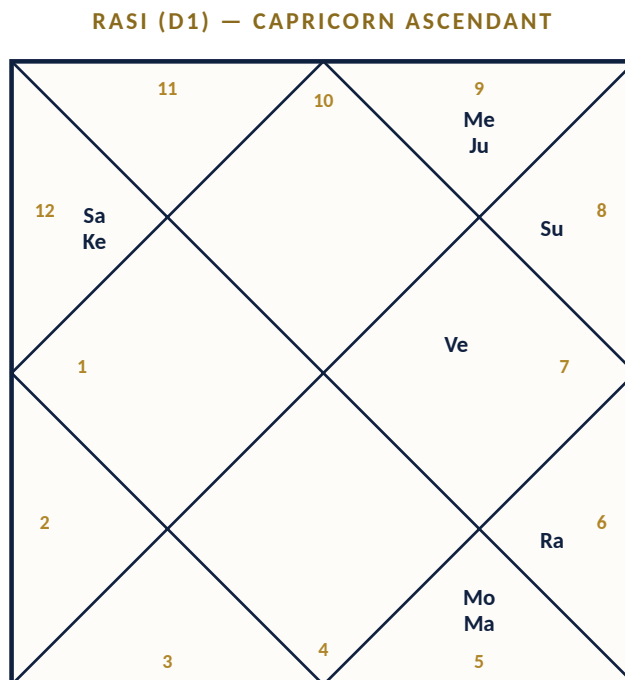
Limb	Value	Reading
Vara (weekday)	Monday	The Moon's own day. Worth holding on to: the Moon rules your seventh house, and its own ten-year period begins in December 2026.
Tithi (lunar day)	Krishna Saptami	The seventh day of the waning fortnight. The Moon was about fifty-nine per cent lit — past full, still substantially bright.
Nakshatra	Magha	The throne. Covered in Section 1 and again at Section 23.
Yoga	Vaidhriti	One of two lunar-solar combinations classical muhurta texts avoid when choosing a date to <i>begin</i> something. It carries far less weight in a birth chart than in an electoral one, and nothing in the reading rests on it.
Karana	Bava	The first of the movable half-days; associated with beginnings and with work that has to be set going.

The planets at birth

Body	Sign	Degree	House	Nakshatra	Lord of star	Condition
Sun	Scorpio	16°29'42"	11	Anuradha pada 4	Saturn	Friendly
Moon	Leo	5°41'18"	8	Magha pada 2	Ketu	Friendly
Mars	Leo	23°13'32"	8	Purva Phalguni pada 3	Venus	Friendly
Mercury	Sagittarius	2°45'53"	12	Mula pada 1	Ketu	Neutral
Jupiter	Sagittarius	24°46'40"	12	Purvashadha pada 4	Venus	Own
Venus	Libra	17°30'49"	10	Swati pada 4	Rahu	Own
Saturn	Pisces	6°47'47"	3	Uttara Bhadrpada pada 2	Saturn	Neutral, retrograde
Rahu	Virgo	10°49'07"	9	Hasta pada 1	Moon	—
Ketu	Pisces	10°49'07"	3	Uttara Bhadrpada pada 3	Saturn	—

No planet is combust: the nearest to the Sun is Mercury at just over sixteen degrees, comfortably outside the burning range. One body is retrograde, and its retrogression is the single most distinctive fact in the chart — Section 13 is given to it.

The Birth Chart



Read the picture before the numbers. Six of the twelve houses are empty. The two that hold most of the chart are the eighth and the twelfth. Seven of the nine bodies sit in the arc from the eighth house to the twelfth — and the entire first half of the chart, houses one through seven, contains nothing at all except Saturn and Ketu together in the third.

That is a chart weighted almost entirely towards the second half of the wheel: the houses of other people's resources, fortune, career, income and expenditure. The personal half — body, savings, home, children, health, marriage — is tenanted by nobody. This does not mean those areas are absent from the life. It means they are run remotely, by lords sitting elsewhere, and that they depend on where those lords are rather than on anything sitting in the room.

House	Sign	Lord	Lord sits in	Occupants	Bindus
1. First	Capricorn	Saturn	H3	—	27
2. Second	Aquarius	Saturn	H3	—	23
3. Third	Pisces	Jupiter	H12	Saturn, Ketu	24
4. Fourth	Aries	Mars	H8	—	27
5. Fifth	Taurus	Venus	H10	—	32
6. Sixth	Gemini	Mercury	H12	—	36
7. Seventh	Cancer	Moon	H8	—	20
8. Eighth	Leo	Sun	H11	Moon, Mars	29
9. Ninth	Virgo	Mercury	H12	Rahu	32
10. Tenth	Libra	Venus	H10	Venus	36
11. Eleventh	Scorpio	Mars	H8	Sun	30
12. Twelfth	Sagittarius	Jupiter	H12	Mercury, Jupiter	21

Three lordship facts do most of the work later. Saturn owns both the first and the second houses, so the body and the bank account answer to the same planet. Venus owns both the fifth and the tenth — a trine and a quadrant together, which is the classical definition of a **yogakaraka**, the single most useful planet a chart can have. And Mars owns the eleventh while the Sun owns the eighth, which matters because those two have swapped houses.

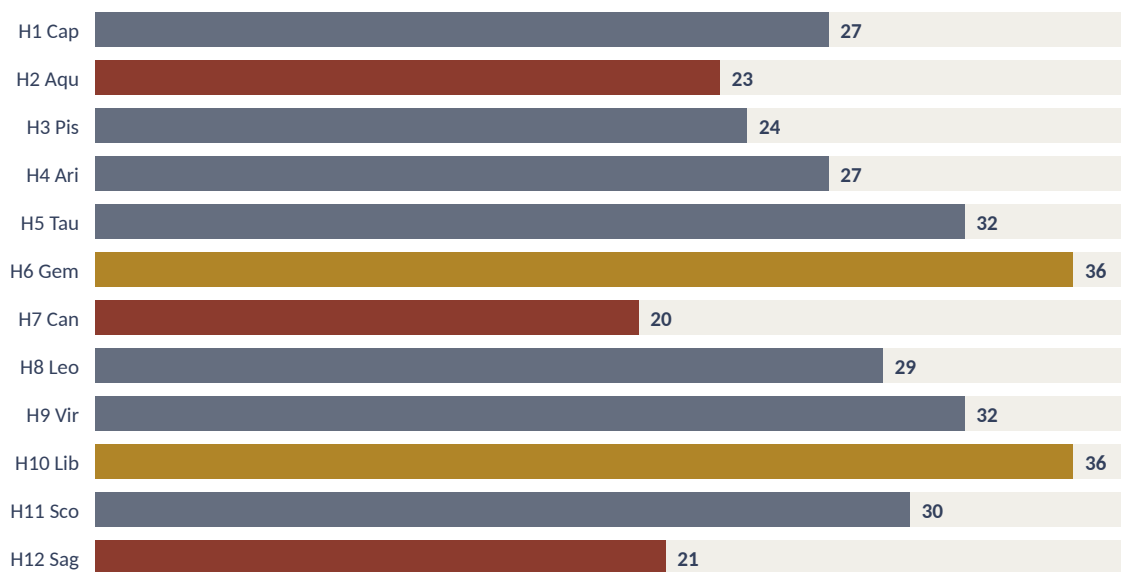
The Chart in One Sentence

A chart built to produce, and not built to hold — strongest in the two rooms where the work is done, and thinnest in the three where something has to be kept.

The two strongest houses in this chart score thirty-six points each. They are the sixth, which is service, employment and the daily grind of competence, and the tenth, which is career and public standing. Both are houses of doing.

The three weakest are the seventh at twenty, the twelfth at twenty-one and the second at twenty-three. They are the house of the partner, the house of what is released, and the house of what is stored. All three are houses of keeping — keeping a person, keeping a boundary, keeping money.

That single asymmetry explains more of this chart than any other observation in this document. It is why the career answer is confident and the money answer is architectural. It is why the marriage answer says the difficulty is entry rather than endurance. And it is why the strongest remedy in Part X is a structure rather than a stone.



Ashtakavarga totals by house. The two tallest bars are houses of work; the three shortest are houses of keeping.

Five Findings

These five were derived from the chart before your questions were looked at, and they are the spine of everything that follows. Each one is tested again in Section 86, after all the evidence is in.

FINDING 1

The tenth house is the engine, and it is exceptionally well made

The tenth scores thirty-six — joint-highest in the chart — and holds Venus in Libra, its own sign. Venus rules both the fifth and the tenth here, which makes it the *yogakaraka*: the one planet whose strength lifts everything. It is the strongest body in the chart by a distance, dignified in four of the ten charts examined, exalted in the navamsa ascendant itself and again in the tenth-house chart. It forms *Malavya*, one of the five great-person combinations, and *Amala*, the combination for lasting reputation. And of the eight contributors to the tenth house, Venus itself supplies seven points — the largest single contribution any planet makes to any house in this chart.

FINDING 2

Nothing watches the engine

Of the twelve houses, exactly one receives no aspect from any planet, and it is the tenth. There is also no link whatever between the ninth lord and the tenth lord — no conjunction, no exchange, not even a one-way aspect. In classical terms that is the missing *Dharma-Karmadhipati* connection: the bridge between fortune and work. The practical translation is that the career is entirely self-supplied. Nothing obstructs it and nothing carries it. There is no patron, no institutional lift, and no external correction when the direction is wrong.

FINDING 3

Every chain in the chart ends at Saturn

Each planet sits in a *nakshatra* ruled by another planet; following that link to its own lord, and onward, either loops or terminates. In this chart all ten chains — nine bodies and the ascendant — terminate at Saturn, which sits in its own star *Uttara Bhadrapada* and therefore loops to itself. Saturn owns the first and second houses, sits retrograde in the third, and grants its own second house exactly one point out of eight. The whole chart routes through a planet that is disposed to give its own money house almost nothing. That is the money finding in a single cell.

FINDING 4

Income and risk are one circuit, not two

The Sun owns the eighth and sits in the eleventh. Mars owns the eleventh and sits in the eighth. They have exchanged houses outright. An exchange fuses two houses into a single two-way circuit: gains arrive through channels that also carry upheaval, and upheaval arrives through the channels that produce gains. Because one of the two houses is a difficult one, this is the *dainya* class of exchange — genuinely productive, and never quiet.

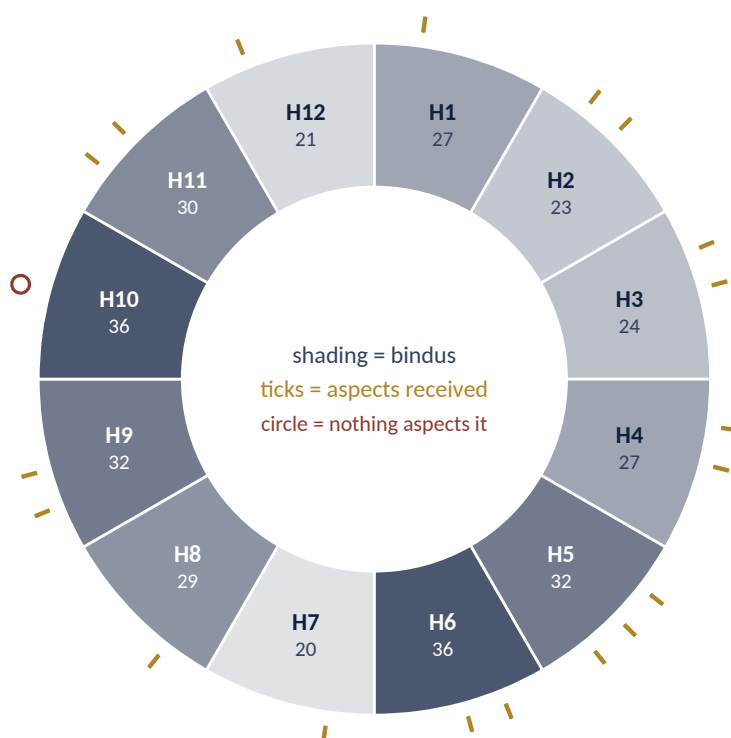
FINDING 5

The personal half of the chart is empty

Seven of the nine bodies occupy houses eight to twelve. Houses one, two, four, five, six and seven are all empty; the only tenant in the first seven houses is Saturn with Ketu in the third. The seven planets together occupy just five signs, which is the concentrated pattern the classical texts call **Paasa**, the net. Concentration is efficient and it is also brittle: when a period activates one of those five signs, a great deal moves at once.

What Watches What

A planet influences the house it sits in, the houses it owns, and the houses it looks at. Every planet looks at the seventh house from itself. Mars additionally looks at the fourth and eighth from itself, Jupiter at the fifth and ninth, Saturn at the third and tenth. This report also gives Rahu and Ketu the fifth, seventh and ninth, which is the convention followed throughout and is stated here once so that the counts below can be checked.



Each house shaded by its ashtakavarga total, with one gold tick for each aspect it receives.

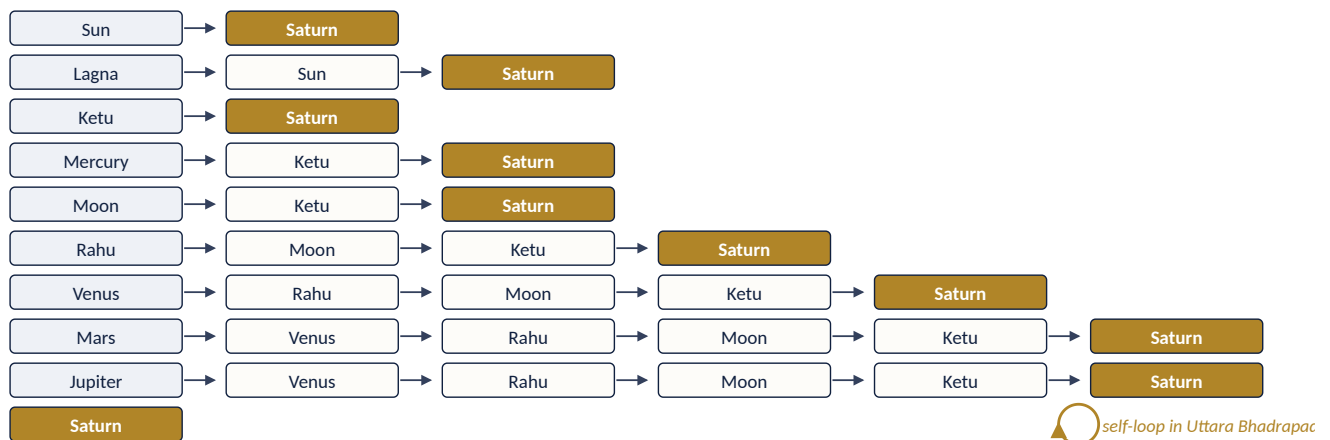
House	Sign	Receives	Count
1. first	Capricorn	Rahu (5th)	1
2. second	Aquarius	Moon (7th), Mars (7th)	2
3. third	Pisces	Mars (8th), Rahu (7th)	2
4. fourth	Aries	Jupiter (5th), Venus (7th)	2
5. fifth	Taurus	Sun (7th), Saturn (3rd), Rahu (9th)	3
6. sixth	Gemini	Mercury (7th), Jupiter (7th)	2
7. seventh	Cancer	Ketu (5th)	1
8. eighth	Leo	Jupiter (9th)	1
9. ninth	Virgo	Saturn (7th), Ketu (7th)	2
10. tenth	Libra	nothing at all	0
11. eleventh	Scorpio	Mars (4th), Ketu (9th)	2
12. twelfth	Sagittarius	Saturn (10th)	1

Three things stand out. The tenth is unaspected, which is Finding 2. The seventh receives one contact and it is Ketu's — the planet of detachment is the only thing looking at the house of partnership, permanently, from birth. And the eighth, which holds the Moon and Mars, is watched only by Jupiter's ninth aspect from the twelfth. That single Jupiter aspect turns out to matter a great deal: it is the protection on the Moon, it cancels a difficult combination in Section 60, and it is the reason the marriage answer is favourable rather than doubtful.

The Nakshatra Chains

Nakshatra dispositors are the layer most readings never reach, and on this chart they produce the sharpest single structural finding. Each of the nine bodies and the ascendant sits in one of the twenty-seven lunar mansions, and each mansion has a planetary ruler. Follow that ruler to *its* mansion's ruler, and onward, and the sequence either loops or arrives somewhere and stops.

Body	Its nakshatra	Star lord	Chain
Sun	Anuradha	Saturn	Saturn → Saturn
Moon	Magha	Ketu	Ketu → Saturn → Saturn
Mars	Purva Phalguni	Venus	Venus → Rahu → Moon → Ketu → Saturn → Saturn
Mercury	Mula	Ketu	Ketu → Saturn → Saturn
Jupiter	Purvashadha	Venus	Venus → Rahu → Moon → Ketu → Saturn → Saturn
Venus	Swati	Rahu	Rahu → Moon → Ketu → Saturn → Saturn
Saturn	Uttara Bhadrapada	Saturn	Saturn
Rahu	Hasta	Moon	Moon → Ketu → Saturn → Saturn
Ketu	Uttara Bhadrapada	Saturn	Saturn → Saturn
Ascendant	Uttarashadha	Sun	Sun → Saturn → Saturn



All ten chains, drawn out. Every one of them terminates at Saturn, which sits in its own star and therefore closes on itself.

There is no second terminus. In most charts these chains split into two or three clusters; here they converge completely. Saturn is not merely the ascendant lord: it is the sole sink of the entire chart. Everything the chart does eventually reports to it.

Two consequences run through the rest of this document. First, Saturn's own condition — retrograde, effectively motionless, neutral in dignity, in the third house — is imposed on everything, which is why so much in this life arrives slowly and holds once it does. Second, and more usefully: because every chain ends here, Saturn is where remedial leverage is genuinely concentrated. That is not an argument for a Saturn gemstone, and Section 84 explains at length why it is the opposite of one. It is an argument for Saturn's actual currency, which is regularity, and it is the basis of the first remedy in Section 85.

The Stationary Saturn

Saturn was retrograde at your birth. That by itself is unremarkable; roughly a third of charts have it. What is remarkable is the speed.

SATURN AT BIRTH Pisces 6°47'47"	MOTION -0.0023° per day	TURNED DIRECT 3 December 1996
HOURS AFTER BIRTH About 30½	GROUND GIVEN UP About 5 arcseconds	

Saturn moves, at its ordinary pace, roughly two arcminutes a day. At your birth it was moving at about one-seventieth of a degree a day — effectively standing still. It turned direct approximately thirty hours later, having retreated, in that whole time, by about five arcseconds. To put that in proportion: five arcseconds is roughly a seven-hundredth of the width of the full Moon. Saturn stood at essentially one point in the sky through your birth and its reversal.

A stationary planet is classically read as maximally concentrated. It has no direction; all of its force is held in one place. Set that beside Finding 3 — that every chain in the chart terminates at this same Saturn — and the two observations reinforce each other exactly. The chart's single sink is also its most concentrated body, and it does not move.

WHAT THIS ACTUALLY PREDICTS

Three things, each of which you can test against your own life. Returns take longer to arrive than the effort suggests they should. Once something is genuinely established it is very hard to dislodge — the same immobility that delays also preserves. And structural change in this life comes from building a mechanism and then waiting, not from pushing harder; pushing a stationary planet is the one thing that reliably does nothing.

The Knot at the Junction

Three points in the zodiac are called **gandanta** — literally the end of the knot. They are the joins between a water sign and a fire sign: the last three degrees and twenty minutes of Cancer, Scorpio and Pisces, and the first three degrees and twenty minutes of Leo, Sagittarius and Aries. A planet there sits on a seam. Classical texts treat it as a knot to be untied rather than a defect.

In this chart exactly one body falls in gandanta, and its identity is what makes it worth a section of its own.

BODY Mercury	POSITION Sagittarius 2°45'53"	STAR Mula, first quarter
DISTANCE TO CLEAR 34 arcminutes	HOUSE The twelfth	ROLE Darakaraka — signifier of the spouse

Mercury sits thirty-four arcminutes inside the junction between Scorpio and Sagittarius, in the first quarter of Mula — the star that begins exactly at that seam. Half a degree earlier in the sky and it would be an ordinary placement.

Mercury also carries the heaviest possible marriage significance in this chart. Among the eight **chara karakas**, the signifiers assigned by degree, the planet at the lowest degree becomes the *Darakaraka*, the spouse signifier. Mercury holds the lowest degree here by a wide margin, and its degree is low precisely *because* it has only just entered the sign — the same fact that puts it in gandanta makes it the Darakaraka. The two are one observation, not two.

Held alongside a second measurement, this becomes the marriage finding. Across all ten charts examined in Part VI, Mercury is never in its own sign, never exalted and never fallen — ten neutral placements, the only body in the chart that is completely flat. So the spouse signifier is both knotted and unemphatic: the difficulty is that the subject does not resolve easily, not that it resolves badly. Section 74 takes this up in full.

The Image and the Reality

Jyotish draws a distinction most systems do not: between what a house *is* and how it *appears*. The calculated point representing the appearance is called the **arudha**, and it is derived by a fixed rule — count from the house to its lord, then count the same distance again.

The distinction is not decorative. A house can be strong and its image weak, which produces someone consistently underestimated; or the reverse, which produces someone whose standing runs ahead of their substance. In this chart the pattern is unusually informative.

Point	Sign	House	Occupants	Bindus
Arudha Lagna — how you are seen	Taurus	H5	—	32
A2 — the image of resources	Aries	H4	—	27
A3 — the image of effort	Gemini	H6	—	36
A4 — the image of home	Sagittarius	H12	Mercury, Jupiter	21
A5 — the image of intelligence	Pisces	H3	Saturn, Ketu	24
A7 — the image of the partner	Virgo	H9	Rahu	32
A9 — the image of fortune	Sagittarius	H12	Mercury, Jupiter	21
A10 — the image of the career	Cancer	H7	—	20
A11 — the image of gains	Aquarius	H2	—	23
Upapada — the image of marriage	Virgo	H9	Rahu	32

The three that matter

The Arudha Lagna falls in Taurus, the fifth house. You are perceived through the fifth house — through intelligence, judgement, and what you produce with your mind. Not through your position, not through your circumstances, and not through the tenth house, which is where the actual work happens.

That is a fortunate mismatch in this particular chart. The tenth house is unaspected — nothing watches it, so it generates no public signal on its own. If the image also depended on the tenth house, the standing would be as invisible as the supervision is. Instead the image runs through a house scoring thirty-two, ruled by the strongest planet in the chart. The reputation is carried by the intelligence even when the career itself is running unobserved.

THE IMAGE OF THE CAREER FALLS IN THE SEVENTH HOUSE

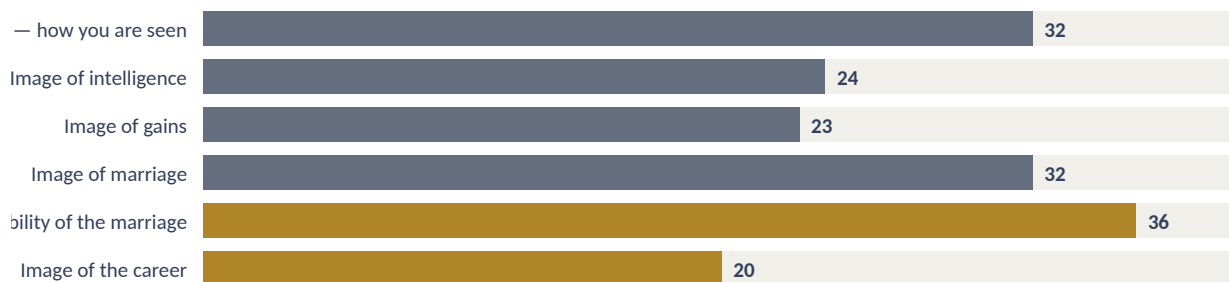
A10 — the appearance of the profession — lands in Cancer, the seventh house, at twenty bindus: the thinnest sign in the chart.

Read plainly, this says the work is systematically under-displayed. What is actually being done is worth more than what is visible of it. In a chart where the tenth house is both unaspected and hemmed by malefics, this is the third independent statement of the same thing: the engine is strong, nothing watches it, and very little of it shows.

It is also, usefully, an actionable finding. An under-displayed career is a presentation problem rather than a capability problem, and presentation is the one part of this that responds to deliberate effort.

The Upapada and the image of the partner both fall in Virgo, the ninth house, on Rahu. Two separate marriage-related points landing in the same sign, on the same planet, is a strong convergence. Section 75 builds the whole account of how the meeting comes about on it: the ninth house is elders, teachers, distance and formal channels, and Rahu is the unconventional and the far-off.

And the sign immediately after the Upapada is Libra — thirty-six bindus, holding Venus in its own sign. That is the classical index of the marriage's durability, and it is the joint-highest score in the chart. The image of the marriage sits on a node in the house of distance; the durability of it sits on the best planet in the chart. Both are true, and they describe different things.



The images, scored — the career's image is the weakest of them

PART III

The Twelve Houses

Each house in turn: its sign, its lord, its score, what watches it, and the nakshatras of whatever sits inside it.

The First House — the Self

SIGN Capricorn	LORD Saturn, in the third	OCCUPANTS Empty
BINDUS 27 — rank 7 of 12	ASPECTED BY Rahu (5th)	

Capricorn rises and the house is empty, so the first house is read entirely through Saturn, which sits in the third. An empty first house is not a weak first house; it means the self is defined by activity rather than by any single planetary temperament stamped on it. Twenty-seven bindus is squarely mid-table: a constitution that is maintained rather than gifted, durable under load, unimpressive in a sprint.

Saturn in the third puts identity into effort. The classical significations of the third are courage, initiative, the hands, writing, and repeated attempts — and Saturn there is the least glamorous and most reliable version of all of them. It produces someone who improves by iteration and who is genuinely uncomfortable being given something they did not build. It also produces a long apprenticeship: Saturn never lets the third house's skills mature early.

Saturn in Uttara Bhadrpada, quarter 2. The star of Ahirbudhnya, the serpent of the deep; its keynote is depth, patience, seclusion and a kind of stability that is felt rather than displayed. Its lord is Saturn, which places Saturn inside Saturn's chain — see Section 12.

The ascendant itself falls in Uttarashadha's fourth quarter, whose lord is the Sun — and the Sun sits in the eleventh, the house of income and networks. This is a small but useful detail: the star that governs your rising point reports to the house of gains. The sense of self is bound to what the work returns, which is both a motivator and, when returns are slow, the source of a disproportionate amount of self-criticism.

The first house receives one aspect, Rahu's fifth from the ninth. Rahu magnifies and destabilises whatever it touches; on the ascendant from the house of belief, it gives an appetite for unconventional knowledge and a certain restlessness about identity — a tendency to keep re-describing what you do rather than settling into one description.

The Second House — What Is Kept

SIGN Aquarius	LORD Saturn, in the third	OCCUPANTS Empty
BINDUS 23 — rank 10 of 12	ASPECTED BY Moon (7th), Mars (7th)	

This is the first of the three houses the report will keep returning to. Twenty-three bindus places the second tenth of twelve. It is empty, and its lord Saturn sits two houses away in the third.

The decisive number is not the total but a single cell inside it. Of the eight contributors to the second house, **Saturn — which owns it — grants it exactly one point out of eight**. In the entire grid of ninety-six cells, only four sit at one or below, and this is one of them. The planet that owns your savings is, by the classical tables, almost entirely disinclined to support the sign those savings sit in. The one contributor that does supply it is the Sun.

Contributor	Gives Aquarius?
Sun	yes
Moon	no
Mars	no
Mercury	no
Jupiter	no
Venus	no
Saturn	no
Lagna	no

Set against that, the same house receives seven of eight from Jupiter's grid — one of the highest cells anywhere in the chart. Jupiter is disposed to support this sign strongly. That is a timing instrument rather than a structural one, and Section 71 uses it: it dates the best retention window of the next fifteen years to Jupiter's transit through Aquarius.

The second is also aspected by the Moon and by Mars, both from the eighth. Two seventh-aspects from the house of upheaval onto the house of savings is a fair description of income that arrives in irregular lumps rather than in a steady line.

THE SECOND HOUSE IN ONE LINE

Money enters this chart easily and does not settle, and the mechanism is ownership rather than misfortune: the lord of the savings house is constitutionally unwilling to feed it. No stone changes a lordship. A structure can.

The Third House — Effort and the Hands

SIGN Pisces	LORD Jupiter, in the twelfth	OCCUPANTS Saturn, Ketu
BINDUS 24 — rank 9 of 12	ASPECTED BY Mars (8th), Rahu (7th)	

Pisces, holding Saturn and Ketu together, ruled by Jupiter from the twelfth. This is the only tenanted house in the first half of the chart, and it carries the ascendant lord, which makes it functionally the most personal room in the chart.

The third is self-generated courage — not the inherited kind. Writing, communication, the hands, short journeys, siblings, and the willingness to try something a second time. Saturn here is slow, methodical, and effective: it is a craftsman's placement. It rewards deliberate practice and punishes improvisation.

Ketu in Uttara Bhadrapada, quarter 3. The star of Ahirbudhnya, the serpent of the deep; its keynote is depth, patience, seclusion and a kind of stability that is felt rather than displayed. Its lord is Saturn, which places Ketu inside Saturn's chain — see Section 12.

Ketu beside Saturn in the same star is unusual and worth stating plainly. Ketu subtracts: it makes a person skilled at something and then uninterested in being credited for it. In the third house it produces effort that is not performed — work done quietly, ability that is real but under-advertised, and a recurring impulse to abandon a line of effort just as it starts to be recognised. Paired with Saturn in the same nakshatra, the effect is doubled: high competence, low self-promotion.

Twenty-four bindus is low-mid, which is consistent: the house works hard and is not generously supplied. It receives Mars's eighth aspect and Rahu's seventh — both malefic contacts, which sharpen it. Mars adds drive and irritability to the effort; Rahu adds appetite for the unconventional. Neither is soft, and neither is idle.

The Fourth House — Home and Ground

SIGN Aries	LORD Mars, in the eighth	OCCUPANTS Empty
BINDUS 27 — rank 8 of 12	ASPECTED BY Jupiter (5th), Venus (7th)	

Aries, empty, ruled by Mars from the eighth, twenty-seven bindus. The fourth is home, mother, land, vehicles, formal education and — the signification the classical texts care most about — *sukha*, inner ease.

The lord in the eighth is the difficulty here: it locates the sense of settledness somewhere hidden and somewhat unstable. Practically it tends to mean that ease is not a place you arrive at and stay in; it has to be re-established. The house is not badly scored and it is not badly aspected, so this is a texture rather than a deprivation.

The counterweight is genuine. Jupiter casts its fifth aspect onto the fourth house from the twelfth. Jupiter is the greatest natural benefic and sits in its own sign, and this is the only benefic aspect landing anywhere in the personal half of the chart. It protects the home, supports the relationship with the mother, and is the reason this house's difficulties stay mild. Venus adds its seventh aspect from the tenth, which is a second benefic contact.

Two benefics aspecting an empty fourth whose lord is displaced is a fair description of a home life that is supported from outside rather than structurally guaranteed — and, in the divisional chart for property in Section 49, of ownership that arrives through deliberate acquisition rather than through inheritance.

The Fifth House — Intelligence and Risk

SIGN Taurus	LORD Venus, in the tenth	OCCUPANTS Empty
BINDUS 32 — rank 3 of 12	ASPECTED BY Sun (7th), Saturn (3rd), Rahu (9th)	

Taurus, empty, ruled by Venus from the tenth — and thirty-two bindus, third highest in the chart. The fifth governs intelligence, the capacity to judge, children, and the specific kind of risk-taking that involves putting capital behind an opinion.

This house is in genuinely good condition. Its lord is the strongest planet in the chart, in its own sign, in a quadrant. Venus rules the fifth and the tenth together, which is what makes it the *yogakaraka*, and the practical meaning of that particular pair is precise: **the intelligence and the career are the same faculty**. Whatever you are good at judging is what you are supposed to be paid for. Section 79 builds the career answer largely on this.

Two classical combinations for intellect are formed here and both are examined in Part VII: one requires the fifth lord to be a benefic in a benefic sign, which holds, and one requires it to occupy the navamsa ascendant, which it does — Venus is exalted in Pisces, the rising sign of the navamsa chart. That second condition is strict and it is met cleanly.

The house is aspected by the Sun's seventh from the eleventh, Saturn's third from the third, and Rahu's ninth from the ninth. Three contacts, none of them benefic. That is the shape of the risk limb rather than the intelligence limb: judgement is well-founded, but the environment in which it is applied is contested, impatient, and prone to escalation. The fifth house here is a good place to think and a demanding place to gamble.

The Arudha Lagna — the image other people form of you, as distinct from what you are — also falls in this sign. You are perceived through what you produce intellectually. That is a fortunate coincidence in a chart where the tenth house is unaspected: the reputation is carried by the fifth even when the tenth is unsupported.

The Sixth House — Service, Competition, Debt

SIGN Gemini	LORD Mercury, in the twelfth	OCCUPANTS Empty
BINDUS 36 — rank 1 of 12	ASPECTED BY Mercury (7th), Jupiter (7th)	

Gemini, empty, ruled by Mercury from the twelfth, and **thirty-six bindus — joint-highest in the chart**. Most readers meet the sixth as the house of enemies, illness and debt, and it is; but its older and more useful reading is the house of *service*: employment, daily competence, the discipline of showing up, and the ability to beat an obstacle by out-working it.

A sixth house this strong says something specific and encouraging. You are hard to defeat by attrition. Obstacles, competition and debt are survivable here in a way they are not in most charts — not because they are absent, but because the house that handles them is well supplied. It also means salaried work is genuinely supported: the sixth is the house of employment, and it is tied for the best-scored house you have.

The lord's position is the interesting part. Mercury rules the sixth and sits in the twelfth — the house of distant places, of withdrawal, and of work carried on out of sight. Mercury also rules the ninth, which is foreign lands and distance in its own right. Three separate significations of remoteness converge on one planet, and Section 80 uses that convergence to answer the question about salaried technology work performed from home.

Both aspects on this house are benefic — Mercury's own seventh and Jupiter's seventh, both from the twelfth. The house of difficulty is watched only by benefics. That is as good a configuration for the sixth as this chart could have produced.

The Seventh House — the Partner

SIGN Cancer	LORD Moon, in the eighth	OCCUPANTS Empty
BINDUS 20 — rank 12 of 12	ASPECTED BY Ketu (5th)	

Cancer, empty, ruled by the Moon from the eighth. **Twenty bindus — the lowest house in the chart.** This is the weakest room you have, and marriage is one of your seven questions, so it is treated at length here and again in Sections 74 to 77.

Start with the numbers, because they are unusually stark. Of the ninety-six cells in the contribution grid, exactly one is a zero: **Mars grants Cancer nothing at all.** Of the four cells at one or below, two of them fall on this same sign — Mars at zero and the Sun at one. The two lowest cells in the entire chart both land on the seventh house.

Grid	Gives Cancer	Who supplies it
Sun	1/8	Sun
Moon	4/8	Mercury, Jupiter, Venus, Saturn
Mars	0/8	— nobody —
Mercury	2/8	Sun, Jupiter
Jupiter	5/8	Sun, Jupiter, Venus, Saturn, Lagna
Venus	5/8	Moon, Mars, Jupiter, Venus, Saturn
Saturn	3/8	Mars, Mercury, Saturn

The house is also empty, and it receives exactly one aspect in the whole chart — Ketu's fifth, from the third. Ketu is the planet of detachment and of walking away from something one is already competent at. It has been looking at your seventh house since birth. This is baseline, not a passing transit, and it matters for the timing discussion: a later transit of Ketu through this house adds much less than it would in a chart where Ketu was not already there in aspect.

Now the other side, which is equally real and is why the marriage answer is favourable rather than bleak. The Upapada — the classical index of the marriage itself rather than of the house — falls in Virgo, and the sign after it is Libra: thirty-six bindus, holding Venus in its own sign. The measure of the marriage's durability is the strongest thing in the chart. And Venus, which is the significator of the wife in a man's chart, is that same Venus.

THE DISTINCTION THAT RUNS THROUGH THE WHOLE MARRIAGE ANSWER

Everything weak about this subject describes the *arena*: an empty seventh, twenty bindus, a zero cell, a single detaching aspect, a displaced lord, and a spouse significator sitting on a seam. Everything strong describes the *outcome*: the durability index at thirty-six, Venus own-sign and exalted in the navamsa ascendant, and the seventh lord protected by the only benefic aspect reaching that half of the chart. The difficulty is entry. It is not endurance.

The Eighth House — the Hidden Mechanism

SIGN Leo	LORD Sun, in the eleventh	OCCUPANTS Moon, Mars
BINDUS 29 — rank 6 of 12	ASPECTED BY Jupiter (9th)	

Leo, holding the Moon and Mars, ruled by the Sun from the eleventh, twenty-nine bindus. Two bodies here and one of them is the Moon, which makes this house disproportionately important to how the life actually feels.

The eighth is the least understood house in the system. It is not simply misfortune. It is what is not visible: research, the underneath of a mechanism, crisis, other people's money and other people's resources, inheritance, and sudden change. A Moon here gives an investigative cast of mind and a private one. It is a superb placement for anyone whose work is to find out what is actually happening beneath a stated account, and a taxing one for equanimity.

Moon in Magha, quarter 2. The star of the ancestors; its keynote is the throne, inherited standing, and a private sense of standards set before you arrived. Its lord is Ketu, which places Moon inside Ketu's chain — see Section 12.

Mars in Purva Phalguni, quarter 3. The star of Bhaga, god of good fortune and shares; its keynote is rest, pleasure, partnership and the enjoyment of what has been won. Its lord is Venus, which places Mars inside Venus's chain — see Section 12.

Mars in Purva Phalguni beside the Moon is the second tenant. Mars owns the fourth and the eleventh, so the lord of home and the lord of income both sit in the house of upheaval. That is one of the four reasons Part IX gives for money not settling. It also supplies real capability: Mars in a Sun-ruled sign is confident and direct, and in the eighth it is at home with risk in a way most people are not.

The house receives exactly one aspect and it is Jupiter's ninth from the twelfth — the trine aspect, the most benevolent contact Jupiter makes. On a Moon in the eighth this is a substantial protection. It steadies the mind, it cancels a difficult lunar combination discussed in Section 60, and it is one of the two cancellations that clear the Mars-related marriage affliction in that same section.

TWO BODIES HERE, ONE EXCHANGE

Mars sits in the eighth and owns the eleventh; the Sun sits in the eleventh and owns the eighth. They have swapped. Wherever this report discusses the eighth house it is also discussing the eleventh, and the reverse. Section 58 takes the exchange apart properly.

The Ninth House — Fortune and Belief

SIGN Virgo	LORD Mercury, in the twelfth	OCCUPANTS Rahu
BINDUS 32 — rank 4 of 12	ASPECTED BY Saturn (7th), Ketu (7th)	

Virgo, holding Rahu, ruled by Mercury from the twelfth, thirty-two bindus — joint third in the chart. The ninth is fortune in the largest sense: belief, the father, teachers, long journeys, and the sort of luck that is not earned.

A well-scored ninth is worth having, and this one carries Rahu, which complicates the reading in an interesting rather than a damaging way. Rahu in the ninth characteristically produces a person whose beliefs are self-assembled rather than inherited — who takes a traditional body of knowledge seriously without accepting it on authority, and who is drawn to systems from outside their own upbringing.

Rahu in Hasta, quarter 1. The star of Savitr, the impelling Sun; its keynote is the hand — skill, craft, dexterity, and the ability to make a thing exactly. Its lord is Moon, which places Rahu inside Moon's chain — see Section 12.

Rahu in Hasta, whose symbol is the open hand and whose keynote is exact skill, is a specific and rather beautiful placement in a chart otherwise so weighted to analysis. Virgo is the sign of measurement; Hasta is the hand that makes a thing precisely; Rahu is the appetite for the unfamiliar and the machine-made. Put together, this is a placement for technical craft: computation, instrumentation, code, precision work — the ninth house's reach applied through the sixth-and-ninth lord Mercury. Section 79 draws on it directly.

Both the Upapada and the image of the seventh house fall in this same sign, on top of Rahu. That is worth flagging early: the marriage in this chart is bound up with the ninth house — with distance, with belief, and with something arriving from outside the familiar circle. Section 74 develops it.

The house is aspected by Saturn's seventh and Ketu's seventh. Two contacts, neither soft. Fortune here is real and it is not free.

The Tenth House — the Engine

SIGN Libra	LORD Venus, in the tenth	OCCUPANTS Venus
BINDUS 36 — rank 2 of 12	ASPECTED BY Nothing	

Libra, holding Venus in its own sign, thirty-six bindus, and **aspected by nothing at all**. This is the best-made room in the chart and it is the only one that stands entirely alone.

Venus rules both the fifth and the tenth from a Capricorn ascendant, which is the textbook definition of the yogakaraka. A yogakaraka in its own sign in a quadrant is the strongest single configuration available to this ascendant. It forms **Malavya**, one of the five Mahapurusha combinations, and **Amala**, the combination for unblemished reputation. Both are examined in Part VII.

Venus in Swati, quarter 4. The star of Vayu, the wind; its keynote is independence, movement, trade, and an intolerance of being tethered. Its lord is Rahu, which places Venus inside Rahu's chain — see Section 12.

Swati — the wind — is the detail that turns the house from “good career” into something more specific. Swati's deity is Vayu and its keynote is independence: movement that answers to nothing, and a strong dislike of being tethered. Its lord is Rahu, which places the career-defining planet inside Rahu's chain, adding appetite, unconventionality and a pull towards the new. A yogakaraka in Swati does not do well inside somebody else's hierarchy for very long.

The contribution grid confirms the strength from a second direction: Venus supplies Libra seven of eight points, the largest single-planet contribution to any house in this chart. Six other planets support it too. Only the ascendant withholds — which is a quietly accurate detail, because the one thing this career configuration does not automatically supply is a sense of personal arrival.

THE COST OF BEING UNWATCHED

Nothing aspects this house. There is no malefic interference and no benefic supervision. Combined with the complete absence of a link between the ninth lord and the tenth lord, the tenth house here is a self-contained machine: it runs on what you put into it, it is not helped by patronage, and it produces no external signal when the direction is wrong. Every correction has to be self-generated. That is Finding 2, and it is the strongest argument in this chart for building deliberate outside review into the way you work.

The Eleventh House — Income and Gains

SIGN Scorpio	LORD Mars, in the eighth	OCCUPANTS Sun
BINDUS 30 — rank 5 of 12	ASPECTED BY Mars (4th), Ketu (9th)	

Scorpio, holding the Sun, ruled by Mars from the eighth, thirty bindus. The eleventh is income, gains, elder siblings, and networks — the house of what comes back.

This house is better placed than the second, and the distinction matters a great deal to the money answer. Thirty bindus against the second house's twenty-three says that *earning* is stronger than *keeping* by a clear margin. The whole financial reading of this chart follows from that gap.

Sun in Anuradha, quarter 4. The star of Mitra, god of friendship and contracts; its keynote is devotion, alliance, and the capacity to keep going at something long after the enthusiasm has gone. Its lord is Saturn, which places Sun inside Saturn's chain — see Section 12.

Anuradha is the star of Mitra, god of friendship and of contracts, and its keynote is the capacity to sustain an alliance long after the initial enthusiasm has gone. The Sun's own quality — authority, visibility, self — expressed through Anuradha becomes something quieter than the Sun usually is: standing earned by persistence within a group rather than by dominance over one. Its lord is Saturn, which puts the Sun in Saturn's chain like everything else.

The Sun is also *vargottama*: it occupies Scorpio in the birth chart and Scorpio again in the navamsa. A vargottama planet is regarded as reinforced, holding the same ground at two levels of resolution. This is a strengthening of the eleventh house by its occupant, and it partly offsets the eleventh lord being displaced into the eighth.

Finally, this house is **shubha kartari** — hemmed by benefics. Venus sits in the sign before it, Mercury and Jupiter in the sign after. A house enclosed on both sides by benefics is protected in the classical scheme, and the Sun inside it is protected too. Income in this chart is guarded even though it is turbulent. Section 55 returns to this with the three solar combinations it also produces.

The Twelfth House — Release and Distance

SIGN Sagittarius	LORD Jupiter, in the twelfth	OCCUPANTS Mercury, Jupiter
BINDUS 21 — rank 11 of 12		ASPECTED BY Saturn (10th)

Sagittarius, holding Mercury and Jupiter, ruled by Jupiter from within the house itself, twenty-one bindus — eleventh of twelve. Two planets in a low-scoring house, one of them in its own sign.

The twelfth is what leaves: expenditure, loss, sleep, seclusion, foreign and distant places, and the letting-go that is voluntary as well as the kind that is not. It is also the house of what is done away from the centre — behind the scenes, at a remove, on one's own.

Jupiter in Purvashadha, quarter 4. The star of Apas, the waters; its keynote is the invincible — declaration, conviction, and a refusal to be argued out of a position. Its lord is Venus, which places Jupiter inside Venus's chain — see Section 12.

Jupiter owns the twelfth and stands in it, in its own sign. That is a significant piece of construction. The house of outflow is administered by its own lord, dignified, rather than by a lord displaced elsewhere. Expenditure in this chart is governed rather than leaking: it goes out for reasons, largely reasons Jupiter approves of — knowledge, generosity, obligation, belief. It is also why the low score here does not translate into disorder. Jupiter is the chart's Atmakaraka, the significator of the self by degree, which puts the deepest part of the identity in the house of withdrawal and study.

Mercury in Mula, quarter 1. The star of Nirriti, goddess of dissolution; its keynote is the root — investigation that goes to the bottom of a thing, and a willingness to pull up what is not sound. Its lord is Ketu, which places Mercury inside Ketu's chain — see Section 12.

Mercury beside it is the gandanta placement discussed in Section 14, and it carries the sixth and ninth lordships. Employment and fortune both administered from the twelfth is the technical basis for the answer about remote work in Section 80: the house of distance holds the lord of service and the lord of foreign places, and they are sitting together.

The only aspect on this house is Saturn's tenth, from the third — the aspect of discipline and constraint. Saturn watching the house of expenditure is not a bad thing. It is the natural auditor.

The Twelve Houses Side by Side

Everything from Part III in one table, ordered by score, before the report moves on to the planets.

Rank	House	Sign	Bindus	Occupants	Aspects	Lord sits in
1	6 — service	Gemini	36	—	2	H12
2	10 — career	Libra	36	Venus	0	H10
3	5 — intellect	Taurus	32	—	3	H10
4	9 — fortune	Virgo	32	Rahu	2	H12
5	11 — income	Scorpio	30	Sun	2	H8
6	8 — the hidden	Leo	29	Moon, Mars	1	H11
7	1 — self	Capricorn	27	—	1	H3
8	4 — home	Aries	27	—	2	H8
9	3 — effort	Pisces	24	Saturn, Ketu	2	H12
10	2 — savings	Aquarius	23	—	2	H3
11	12 — release	Sagittarius	21	Mercury, Jupiter	1	H12
12	7 — partner	Cancer	20	—	1	H8

Group	Houses	Average	Reading
Upachaya — houses that grow	3, 6, 10, 11	31.50	The highest group. This chart improves with time and effort applied to it.
Trikona — houses of fortune	1, 5, 9	30.33	Strong. Intelligence and fortune are well supplied.
Trishadaya — houses of striving	3, 6, 11	30.00	Effort, service and income all above the chart average.
Dusthana — houses of difficulty	6, 8, 12	28.67	Middling, and inflated by the sixth. The eighth and twelfth alone average 25.
Kendra — the pillars	1, 4, 7, 10	27.50	The lowest group, dragged down entirely by the seventh at twenty.

The ordering is itself a finding. In most charts the quadrants are the best-supplied group, because they are the structural pillars. Here they are the worst, and the houses that respond to effort are the best. A chart whose growth houses outscore its pillars is a chart that is built to be improved rather than inherited — consistent with Saturn on the ascendant lordship, with Uttarahadha's later victory, and with an eleventh house stronger than the second.

PART IV

The Nine Planets

Each planet in its own right: where it stands, what it owns, what it is charged with signifying, and how consistently it holds up across the ten charts.

Venus — the Best Planet in This Chart

SIGN AND DEGREE Libra 17°30'49"	HOUSE The tenth	NAKSHATRA Swati pada 4 — lord Rahu
DIGNITY Own	OWNS the fifth and the tenth	ALSO SIGNIFIES Marriage and the wife, art, refinement, vehicles, comfort, negotiation
OWN OR EXALTED IN 4 of the 10 charts — the highest count here		

Venus is the planet this entire report keeps returning to, and it earns the attention. From a Capricorn ascendant it owns the fifth house and the tenth — one trine and one quadrant — and a single planet owning that particular pair is the classical **yogakaraka**: the one body capable of producing the combination for success on its own, without needing to link up with anything else.

It then does everything a yogakaraka could be asked to do. It sits in Libra, its own sign. It sits in the tenth house, a quadrant, which is one of the two strongest houses in the chart at thirty-six points. It is unafflicted — no malefic aspects it, no malefic sits with it. And it is the largest single contributor to any house in the chart, supplying its own sign seven of eight possible points.



Venus — the six conditions, all met

The divisional charts confirm rather than dilute it. Venus is exalted in the navamsa — and not merely exalted, but exalted *in the navamsa ascendant itself*, which is a rare and specific reinforcement. It is exalted again in the tenth-house chart, the dasamsa. It is in its own sign in the twelfth-part chart. Four of ten charts place it in its own sign or in exaltation, more than any other planet here.

The one soft spot, stated for completeness because this report does not present anything as unqualified: Venus is in an unfriendly sign in the wealth chart. The planet that produces best in this chart is not the one that stores. That single fact appears again in Sections 48 and 70, and it is one of the four independent supports for the money finding.

Venus is where this chart is at its best. It is also — through Swati, whose deity is the wind — the reason this chart does not sit still inside someone else's structure for very long.

Saturn — the Owner of the Self

SIGN AND DEGREE Pisces 6°47'47"	HOUSE The third	NAKSHATRA Uttara Bhadrapada pada 2 — lord Saturn
DIGNITY Neutral	OWNS the first and the second	MOTION Retrograde, and stationary — see Section 13
ALSO SIGNIFIES Time, discipline, labour, delay, the aged, iron, structure, endurance		

Saturn owns the ascendant and the second house, which makes it the lord of the self and the lord of what the self keeps. For a Capricorn ascendant Saturn is not the malefic of popular reputation; it is the chart's own ruler, and it behaves as a functional benefic in the specific sense that everything it governs, it governs on your behalf.

It stands in the third house in Pisces — the house of effort, courage, the hands, and repeated attempts. This is a working placement. It produces competence that accumulates rather than arriving, and it is the structural reason the report describes this chart as built to be improved rather than inherited.

Three separate facts about Saturn deserve to be held together, because their combination is the single most distinctive feature of the chart:

Fact	Where it is established	What it means
Every nakshatra chain in the chart terminates at Saturn, which loops back to itself	Section 12	Saturn is the final arbiter of all ten dispositor chains
Saturn was stationary at birth — moving 0.0023° per day, turning direct thirty and a half hours later	Section 13	The chart's ruler was, at the moment of birth, at a standstill
Saturn grants the second house — which it owns — one point out of eight	Section 17	The owner of savings is disinclined to supply savings

Read together they say something coherent. Saturn is not weak here. It is the *chokepoint* — the place everything in this chart eventually has to pass through. That is why the remedy section treats Saturn as the highest-leverage target in the chart, and also why Section 84 declines to strengthen it with a stone. You do not widen a bottleneck by pushing harder into it.

Saturn is also the significator for children by degree, and it is the only planet aspecting the twelfth house, where it acts as a natural auditor of expenditure. Across the ten charts it holds its own sign in the career chart and exaltation in the seventh-part chart — steady, unspectacular, never collapsing.

Jupiter — the Significator of the Self by Degree

SIGN AND DEGREE Sagittarius 24°46'40"	HOUSE The twelfth	NAKSHATRA Purvashadha pada 4 — lord Venus
DIGNITY Own	OWNS the third and the twelfth	ATMAKARAKA Yes — the highest degree of any planet here
ALSO SIGNIFIES Knowledge, teachers, counsel, children, wealth through wisdom, expansion, faith		

Jupiter holds the highest degree in the chart, which makes it the **atmakaraka**, the significator of the self in the Jaimini scheme. In that system the atmakaraka is treated as the planet that carries the deepest agenda of the life — and here it is Jupiter, in its own sign, in the twelfth house, in Purva Ashadha, the star of the invincible.

The twelfth house placement is worth dwelling on rather than apologising for. Jupiter owns the twelfth and stands in it, so the house of expenditure and withdrawal is administered by its own dignified lord. In classical terms an own-sign planet in its own house is doing its job properly, wherever that house sits. In practical terms it means the deepest part of this identity is oriented towards study, seclusion, distance and what is given away — not towards accumulation or display. The atmakaraka in the twelfth is the placement of the person who is genuinely more interested in understanding a thing than in being seen to have understood it.

Jupiter's aspects do most of the benefic work in this chart. Its fifth aspect falls on the fourth house, protecting home and mother; its seventh on the sixth, watching over service, competition and obligation; its ninth on the eighth, where the Moon sits. That ninth aspect is the most important single contact in the chart. It steadies a Moon in the eighth house, it cancels one of the two Mars-related afflictions on marriage discussed in Section 60, and it produces the combination for a noble spouse examined in Section 57.

Across the divisions Jupiter is **exalted in the wealth chart**, in Cancer — the single most useful divisional placement in the chart for the money question, and the reason Section 70 points the financial answer at knowledge, counsel and standing rather than at force.

Mercury — the Flat Planet, and the Significator of the Spouse

SIGN AND DEGREE Sagittarius 2°45'53"	HOUSE The twelfth	NAKSHATRA Mula pada 1 — lord Ketu
DIGNITY Neutral	OWNS the sixth and the ninth	DARAKARAKA Yes — the lowest degree of any planet here
POSITION Gandanta — see Section 14	OWN OR EXALTED IN 0 of the 10 charts. Debilitated in 0.	ALSO SIGNIFIES Speech, analysis, computation, commerce, contracts, the intellect applied to detail

Mercury holds the lowest degree of any planet in the chart, which in the Jaimini scheme makes it the **darakaraka** — the significator of the spouse. It also owns the sixth house of service and the ninth house of fortune, and it sits in the twelfth beside Jupiter, at two degrees and forty-six minutes of Sagittarius: thirty-four minutes of arc short of clearing the junction between Scorpio and Sagittarius. Section 14 sets out what that means in full.

There is one further fact about Mercury which is genuinely unusual, and which took a full pass across all ten charts to notice:

	D1	D2	D3	D4	D7	D9	D10	D12	D30	D60
Mercury	neut	friend	neut	neut	neut	neut	neut	neut	neut	friend
Venus	own	enemy	friend	neut	friend	exalt	exalt	own	friend	debil
Jupiter	own	exalt	friend	friend	enemy	friend	friend	friend	enemy	debil
Saturn	neut	enemy	neut	neut	exalt	friend	own	friend	friend	debil
Mars	friend	debil	own	neut	exalt	neut	friend	neut	enemy	enemy

Dignity across all ten charts — Mercury against the four other non-luminaries Gold = own sign; navy = exalted; red = debilitated.

Mercury is the only body in this chart that is never once in its own sign, never once exalted, and never once debilitated — in any of the ten charts. Every other planet has peaks and troughs. Mercury has neither. It is perfectly, unbroken flat across every level of resolution the system offers.

This matters twice over. As the sixth and ninth lord it says that service and fortune are administered by something reliable and unremarkable — steady, never brilliant, never collapsing. As the significator of the spouse it says something the marriage answer takes seriously: the partner arrives without dramatic astrological signature. Not weakly — flatly. Section 75 builds part of the description of the spouse on exactly this.

TWO LORDSHIPS, ONE HOUSE

Mercury owns the sixth (service, employment, obligation) and the ninth (fortune, distance, teachers) and it sits in the twelfth (remoteness, seclusion, work performed out of sight). Three significations of distance meeting in one planet is the technical spine of the answer about salaried technology work performed from home, in Section 80.

The Moon — the Mind, and the Lord of Marriage

SIGN AND DEGREE Leo 5°41'18"	HOUSE The eighth	NAKSHATRA Magha pada 2 — lord Ketu
DIGNITY Friendly	OWNS the seventh	ILLUMINATION AT BIRTH About 59 per cent, waning — Krishna Saptami
ALSO SIGNIFIES The mind, the mother, comfort, the public, water, receptivity		

The Moon owns the seventh house and sits in the eighth, in Leo, in Magha — the star of the ancestors, whose symbol is the throne. In a chart where marriage is one of the stated questions, the position of the seventh lord is the first thing to look at, and it has to be reported accurately: it is displaced into the house of upheaval, in the company of Mars.

Three things soften that considerably, and all three are structural rather than consoling. First, the Moon is in a friendly sign, not a hostile one. Second, it receives Jupiter's ninth aspect — the single benefic contact reaching that half of the chart — which is what produces the combination for a virtuous and noble spouse described in Section 57. Third, its dispositor is the Sun, which sits in the eleventh in a benefic enclosure.

As the significator of the mind, a Moon in the eighth gives a genuinely investigative temperament: an instinct to look underneath the stated version of things, comfort with what other people find uncomfortable, and a natural fit for research, analysis, and any work that involves finding out what is really going on. It also gives a mind that does not rest easily, and that is worth saying plainly rather than dressing up. Section 72 returns to it, because the Moon is exactly where the current transit pressure has been landing.

In the divisions the Moon is exalted in the navamsa — the marriage chart — in Taurus, and in its own sign in the sixtieth-part chart. Both are good news for the seventh lord. The Moon's mahadasha begins on **8 December 2026** and runs ten years; because the Moon owns the seventh, that decade is the principal marriage period of the chart, and Part VIII takes it apart month by month.

Mars — Income Fused to Risk

SIGN AND DEGREE Leo 23°13'32"	HOUSE The eighth	NAKSHATRA Purva Phalguni pada 3 — lord Venus
DIGNITY Friendly	OWNS the fourth and the eleventh	AMATYAKARAKA Yes — second-highest degree
ALSO SIGNIFIES Energy, courage, conflict, engineering, surgery, land, brothers, competition		

Mars owns the fourth house and the eleventh, and stands in the eighth with the Moon, in Leo, in Purva Phalguni. It is the **amatyakaraka**, the signifier of career and of counsel, second only to Jupiter by degree.

The eleventh lordship in the eighth house is a real feature of this chart and the report does not soften it: it places income in the house of turbulence, sudden change, and other people's resources. Gains here arrive irregularly, are exposed to what other parties do, and are seldom smooth. Section 70 uses it as one of four independent reasons why money moves through this chart faster than it settles in it.

But Mars is not simply displaced, because there is an exchange. Mars sits in the eighth and owns the eleventh; the Sun sits in the eleventh and owns the eighth. They have swapped houses. Section 58 examines what that does — and the short version is that it converts a displacement into a circuit.

Mars in a Sun-ruled sign is confident and direct. In the eighth it is genuinely comfortable with exposure and risk in a way most charts are not, which is relevant to Section 81. Its aspects are all malefic and all land where you would expect: the fourth aspect on the eleventh, the seventh on the second, the eighth on the third. Income, savings and effort are each touched by Mars, which sharpens all three and settles none of them.

The divisional record is the sharpest single piece of evidence in the money answer. **Mars is debilitated in the wealth chart**, in Cancer, while Jupiter is exalted in the same chart. The channel that runs on force is the weak one; the channel that runs on knowledge is the exalted one. Section 82 turns that into a recommendation about style rather than a prohibition.

The Sun — Standing Earned Slowly

SIGN AND DEGREE Scorpio 16°29'42"	HOUSE The eleventh	NAKSHATRA Anuradha pada 4 — lord Saturn
DIGNITY Friendly	OWNS the eighth	VARGOTTAMA Yes — Scorpio in both the birth chart and the navamsa
ALSO SIGNIFIES Authority, the father, vitality, the self in public, government, the soul		

The Sun owns the eighth house and sits in the eleventh, in Scorpio, in Anuradha — the star of Mitra, god of friendship and of contracts. It is also *vargottama*: it occupies Scorpio in the birth chart and Scorpio again in the navamsa, which the tradition treats as a reinforcement, a planet holding the same ground at two levels of resolution.

The eighth lordship is the difficulty and the eleventh placement is the compensation. The eighth lord anywhere brings change with it, and in the house of income that means the earning life restructures repeatedly rather than progressing in a straight line. Part VIII shows this working out in the record: the Sun's own mahadasha, which began on 7 December 2020 and ends on 8 December 2026, has been exactly that — a six-year period in which the shape of the working life changed more than once.

Anuradha is the mitigating detail. The Sun's natural mode is authority and visibility; Anuradha's mode is alliance, devotion and persistence within a group. A Sun here does not dominate a room. It earns standing by outlasting people, which is a slower and more durable route, and one entirely consistent with an ascendant in Uttarashadha — the star of the later victory.

The Sun is also enclosed by benefics: Venus in the sign before it, Mercury and Jupiter in the sign after. Section 55 takes that up, together with the three solar combinations it generates.

Rahu and Ketu — the Axis of Appetite and Release

RAHU Virgo 10°49'07", ninth house, Hasta pada 1	KETU Pisces 10°49'07", third house, Uttara Bhadrapada pada 3	AXIS Ninth–third — belief against effort, distance against the immediate
NODE CONVENTION Mean nodes; the fifth, seventh and ninth aspects are allowed to both		

The nodes are not planets and they own nothing. They work by magnification and subtraction: Rahu enlarges the appetite for whatever house it occupies, Ketu removes the appetite for whatever house it occupies while leaving the ability intact.

Here the axis runs from the ninth house to the third — from belief, fortune, teachers and distance, to effort, the hands, and repeated attempts. That is an unusually apt axis for someone who works with a traditional body of knowledge without having inherited it. Rahu in the ninth takes a classical system seriously and refuses to take it on authority. Ketu in the third supplies real skill with the hands and no appetite for being credited for it.

Rahu's nakshatra is Hasta, whose symbol is the open hand and whose keynote is exact skill, in Virgo, the sign of measurement. Ketu's is Uttara Bhadrapada, shared with Saturn, the star of the serpent of the deep — depth, patience and seclusion. Both are technical, both are precise, and neither is showy.

Rahu is also the **bhratrikaraka** in the Jaimini scheme, and the lord of Swati, the nakshatra Venus occupies. That second link is easy to miss and it is consequential: the planet that defines the career sits inside Rahu's chain, which adds unconventionality and appetite to an otherwise disciplined tenth house. It is one of the reasons Section 79 points away from a conventional hierarchical career and towards a self-authored one.

One node fact belongs in the marriage discussion and is stated here for the record: Ketu's fifth aspect falls on the seventh house, and it is the *only* aspect that house receives. This is a birth condition, not a passing transit.

The Karakas — Significators by Degree

The Jaimini system assigns roles by degree rather than by lordship: the planet at the highest degree within its sign becomes the significator of the self, the next the significator of career, and so on down to the lowest, which signifies the spouse. It is a second, independent labelling of the same nine bodies, and where it agrees with the house-based reading, the conclusion is much better supported.

Role	Signifies	Planet	Degree	Where it sits
Atmakaraka	The self, the deepest agenda	Jupiter	24°46'	Own sign, twelfth house
Amatyakaraka	Career, counsel, the minister	Mars	23°13'	Eighth house
Bhratrikaraka	Siblings, courage, teachers	Rahu	10°49'	Ninth house
Matrikaraka	Mother, home, the mind	Venus	17°30'	Own sign, tenth house
Pitrikaraka	Father	Sun	16°29'	Eleventh house
Putrakaraka	Children, intelligence	Saturn	6°47'	Third house
Jnatikaraka	Kin, obstacles	Moon	5°41'	Eighth house
Darakaraka	The spouse	Mercury	2°45'	Twelfth house, gandanta

Three of these are load-bearing for this report.

Jupiter as significator of the self, in its own sign in the twelfth, agrees with everything the house-based reading already said: the centre of gravity of this life is knowledge, counsel and what is done at a remove, not position or display. When the significator by degree and the significator by house point the same way, the reading is not a matter of interpretation.

Mars as significator of career, sitting in the eighth and owning the eleventh, is the second confirmation that the working life runs through risk and irregular return rather than through steady progression.

Mercury as significator of the spouse is the one the marriage answer depends on. It sits at a junction point, in the twelfth house, and it is the flattest body in the chart across all ten divisions. Section 75 reads all three of those as description rather than as difficulty.

The **karakamsa** — the sign the significator of the self occupies in the navamsa — is Scorpio. The tenth sign from it is Leo, which classically indicates the field of work. Leo is ruled by the Sun and is the sign occupied by the Moon and Mars in the birth chart. Section 79 notes that the same sign carries Jupiter in the career chart's own tenth house, which is a third independent arrival at the same place.

Consistency Across the Ten Charts

A planet's dignity in the birth chart is one reading at one level of resolution. Checking the same planet across all ten charts used in this report is a test of robustness: a planet that holds up everywhere means what it appears to mean, and a planet that appears strong in one chart and collapses in the next has to be read with more care.

	D1	D2	D3	D4	D7	D9	D10	D12	D30	D60
Sun	friend	own	friend	enemy	own	friend	friend	enemy	friend	neut
Moon	friend	friend	friend	friend	friend	exalt	friend	neut	neut	own
Mars	friend	debil	own	neut	exalt	neut	friend	neut	enemy	enemy
Mercury	neut	friend	neut	neut	neut	neut	neut	neut	neut	friend
Jupiter	own	exalt	friend	friend	enemy	friend	friend	friend	enemy	debil
Venus	own	enemy	friend	neut	friend	exalt	exalt	own	friend	debil
Saturn	neut	enemy	neut	neut	exalt	friend	own	friend	friend	debil
Rahu	friend	enemy	friend	debil	exalt	enemy	enemy	friend	friend	exalt
Ketu	friend	enemy	enemy	debil	exalt	friend	enemy	enemy	friend	exalt

Every planet, every chart Gold = own sign; navy = exalted; red = debilitated; shaded = friendly.

Planet	Own or exalted	Debilitated	Verdict
Venus	4 of 10	1	The most consistent body in the chart. Holds at every level that matters to career and marriage.
Sun	2 of 10	0	Never collapses. Vargottama in the birth chart and navamsa.
Moon	2 of 10	0	Never collapses; exalted in the marriage chart.
Jupiter	2 of 10	1	Exalted in the wealth chart — the decisive one.
Mars	2 of 10	1	Debilitated in the wealth chart — equally decisive.
Saturn	2 of 10	1	Own sign in the career chart; steady rather than strong.
Rahu	2 of 10	1	Exalted in the sixtieth-part chart.
Ketu	2 of 10	1	Exalted in the sixtieth-part chart.
Mercury	0 of 10	0	Flat everywhere. The only body with neither a peak nor a trough at any resolution.

Two rows carry most of the weight. Venus at four is the strongest column in the grid, and it is the yogakaraka — so the chart's structurally most important planet is also its most reliable one. Mercury at zero and zero is the strangest, and it is the significator of the spouse.

The Jupiter–Mars split in the wealth chart is the third. Both of them sit in Cancer there; one is exalted and one is debilitated in the same sign of the same chart. Section 48 sets out what that does to the money reading, and Sections 70 and 82 both turn on it.

Dignity, Friendship and Why Placement Is Not Enough

Two planets can sit in the same house and mean opposite things, because a planet's condition depends on the sign it occupies as much as on the house. The scheme that governs this is worth setting out once, because every judgement in Parts III and IV depends on it.

Condition	What it means	In this chart
Own sign	The planet rules the sign it stands in. It is at home and acts without interference.	Venus in Libra; Jupiter in Sagittarius
Exalted	A specific sign in which a planet is held to be at maximum capacity.	None in the birth chart — but several in the divisions, and those matter
Friendly	The sign lord is a natural friend. The planet is supported.	The Sun, Moon and Mars in Leo-family placements; Saturn moderate
Neutral	Neither helped nor hindered.	Mercury in Sagittarius
Enemy or debilitated	The planet works against resistance, or at minimum capacity.	None in the birth chart

A FEATURE OF THIS CHART WORTH NAMING

Not one of the nine bodies is debilitated in the birth chart, and not one is in an enemy sign. Every planet is in its own sign, a friendly sign, or a neutral one.

That is not common, and it changes how the rest of the report should be read. Where this chart has difficulties — and it has them — they come from *lordship* and from *placement*, not from any planet being crippled. The second house is thin because its lord is disinclined to supply it, not because Saturn is weak. The seventh house is thin because nothing occupies or supports it, not because the Moon is damaged. These are structural problems, and structural problems respond to structural answers — which is why the first remedy in Section 85 is an arrangement rather than an appeasement.

Functional versus natural

The second distinction matters even more, and it is the one most often lost in popular astrology. A planet has a *natural* character — Jupiter is benefic, Saturn is malefic — and a *functional* one, determined entirely by what it owns from the particular ascendant.

Planet	Natural character	Owens here	Functional character in this chart
Saturn	The great malefic	The first and second	Functionally the chart's own ruler. Everything it governs, it governs on your behalf.
Venus	Benefic	The fifth and tenth	The yogakaraka — the single most beneficial planet available to this ascendant.

Planet	Natural character	Owens here	Functional character in this chart
Jupiter	The great benefic	The third and twelfth	Functionally mixed. Its aspects do the benefic work; its lordships are the two houses of effort and outflow.
Moon	Benefic	The seventh	A quadrant lord, which carries its own classical complication for a benefic.
Sun	Mild malefic	The eighth	Functionally difficult by lordship, and well-placed by position.
Mars	Malefic	The fourth and eleventh	One quadrant and one growth house. Mixed rather than simply adverse.
Mercury	Neutral	The sixth and ninth	One difficult house and one of the two best. Genuinely dual, which suits the flattest planet in the chart.

The practical consequence for this chart is worth stating plainly. **Saturn is not your enemy and Jupiter is not your patron.** From a Capricorn ascendant those two general reputations are close to reversed: Saturn owns your self and your savings, and Jupiter owns your effort and your expenditure. Every recommendation in Part IX is built on the functional reading rather than the natural one, and Section 84's refusal of the most obvious stone is the clearest example of the difference it makes.

PART V

Ashtakavarga — the Numbers

A scoring system that assigns every house a total out of fifty-six, and shows exactly which planet supplied each point. It is the most objective instrument in the system, and this report leans on it heavily.

What Ashtakavarga Measures

Most of Jyotish is qualitative. Ashtakavarga is not. It is a bookkeeping system, codified in the classical texts and reproduced identically by every competent practitioner, that asks a single mechanical question eight times over for each of the twelve signs.

The question is: counting from where the Sun stands, does this sign fall in one of the positions the classical table says the Sun supports? If yes, the sign gets a point. Then the same for the Moon, Mars, Mercury, Jupiter, Venus, Saturn, and the ascendant — eight contributors, each with its own fixed table. A sign can therefore score anywhere from zero to eight from each contributor, and zero to fifty-six in total.

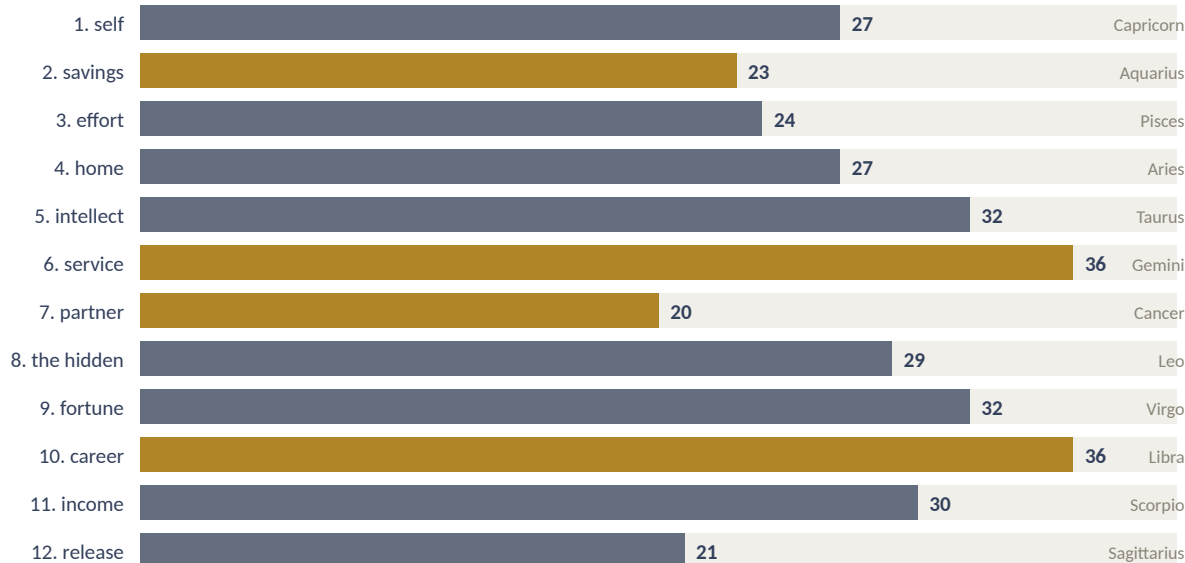
Term	What it is
Bindu	A single point contributed by one planet to one sign
Bhinnashtakavarga	One planet's complete row — its points across all twelve signs
Sarvashtakavarga	The total for each sign, all eight contributors added
Prastara	The full ninety-six-cell grid, showing who gave what to which sign

The value of the system is that it is checkable. Nothing here is a matter of judgement: the tables are fixed, the arithmetic is elementary, and two practitioners working from the same birth data must arrive at the same numbers or one of them has made an error. Every figure in this part was recomputed from the classical tables during the audit described in Section 86, and every one reproduced.

HOW TO READ THE TOTALS

The average sign scores twenty-eight. Above thirty is well supplied; below twenty-five is thin. The single number matters less than the *pattern* — which houses are strong relative to each other, and which planet is responsible for a house being strong or thin. This report uses the pattern throughout and the absolute figures sparingly.

The Twelve Houses Scored

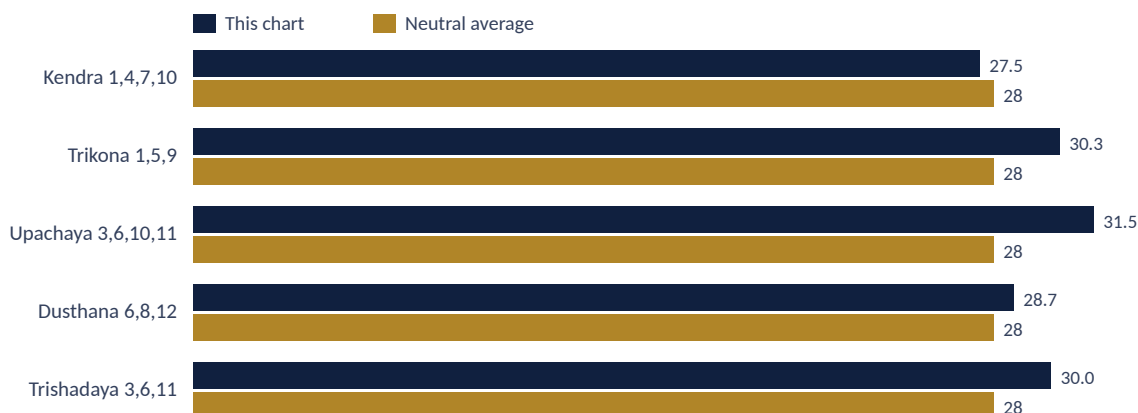


Sarvashtakavarga by house — total 337 across twelve houses

Three features of this distribution drive most of the report.

#	Feature	Consequence
1	The sixth and tenth are joint-highest at thirty-six	Service and career are the two best-supplied rooms in the chart. Work is where this chart is strong.
2	The seventh is lowest at twenty — alone, by three clear points	The house of partnership is the thinnest thing here, which is why Part IX treats the marriage question at the greatest length.
3	The second at twenty-three and the twelfth at twenty-one are the next lowest	What is kept and what goes out are both thinly supplied. Money is produced well and retained poorly.

Note the shape of the whole: the strong houses are the ones that reward effort, and the thin houses are the ones that require something to be held. That distinction runs through the entire document.



House groups against the neutral average of twenty-eight

The quadrants — normally the load-bearing pillars of a chart — are the weakest group here, and the growth houses are the strongest. In most charts that ordering is reversed. A chart whose growth houses beat its pillars is describing something specific: standing is not conferred, it is accumulated.

Each Planet’s Own Row

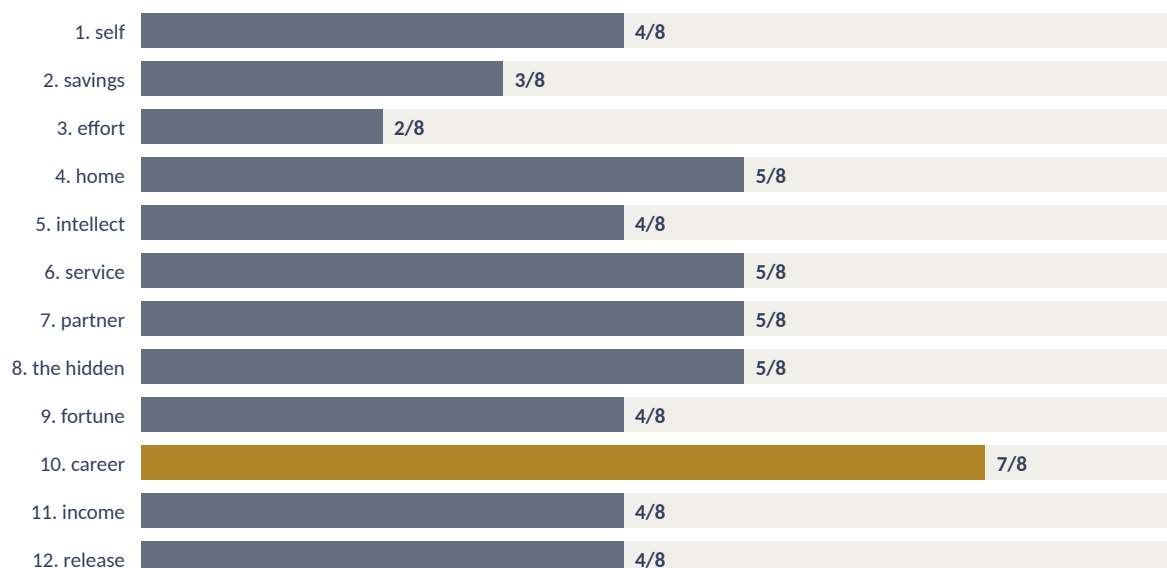
Before the grid, the seven individual rows. Each planet distributes a fixed number of points across the twelve signs — the totals differ by planet and are the same in every chart, so what matters is *where* a planet puts its points, not how many it has.

Planet	Total	Gives most to	Gives least to	Points to its own sign
Sun	48	Aries	Cancer	—
Moon	49	Gemini	Scorpio	—
Mars	39	Virgo, Libra, Pisces	Cancer	—
Mercury	54	Scorpio	Cancer	—
Jupiter	56	Aquarius	Aries, Libra	—
Venus	52	Libra	Pisces	—
Saturn	39	Taurus, Libra	Aquarius	—



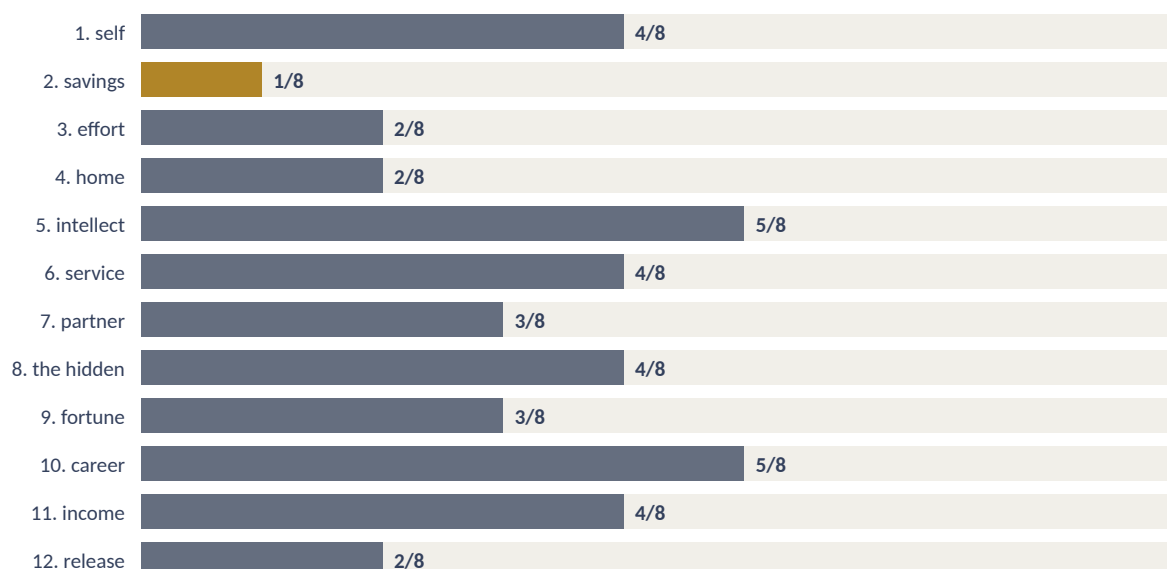
Total points distributed by each planet

Jupiter distributes the most points of any body, and Mars and Saturn the fewest. That is a general property of the system rather than a feature of this chart. The chart-specific question is where each of them chose to put them, and two rows answer it in a way that shapes the whole report.



Venus — where the yogakaraka places its points

Venus gives its own sign, the tenth house, seven of eight. That is the largest single-planet contribution to any house in this chart. It is the numeric form of the statement that the career house is the best-made room here.



Saturn — where the lord of the self and of savings places its points

And Saturn, which owns the second house, gives the second house one point out of eight. Two rows, two houses, opposite verdicts — and between them they contain most of what this chart has to say about money.

The Full Grid — Who Gave What

The ninety-six cells in full, so that nothing in this report has to be taken on trust. Read down a column to see how a house was assembled; read across a row to see what one planet supports.

Contributor	H1	H2	H3	H4	H5	H6	H7	H8	H9	H10	H11	H12
Sun	2	3	4	6	5	5	1	4	5	5	5	3
Moon	5	3	3	4	4	7	4	4	4	5	2	4
Mars	4	2	5	2	4	4	0	3	5	5	4	1
Mercury	4	4	4	5	5	5	2	4	5	6	7	3
Jupiter	4	7	4	3	5	6	5	5	6	3	4	4
Venus	4	3	2	5	4	5	5	5	4	7	4	4
Saturn	4	1	2	2	5	4	3	4	3	5	4	2
Total	27	23	24	27	32	36	20	29	32	36	30	21

The ascendant contributes points to each planet's individual row — it appears as a contributor inside the tables above — but by classical convention its own row is not added into the house totals. The totals shown are the sum of the seven planetary rows, and come to 337.

Four cells in this grid sit at one point or below. They are the extremes of the chart, and three of the four fall on houses this report has already flagged.

Cell	Value	What it means	Where it is used
Mars → Cancer, the seventh house	0 of 8	The only zero anywhere in the grid. Mars withholds the house of partnership entirely.	Section 74
Sun → Cancer, the seventh house	1 of 8	The second-lowest cell falls on the same house. Only Jupiter supplies it.	Section 74
Saturn → Aquarius, the second house	1 of 8	The owner of the savings house barely supplies it. Only the Sun does.	Sections 17 and 70
Mars → Sagittarius, the twelfth house	1 of 8	Mars withholds the house of outflow — which is, if anything, protective.	—

TWO OF THE FOUR LOWEST CELLS IN THE CHART FALL ON ONE HOUSE

Mars at zero and the Sun at one both land on Cancer, the seventh house. Out of ninety-six cells, the two thinnest supply the same room. That is not a general weakness distributed across the chart — it is a concentrated one, and knowing exactly where it is concentrated is what allows Section 74 to be precise about what is difficult and what is not.

At the other end, two cells sit at seven of eight. Venus supplies Libra seven — only the ascendant withholds. Jupiter supplies Aquarius, the second house, seven — only Mercury withholds. That second one is a timing instrument: it is why Section 71 identifies Jupiter's transit through Aquarius as the best retention window of the next fifteen years.

How These Numbers Are Used for Timing

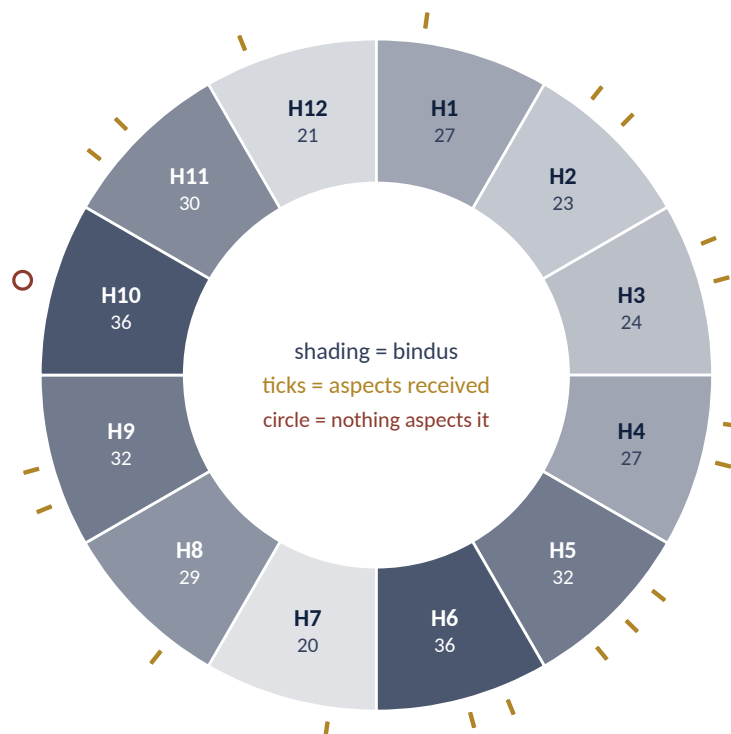
Ashtakavarga is not only a static scoring of the chart. Its classical use is in transit: when a planet moves through a sign, the number of points that sign holds *in that planet's own row* tells you how much good the transit is likely to do. Eight points is a transit that delivers; one point is a transit that mostly costs.

This report uses that rule in three places, and states the figure each time so the reasoning is visible:

Transit	Sign	Points in that planet's row	Used in
Jupiter through the second house	Aquarius	7 of 8	Section 71 — the retention window
Jupiter through the tenth house	Libra	3 of 8	Section 80 — a modest cell, so the lift is credited to the aspect rather than to the transit itself
Saturn through the fourth house	Aries	2 of 8	Section 66 — the years after the current pressure lifts

The third row is a deliberate piece of restraint. Jupiter holds only three points in Libra, so its passage through the tenth house does not qualify as a strong transit on this measure alone. What makes that period matter in Section 80 is that Jupiter in the tenth casts its ninth aspect onto the sixth house — where Jupiter holds six of eight — and the sixth house is the joint-best house in the chart. The claim is built on the aspect, not on the transit position, and the number is printed here so that the difference is visible.

The general rule for this chart is worth stating once: transits through the sixth and tenth houses will tend to over-deliver, because those houses are well supplied to begin with; transits through the seventh and the second will tend to under-deliver, and need help from the dasha to produce anything. Part VIII applies this consistently.



The twelve houses: score by ring thickness, aspects received by marker count

PART VI

The Nine Divisional Charts

Each area of life has its own chart, derived by subdividing every sign. A promise made in the birth chart is only as good as its confirmation here.

Why There Are Ten Charts and Not One

The birth chart divides the zodiac into twelve signs of thirty degrees. The divisional charts subdivide each of those signs again — into two, three, four, seven, nine, ten, twelve, thirty or sixty parts — and rebuild a fresh chart from the results. Each division is assigned to a department of life.

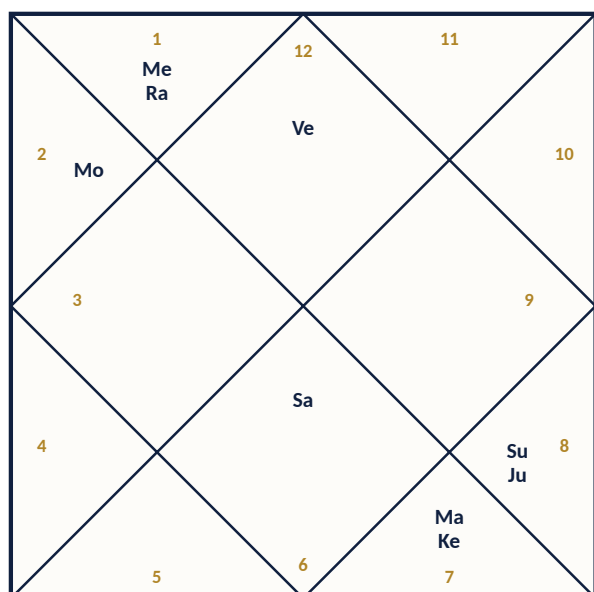
Chart	Name	Governs	Ascendant here
D1	Rasi	The whole life — the base architecture	Capricorn
D2	Hora	Wealth, resources, what is retained	Cancer
D3	Drekana	Siblings, courage, initiative, the hands	Capricorn
D4	Chaturthamsa	Home, property, land, inner ease	Aries
D7	Saptamsa	Children and progeny	Leo
D9	Navamsa	Marriage, the spouse, and the underlying strength of every planet	Pisces
D10	Dasamsa	Career, profession, standing, action in the world	Scorpio
D12	Dwadasamsa	Parents and lineage	Aries
D30	Trimsamsa	Misfortune, weakness, the things that go wrong	Virgo
D60	Shashtiamsa	The finest resolution — the totality of past conduct	Taurus

The rule of use is simple and strict. **A promise in the birth chart that is not confirmed in the relevant division is a promise that does not deliver.** A strong tenth house means little if the career chart is in disarray; a difficult seventh house matters much less if the marriage chart is sound. This part checks every claim this report intends to make against the division that governs it.

The navamsa has a double role. It governs marriage, and it is also used as a general test of every planet's underlying strength, which is why a planet exalted there is regarded as genuinely strong rather than superficially well placed.

D9 — the Navamsa, for Marriage and for Strength

D9 — NAVAMSA



Planet	Sign	House	Dignity
Sun	Scorpio	H9	Friendly
Moon	Taurus	H3	Exalted
Mars	Libra	H8	Neutral
Mercury	Aries	H2	Neutral
Jupiter	Scorpio	H9	Friendly
Venus	Pisces	H1	Exalted
Saturn	Virgo	H7	Friendly
Rahu	Aries	H2	Enemy
Ketu	Libra	H8	Friendly

The navamsa ascendant is Pisces — a benefic sign ruled by Jupiter, which in the birth chart sits in its own sign. That is a good foundation. And standing in that Pisces ascendant, exalted, is Venus.

THE SINGLE BEST PLACEMENT IN ANY OF THE TEN CHARTS

Venus — the significator of the wife, the lord of the fifth and tenth, the strongest planet in the birth chart — is **exalted in the ascendant of the marriage chart**. This is the most favourable single fact available on the subject of marriage anywhere in this chart, and it sits in the division that governs marriage.

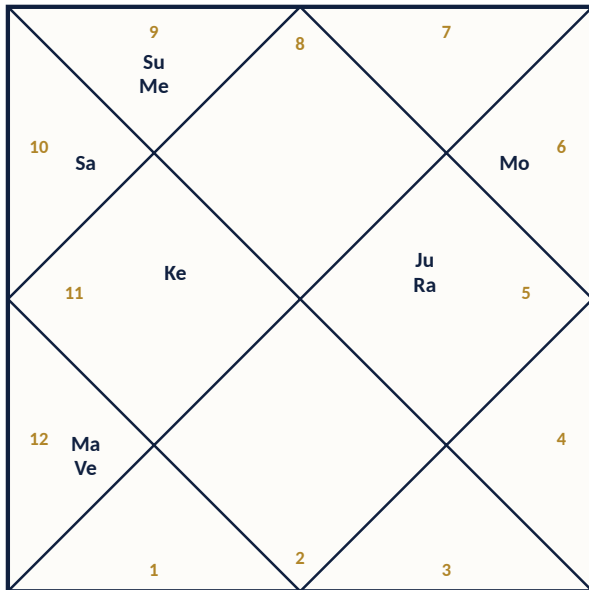
The rest of the chart supports it rather than contradicting it. The Moon, which owns the seventh house in the birth chart, is **exalted here in Taurus**. The Sun holds Scorpio in both the birth chart and the navamsa, making it vargottama. Jupiter is with the Sun in Scorpio, in a friendly sign. Saturn is in Virgo in a friendly sign, in the seventh house of this chart.

The one caution, stated because this document does not present anything as unqualified: Mars occupies the eighth house of the navamsa, and the significator of the spouse, Mercury, is in Aries in the second — neither strong nor weak, which is Mercury's condition everywhere. Section 74 weighs both sides.

The navamsa is also the strength test for every other planet, and the results feed the whole report. Venus exalted and the Moon exalted here are why the report treats career and marriage as underwritten rather than merely promised. Mars neutral and Mercury neutral here are why it treats force and the spouse significator as ordinary rather than as levers.

D10 — the Dasamsa, for Career

D10 — DASAMSA



Planet	Sign	House	Dignity
Sun	Sagittarius	H2	Friendly
Moon	Virgo	H11	Friendly
Mars	Pisces	H5	Friendly
Mercury	Sagittarius	H2	Neutral
Jupiter	Leo	H10	Friendly
Venus	Pisces	H5	Exalted
Saturn	Capricorn	H3	Own
Rahu	Leo	H10	Enemy
Ketu	Aquarius	H4	Enemy

The career chart rises in Scorpio — ruled by Mars, a sign of research, depth, and things that are not on the surface. Its tenth house from that ascendant is Leo, and Leo here holds **Jupiter and Rahu together**.

This is the most informative single configuration in the divisional set for the question of what work suits this chart. Jupiter in the career chart's tenth house is knowledge, counsel, teaching and advisory standing. Rahu with it is technology, the unconventional, the foreign, and anything that did not exist a generation ago. Together in the house of profession, they describe a career made of applied knowledge delivered through technical means — and one that will not look like a traditional occupation.

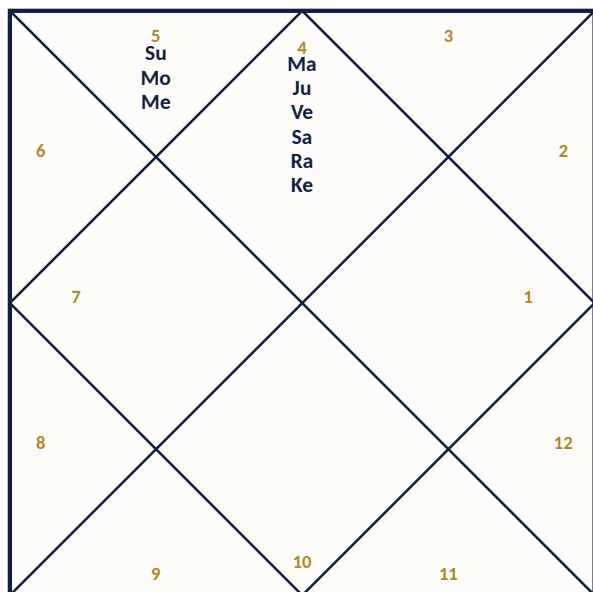
Placement in D10	What it indicates
Jupiter and Rahu in the tenth house of the career chart, in Leo	Knowledge-based work delivered through technology; advisory standing; an occupation that is unconventional by the standards of the family and the locality
Venus exalted in the fifth house of the career chart, in Pisces	The yogakaraka exalted in the house of intelligence within the career chart: you are paid for judgement, not for position
Saturn in its own sign in the third house of the career chart, in Capricorn	Sustained, self-generated effort. Skill built by repetition rather than conferred
Moon in the eleventh house of the career chart, in Virgo	Income through analysis and precision; a professional profile that is public and analytic at the same time
Sun and Mercury in the second house of the career chart, in Sagittarius	Earnings from speech, teaching, writing and counsel

Four separate placements point at analytical, knowledge-based, technically delivered work. None of them points at a conventional hierarchy. Section 79 takes this as its main structural evidence, and Section 80 uses the Jupiter–Rahu pair specifically for the question about salaried technology work performed at a distance.

Note also what the career chart does *not* show: the sign it places the significator of career in the birth chart. The two charts agree by a different route — the tenth sign from the karakamsa, discussed in Section 37, is Leo, and Leo is exactly where the career chart puts Jupiter and Rahu. Two independent methods, one answer.

D2 — the Hora, for Wealth

D2 — HORA



Planet	Sign	House	Dignity
Sun	Leo	H2	Own
Moon	Leo	H2	Friendly
Mars	Cancer	H1	Debilitated
Mercury	Leo	H2	Friendly
Jupiter	Cancer	H1	Exalted
Venus	Cancer	H1	Enemy
Saturn	Cancer	H1	Enemy
Rahu	Cancer	H1	Enemy
Ketu	Cancer	H1	Enemy

The wealth chart is the most important division for the money question, and it is unusually concentrated: six of the nine bodies fall in Cancer, in the ascendant of this chart. That concentration means the dignities within Cancer carry almost the whole reading — and in the same sign, in the same chart, sit an exaltation and a debilitation.

	Jupiter	Sun	Moon	Mercury	Venus	Saturn	Mars
In D2	exalt	own	friend	friend	enemy	enemy	debil

The wealth chart, ranked — which channels this chart is paid through

Planet in D2	Dignity	What that channel is	Verdict
Jupiter, in Cancer	Exalted	Knowledge, counsel, teaching, advisory standing, the good opinion of others	The strongest money channel available
Sun, in Leo	Own sign	Authority, being answerable for something, personal standing	Strong
Moon and Mercury, in Leo	Friendly	Analysis, communication, dealing	Serviceable
Venus and Saturn, in Cancer	Unfriendly	Comfort, art, and slow accumulation	Works, but does not compound
Mars, in Cancer	Debilitated	Force, speed, aggression, speculation applied directly	The weakest money channel in the chart

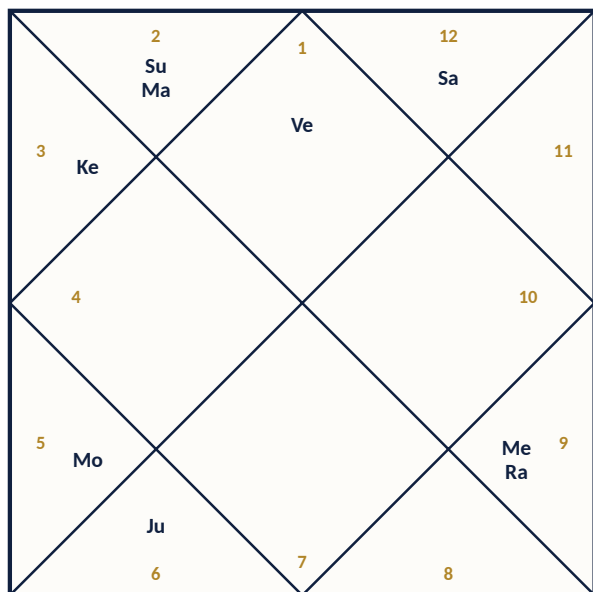
THE FINDING THIS CHART PRODUCES

The same sign of the same chart holds Jupiter exalted and Mars debilitated. Money enters this life most reliably through *knowledge* and least reliably through *force*. That single contrast is used twice in Part IX — once in Section 70 to say where the income should come from, and once in Section 82 to say what style of market participation this chart is actually built for.

The second observation is the one that stings a little. Venus — the best planet in the birth chart, own sign, yogakaraka, exalted in two other divisions — is in an unfriendly sign here. The planet that produces best is not the planet that stores. This is the fourth independent arrival at the same conclusion, after the second house score, the second lord's single bindu, and the eleventh lord's placement in the eighth. Four different instruments, one answer.

D4 — the Chaturthamsa, for Home and Property

D4 — CHATURTHAMSA



Planet	Sign	House	Dignity
Sun	Taurus	H2	Enemy
Moon	Leo	H5	Friendly
Mars	Taurus	H2	Neutral
Mercury	Sagittarius	H9	Neutral
Jupiter	Virgo	H6	Friendly
Venus	Aries	H1	Neutral
Saturn	Pisces	H12	Neutral
Rahu	Sagittarius	H9	Debilitated
Ketu	Gemini	H3	Debilitated

The property chart rises in Aries, ruled by Mars — which in the birth chart owns the fourth house. That is a consistent link between the two charts and it means property in this life follows the Mars pattern: acquired by effort and by decision, not received.

Rahu is debilitated here, and Ketu with it. In the chart of land and dwelling, a debilitated nodal axis argues against inheritance and in favour of acquisition — property that is bought, and probably bought later than expected rather than earlier. Jupiter and the Sun are in friendly signs, which supports the eventual outcome.

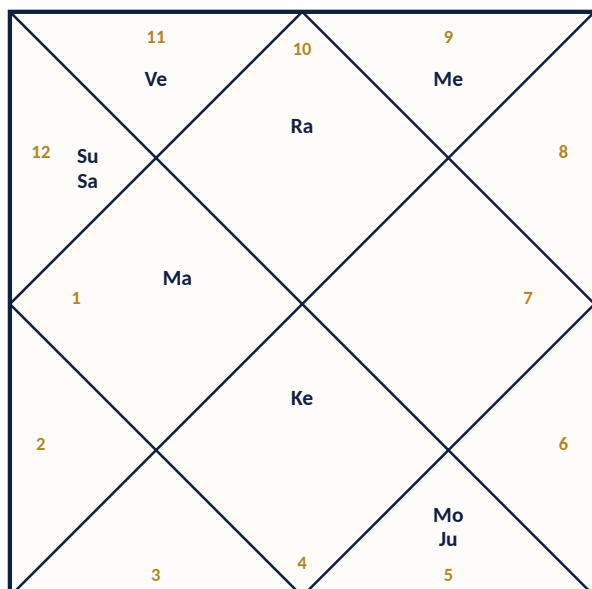
Set against the birth chart, where the fourth house is empty at twenty-seven points, its lord is displaced into the eighth, and two benefics aspect it, the combined reading is coherent: home and property are supported but not automatic, they arrive through deliberate purchase rather than transfer, and the benefic aspects on the birth chart's fourth house are the reason the outcome is favourable rather than obstructed.

The timing is set out in Part VIII. The relevant marker is Saturn's transit through the fourth house, which follows the current pressure period — Saturn holds two points of eight in Aries, so that transit is a period of work on the subject rather than of easy acquisition, and the report says so rather than promising a house.

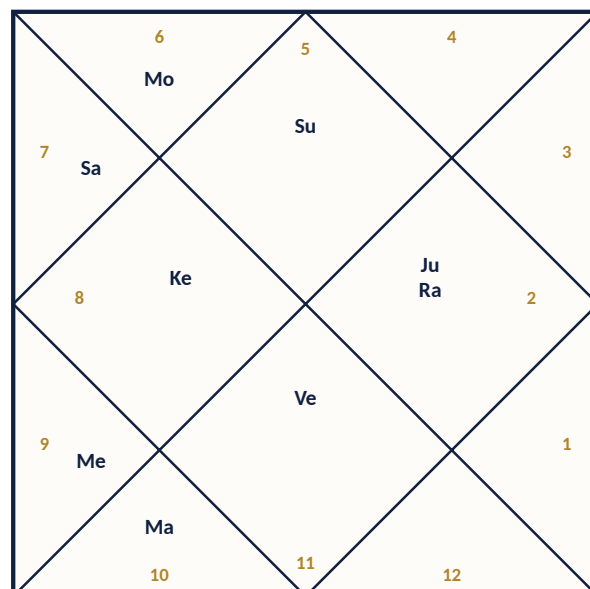
The Remaining Five Divisions

The other five charts are checked here in less detail, because none of the seven questions turns on them. They are included because a claim in this report should be falsifiable against the whole set, not only against the convenient parts.

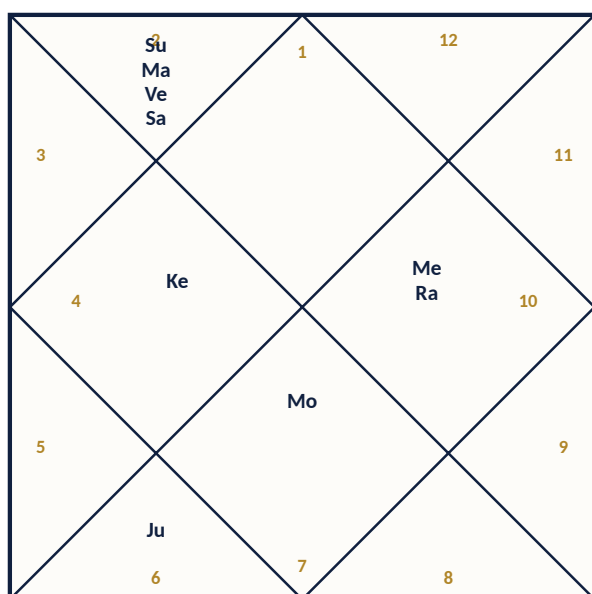
D3 — DREKKANA



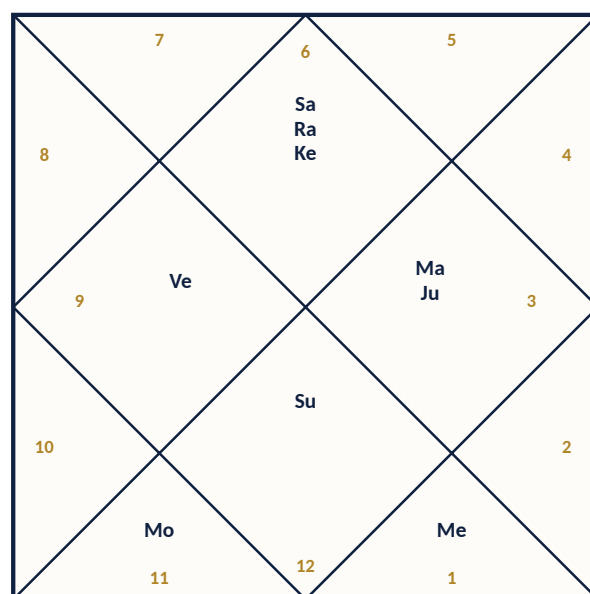
D7 — SAPTAMSA



D12 — DWADASAMSA



D30 — TRIMSAMSA



D60 — SHASHTIAMSA

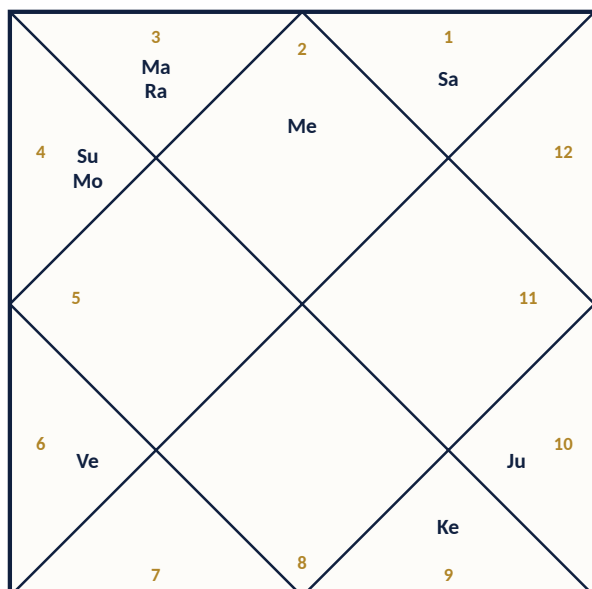


Chart	Ascendant	Notable	Reading
D3 — siblings, courage	Capricorn	Mars in its own sign	Initiative and courage are self-supplied and hold up under testing. Consistent with Saturn in the third house of the birth chart.
D7 — progeny	Leo	Mars exalted; Saturn exalted	The strongest of the minor charts. Two exaltations.
D12 — parents and lineage	Aries	Venus in its own sign	Venus dignified again — the fourth of its four dignified placements. Support from the parental line is real.
D30 — misfortune	Virgo	Saturn, Rahu and Ketu all in the ascendant	Three malefics in the ascendant of the chart of difficulty. Difficulties here are concentrated rather than distributed: fewer of them, heavier when they come, and Saturnine in character — delay and duration rather than sudden loss.
D60 — the finest division	Taurus	Rahu and Ketu both exalted; Moon in its own sign	The nodes at their strongest at the finest resolution. Mixed, as this chart almost always is at the sixtieth part.

Two things are worth carrying forward. The chart of misfortune places Saturn in its own ascendant with both nodes: difficulty in this life tends to be a matter of duration rather than of catastrophe, which is a Saturnine signature and matches the reading of Section 72. And Venus is dignified in a fourth chart here, which is what makes its four-of-ten record the strongest column in Section 38.

What the Divisions Confirm and What They Qualify

The purpose of Part VI is to test the birth chart's promises. Here is the result, stated plainly, with the confirmations and the qualifications kept separate.

Claim from the birth chart	Division that governs it	Result
Career is the strongest area of life	D10	Confirmed — Jupiter and Rahu in the tenth house, Venus exalted in the fifth
Venus is the most reliable planet	All ten	Confirmed — dignified in four charts, more than any other body
Marriage is promised and durable	D9	Confirmed — Venus exalted in the ascendant, Moon exalted
Money is produced but not retained	D2	Confirmed — Jupiter exalted, Mars debilitated, Venus unfriendly
Property is supported	D4	Qualified — supported, but by acquisition rather than inheritance, and later rather than sooner
The spouse significator is unremarkable	All ten	Confirmed — Mercury is flat in every single chart
Difficulty is Saturnine in character	D30	Confirmed — Saturn in the ascendant of the chart of misfortune, with both nodes

Six confirmations and one qualification. That is a high rate of agreement between levels, and it is the reason this report is willing to be specific in Part IX rather than hedging. Where the divisions had qualified a claim, the claim has been softened; where they confirmed it, it is stated without hedging.

How a Divisional Chart Is Actually Built

Divisional charts are often presented as though they arrived from somewhere else. They do not. They are arithmetic, and the arithmetic is worth seeing once, both because it makes the divisions less mysterious and because it shows why they are so sensitive to the birth time.

A worked example: Venus in the navamsa

Step	Working
1. Take the position in the birth chart	Venus is at Libra 17°30'49" — that is, 17°30'49" into the sign.
2. Divide the sign into nine equal parts	Thirty degrees divided by nine gives three degrees and twenty minutes for each part.
3. Find which part the planet falls in	17°30'49" divided by 3°20' falls in the sixth part.
4. Find the starting sign for that division	For a cardinal sign, the count begins from the sign itself. Libra is cardinal, so the count begins at Libra.
5. Count forward	Six signs from Libra, counting Libra as the first: Libra, Scorpio, Sagittarius, Capricorn, Aquarius, Pisces.
6. The result	Venus in the navamsa is in Pisces — which is Venus's sign of exaltation, and also the navamsa ascendant.

Every one of the ninety divisional placements in this report was produced that way, and every one was recomputed independently during the audit described in Section 86. All ninety reproduced.

WHY THIS MATTERS FOR THE BIRTH TIME

The navamsa divides each sign into nine parts of three degrees twenty minutes. The ascendant moves through roughly one degree every four minutes. A shift of about thirteen minutes in the recorded birth time will therefore move the navamsa ascendant into the next division — while leaving the birth chart ascendant in the same sign.

The finer divisions are more sensitive still. The sixtieth-part chart divides each sign into sixty, so its ascendant changes every two minutes of clock time. This is why the report leans on the ninth and tenth divisions, treats the sixtieth as corroborative rather than decisive, and states its method openly in Section 87.

Why the divisions are read at all

The reason is that they resolve a real ambiguity. A planet in the tenth house tells you the career is significant. It does not tell you whether the career *works*. For that you need to see what the same planet is doing in the chart that governs career, and the answer is frequently different.

Planet	In the birth chart	In the career chart	What the pair says
Venus	Own sign, tenth house	Exalted, fifth house	The career promise is not only made, it is underwritten at the level that governs career.
Jupiter	Own sign, twelfth house	Tenth house, with Rahu	A planet in the house of withdrawal in one chart is in the house of profession in the other. The knowledge is the profession.
Saturn	Neutral, third house	Own sign, third house	The same house in both charts, and dignified in the second. Self-generated effort is real rather than notional.
Mars	Friendly, eighth house	Fifth house, friendly	Adequate in both. Neither a career engine nor an obstacle to one.

PART VII

The Combinations

The named configurations that actually form in this chart — each one tested limb by limb before it was allowed onto the page.

The Standard Applied

A **yoga** is a named combination: a rule of the form “if these specific conditions hold together, this result follows”. The classical literature contains several hundred, and this is the part of Jyotish most vulnerable to enthusiasm, because a combination can be made to appear if its conditions are read loosely enough.

The standard used in this report is strict, and it is stated here so that you can hold the document to it:

Rule	What it means in practice
Every limb must hold, without exception	A combination requiring four conditions is not present if three hold. Three quarters of a yoga is not a yoga.
Confirmation in the relevant division is required	A combination that appears in the birth chart and dissolves in the division governing its subject does not deliver, and is not reported.
Nothing absent is named	This report does not list combinations that failed to form. Naming a yoga in order to say it is missing plants the idea and removes nothing. If it is not in this part, it did not qualify.
Contradictions are printed, not buried	Where a combination cuts against a claim made elsewhere in this report, it appears in Section 60 with the contradiction stated openly.

Applied to this chart, the process began with a wide net and closed to a short list. What follows is that short list. It is not long, and every item on it was checked against the divisions before being written down.

Malavya and Amala — the Career Pair

Two combinations form on Venus alone, and between them they are the strongest thing in this chart.

MALAVYA YOGA — ONE OF THE FIVE MAHAPURUSHA COMBINATIONS

Condition: Venus must occupy its own sign or its sign of exaltation, and must stand in a quadrant from the ascendant.

In this chart: Venus is in Libra, its own sign, in the tenth house, which is a quadrant. Both limbs hold from the ascendant.

What it indicates: refinement, an eye for quality, physical grace, comfort earned rather than inherited, vehicles and pleasant surroundings, and standing achieved through work that has an aesthetic or a discriminating component to it.

The Mahapurusha combinations are the five configurations named for the “great person”, one for each of the non-luminary planets other than Mercury’s own case, and they are the most substantial single-planet yogas in the system. To have one at all is significant. To have it formed by the yogakaraka — the planet that owns both a trine and a quadrant — is better again, because the same body is doing two structurally important jobs at once.

AMALA YOGA — UNBLEMISHED REPUTATION

Condition: the tenth house from the ascendant must contain a benefic and no malefic.

In this chart: the tenth house holds Venus and nothing else. No malefic is present, and no malefic aspects the house.

What it indicates: a professional reputation that stays clean. The classical texts are emphatic on this one: the reputation outlives the person who earned it, and is not damaged by the ordinary reverses of a career.

Amala is worth more in this chart than it would be in most, for a reason that only becomes visible once the aspect map is drawn: the tenth house here receives no aspect at all, from anything. In a chart where the tenth is aspected by malefics, Amala is a partial protection. Here the house is entirely unaspected, so the condition holds in the strongest possible form — nothing benefic supervises it, and nothing malefic can reach it either.

Both combinations are confirmed in the career chart, where Venus is exalted, and in the marriage chart, where Venus is exalted in the ascendant itself. This is a rare degree of agreement across levels, and it is why Section 79 states the career conclusion without hedging.

The Three Solar Combinations

Three related combinations depend on what stands beside the Sun. All three form here, and all three form in the favourable version — with benefics rather than malefics.

Combination	Condition	In this chart	Indicates
Vesi	A planet other than the Moon in the second sign from the Sun	Mercury and Jupiter, both benefics, in Sagittarius	Truthfulness, balance, a settled disposition, moderate speech
Vosi	A planet other than the Moon in the twelfth sign from the Sun	Venus, a benefic, in Libra	Skill, generosity, an aptitude for learning, capacity to accumulate
Ubhayachara	Planets other than the Moon on both sides of the Sun	Both of the above hold simultaneously	The strongest of the three: comfort, standing, resources and equanimity

The classical texts are careful about a distinction here that most modern summaries lose: these three are read very differently depending on whether the flanking planets are benefic or malefic. With malefics, the same geometry produces conflict and instability. Here the second sign from the Sun holds Mercury and Jupiter, and the twelfth holds Venus — three benefics and no malefic on either side.

THE SAME GEOMETRY, READ FROM THE ELEVENTH HOUSE

Because the Sun sits in the eleventh house, this configuration also means the **eleventh house is hemmed by benefics** — Venus in the sign before it, Mercury and Jupiter in the sign after. The classical name for a house enclosed by benefics on both sides is **shubha kartari**, the auspicious scissors, and it is a protective configuration.

This matters to the money answer. The eleventh house is income, and its lord is displaced into the eighth — a genuine difficulty, reported as such in Section 34. But the house itself is enclosed by three benefics. Income in this chart is turbulent and it is guarded. Both halves are true.

Ubhayachara in particular is a combination the texts associate with resources and with an even temperament. Its presence here is one of the reasons this report describes the financial position as a retention problem rather than an earning problem: the combinations around the house of income are favourable, and the difficulty sits one house away, in the second.

The Combinations for Intelligence

Three combinations form on the intellect, and they are the best-supported cluster in the chart after Venus. This is unusual: most charts produce one, and it usually depends on a single condition being read generously.

THEEVRABUDDHI YOGA — ACUTE INTELLIGENCE

Conditions: the lord of the fifth house must be a benefic placed in a benefic sign, and must occupy the ascendant of the navamsa chart.

In this chart: the fifth lord is Venus, a natural benefic, in Libra, a benefic-ruled sign. In the navamsa, Venus stands in Pisces — which is the navamsa ascendant. The second condition is strict and it is met exactly. The navamsa ascendant lord, Jupiter, is itself a benefic.

Indicates: sharpness of understanding; the capacity to see the structure of a problem quickly and to reason about it correctly.

BUDDHIMATURYA YOGA — A WELL-FORMED MIND

Conditions: a benefic influence on the house of intelligence and its lord, without malefic ownership.

In this chart: the fifth house is ruled by Venus, a natural benefic, which is also the yogakaraka; the house scores thirty-two points, third highest in the chart.

Indicates: sound judgement, the ability to hold a position under argument, and learning that is retained rather than merely acquired.

YUDDHA PRAVEENA YOGA — TACTICAL CAPABILITY

In this chart: the relevant limbs involve Mars, which is the significator of career by degree, in a Sun-ruled sign in the eighth house, with the eighth–eleventh exchange in place.

Indicates: the classical texts describe skill in engagement — the ability to judge a contested situation, commit, and hold a position under pressure. In a modern life this is strategy under uncertainty rather than anything martial: it reads directly onto competitive and analytical work where the other side is also thinking.

The three together describe something quite specific. The fifth house governs intelligence and the tenth governs work; here one planet owns both, and it is the strongest planet in the chart. The practical conclusion appears in Section 79: **the faculty you think with and the faculty you are paid for are the same faculty**. That is not true of every chart. Where it is true, the strongest career advice available is to be paid for judgement rather than for position.

Satkalatra — the Combination for a Noble Spouse

SATKALATRA YOGA

Condition: the lord of the seventh house must receive the aspect of a benefic.

In this chart: the seventh lord is the Moon, in Leo, in the eighth house. Jupiter — the greatest natural benefic, in its own sign — casts its ninth aspect onto it. The ninth aspect is the trine aspect, the most benevolent contact Jupiter makes.

Indicates: a spouse of good character. The classical reading is explicit: virtuous, principled, well-regarded, and a genuine asset to the household rather than a difficulty within it.

This is the single most important combination for the marriage question, and it needs to be understood in context. The seventh house of this chart is thin — twenty points, empty, and receiving only Ketu's aspect. The seventh lord is displaced into the eighth. Read on those facts alone, the subject would look discouraging.

But the classical method distinguishes between the *house* and the *outcome*, and it uses the condition of the seventh lord to judge the second. And the seventh lord here, however displaced, is (a) in a friendly sign, (b) exalted in the marriage chart, and (c) receiving the best aspect the best planet in the chart can make.



The seventh house against the three measures of the marriage itself

The chart is unambiguous once the two questions are separated. The *circumstances* of arriving at marriage are the weakest area in this chart. The *marriage itself* is measured by three separate instruments and all three return the strongest readings available. Section 74 builds the whole answer on that distinction.

The Exchange — Income and the Unseen

A **parivartana** is a mutual exchange: two planets each occupying the sign the other owns. The two become functionally linked, and whatever happens to one is transmitted to the other.

MARS	SUN	TYPE
Owns the eleventh house — sits in the eighth	Owns the eighth house — sits in the eleventh	An exchange involving the lord of the eighth — the classical texts place this in the dainya class

The classical name for this class is not a flattering one, and this report is not going to pretend otherwise. Exchanges involving the sixth, eighth or twelfth lords are described in the texts as producing effort that meets obstruction, and results that arrive with complication attached. That is the traditional reading and it should be on the page.

What it means concretely in this chart is precise rather than gloomy:

Effect of the exchange	How it shows up
Income and upheaval are wired together	Gains arrive through situations that involve change, other parties' resources, or risk — rarely through steady incremental accumulation.
Each house carries the other's condition	The eleventh house cannot be read without the eighth, and the reverse. This is why the report treats income and exposure as a single subject.
The exchange is a circuit, not a loss	Both lords are placed in houses whose lord is the other. Neither is stranded. What would otherwise be two displacements becomes one closed loop.
It is a period-activated feature	An exchange delivers most strongly when either planet is running its period. The Sun's own mahadasha, ending 8 December 2026, has been exactly that — see Section 64.

The last row is the useful one. The Sun's period, which is ending, ran the exchange from the eighth-lord side — the side that produces structural change. The Moon's period, which follows, does not touch the exchange at all. That is a substantial part of the answer in Section 72 about why the current stretch has felt as it has, and why the report expects the texture of the next decade to be different.

Three Further Combinations

PAASA YOGA — THE NOOSE

Condition: all seven planets occupy exactly five signs.

In this chart: Saturn in Pisces; the Moon and Mars in Leo; the Sun in Scorpio; Venus in Libra; Mercury and Jupiter in Sagittarius. Five signs exactly. This was verified by hand as well as by calculation, because the condition is binary and easy to get wrong.

Indicates: the texts describe someone skilful in acquisition and in managing many obligations at once, hard-working, and tied by commitments — the image is of being bound by many threads rather than trapped by one.

Paasa is a distribution yoga: it says nothing about which planets are strong, only about how tightly they are packed. Five signs out of twelve is dense. Combined with seven of the nine bodies falling in the eighth through twelfth houses, it describes a life concentrated into a narrow band of subjects — work, income, knowledge and what is done at a distance — rather than spread evenly across all twelve.

ANNADANA YOGA — THE GIVING OF FOOD

Indicates: a disposition towards feeding and providing for others; hospitality that is instinctive rather than performed. The classical texts treat this as a merit-producing configuration in its own right, and Section 85 builds one of the remedies directly on it, because a remedy that matches an existing disposition is one that will actually be kept up.

BHRATRUVRIDHI YOGA — INCREASE THROUGH SIBLINGS AND PEERS

Indicates: support arriving through brothers, peers, and those working alongside you. In a chart where the tenth house receives no supervising aspect at all, this is worth more than it would normally be: the correction that the tenth house cannot generate for itself can come laterally, from peers, rather than from above. Section 85 makes that structural rather than leaving it to chance.

Combinations That Cut Both Ways

This section exists because a report that only prints what supports its own conclusions is not worth reading. Two configurations here work against claims made elsewhere in this document. Both are stated in full.

Kuja Dosha — the Mars affliction on marriage

The condition: Mars occupying the first, second, fourth, seventh, eighth or twelfth house, counted from the ascendant and again from the Moon, is held to afflict marriage.

In this chart: Mars is in the eighth house from the ascendant. It is also in the first house from the Moon. The affliction is present from both reference points, and this report is not going to minimise that by counting from only one of them.

The cancellations. The same literature that defines the affliction defines the conditions under which it is annulled, and two of them hold here cleanly:

Cancellation	Condition	In this chart
1	Mars in a sign owned by the Sun or the Moon	Holds — Mars is in Leo, ruled by the Sun
2	Mars aspected by Jupiter	Holds — Jupiter's ninth aspect falls on the eighth house, where Mars stands

Two independent cancellations, each sufficient on its own. The affliction is present and it is annulled. The honest formulation is that this is a neutralised condition rather than an absent one — which is why the marriage answer in Section 76 treats Mars-ruled periods as requiring care in timing rather than as disqualifying.

Papa Kartari on the tenth house

The condition: a house flanked by malefics on both sides — the inauspicious scissors — is held to be constrained.

In this chart: the tenth house is Libra. The sign before it is Virgo, holding Rahu. The sign after it is Scorpio, holding the Sun. A node on one side and the eighth lord on the other. The tenth house is hemmed.

THIS CUTS DIRECTLY AGAINST THE STRONGEST CLAIM IN THE REPORT

Part II calls the tenth house the engine of this chart, and Part IV calls Venus its best planet. Both are true. And the same house is enclosed by malefics, which means the career operates under constraint from both directions: pressure from the unconventional and the excessive on one side, and from the structural and the disruptive on the other.

The practical translation is that a strong tenth house here does not mean an easy career. It means a capable one that runs under continuous squeeze. Combined with the fact that no aspect watches this house at all, the picture is of an engine that is powerful, unsupervised, and boxed in. Every one of the three remedial priorities in Section 85 addresses one of those three properties.

One further note belongs here for completeness. The panchanga for the day of birth carries an inauspicious yoga among its five limbs, discussed in Section 7. It is a general quality of the day rather than a feature of the chart, it is one limb of five with the other four ordinary, and it is not given weight anywhere in this report.

The Combinations at a Glance

Combination	Formed on	Subject	Weight
Malavya — Mahapurusha	Venus own sign in a quadrant	Career, refinement, comfort	Major
Amala	Venus alone in the tenth house	Professional reputation	Major
Theevrabuddhi	Fifth lord benefic, in the navamsa ascendant	Intelligence	Major
Satkalatra	Jupiter aspecting the seventh lord	The character of the spouse	Major
Ubhayachara	Benefics on both sides of the Sun	Resources, equanimity	Substantial
Vesi and Vosi	Benefics second and twelfth from the Sun	Temperament, skill	Substantial
Shubha Kartari on the eleventh	Benefics enclosing the house of income	Income protected	Substantial
Buddhimaturya	The fifth house and its lord	Judgement	Moderate
Yuddha Praveena	Mars, the significator of career	Strategy under pressure	Moderate
Paasa	Seven planets in five signs	Density of obligation	Moderate
Annadana	Provision and hospitality	Disposition	Moderate
Bhratruvridhi	Support through siblings and peers	Lateral support	Moderate
The eighth–eleventh exchange	Sun and Mars	Income fused to risk	Significant, mixed
Kuja Dosha, twice cancelled	Mars from the ascendant and the Moon	Marriage	Neutralised
Papa Kartari on the tenth	Rahu and the Sun flanking Libra	Career under constraint	Significant, adverse

Four major combinations, and three of the four are about work and mind. That distribution is itself the finding: this chart concentrates its strength in judgement and in the application of judgement, and it is comparatively unadorned everywhere else.

PART VIII

Timing

When. The planetary periods, the record they have already produced, the transits of the slow planets, and a month-by-month calendar of the next fifteen months.

How the Timing System Works

Jyotish times events with the **Vimshottari dasha**, a fixed sequence of planetary periods totalling one hundred and twenty years. The starting point is determined by the Moon's exact position at birth: whichever nakshatra the Moon occupies, that nakshatra's lord runs first, and the balance of the period at birth is set by how far through the nakshatra the Moon had travelled.

MOON AT BIRTH Leo 5°41'18" — Magha, second quarter	NAKSHATRA LORD Ketu — so the sequence begins with Ketu	PROPORTION ELAPSED About 42.66 per cent of Magha had been traversed
BALANCE AT BIRTH The remainder of Ketu's seven-year period	YEAR LENGTH USED 365.256364 days — the sidereal year	

Each major period, or **mahadasha**, divides into nine sub-periods in the same sequence and proportion; each sub-period divides again. This report uses three levels: the major period, the sub-period, and the sub-sub-period. The third level is where dates become specific enough to act on, and it is the level Part IX uses for its windows.

The year length matters more than it sounds. The difference between using 365.25 days and the sidereal year compounds across a lifetime and can shift a sub-period boundary by weeks. The figure used here was derived by working backwards from the period boundaries in the chart data and confirmed against two independent major-period spans; the implied proportion of the Moon's nakshatra agreed to seven decimal places. Every date in this part was then recomputed independently, as described in Section 86.

The Map of a Lifetime



Three observations about the shape of this life as the periods lay it out.

The formative twenty years ran under the best planet in the chart. Venus — yogakaraka, own sign, tenth house — held the major period from age four to age twenty-four. Education, formation and the acquisition of skill all happened under the planet that owns both intelligence and career. That is a considerable advantage and it is already spent; what it left behind is capability.

The six years just ending ran under the lord of the eighth. The Sun's period, from December 2020, is the shortest of the major periods and it has been run by the planet that owns the house of upheaval and structural change. Section 64 sets out what that produced.

The ten years beginning in December 2026 run under the lord of the seventh. The Moon owns the house of marriage and partnership. A decade under the seventh lord, beginning within months of this report, is the single most important timing fact in the document, and Sections 76 and 65 both turn on it.

THE ONE DATE TO HOLD ON TO

8 December 2026. The Sun's period ends and the Moon's begins. Everything this report says about the next decade — marriage, the change in financial texture, the lifting of the current weight — is anchored to that transition.

Checked Against the Record

A timing method that cannot be checked against what has already happened is not worth applying to what has not. This section runs the periods backwards over the past six years and states what each one should have produced, so that the forward claims in Part IX can be judged on a method with a visible track record.

The descriptions below are of the *shape* of what a period indicates — its texture and its category of event — rather than of specific circumstances. The test is whether the shape fits.

Period	Dates	What the period indicates
Venus major period	Dec 2000 – Dec 2020	Twenty years under the yogakaraka, covering ages four to twenty-four: formation, education, and the acquisition of the analytical skills the chart is built to use. A protected and productive stretch, and the foundation everything since has run on.
Sun major period begins	7 December 2020	The lord of the eighth house takes over. The eighth is structural change. From this point the working life should restructure repeatedly rather than progress in a straight line — changes of setting, of role, and of the terms on which work is done.
Sun–Saturn	Oct 2023 – Sep 2024	The lord of the ascendant and of savings, running under the lord of the eighth. Heavy, slow, obligation-laden; work that consolidates rather than advances.
Sun–Mercury	Sep 2024 – Aug 2025	The lord of the sixth — service and employment — and of the ninth. A sub-period specifically about the terms of employment and the work of service.
Sun–Ketu	Aug 2025 – Dec 2025	Ketu severs. Under the eighth lord, a short sub-period of detachment and ending: the closing of an arrangement rather than the building of one.
Sun–Venus begins	7 December 2025	The yogakaraka returns as sub-period lord. Venus owns the fifth and tenth: self-directed work in which judgement is what is paid for, and results are tied to performance rather than to position. A move towards autonomy.
Saturn return completed	23 February 2026	Saturn returned to its birth position across three passes — June 2025, August 2025 while retrograde, and February 2026. The classical marker of the end of a first adult chapter and the setting of terms for the next.

The pattern the method predicts for these six years is: repeated structural change in the working life, a consolidating and obligation-heavy stretch in 2023–24, a severance in late 2025, and a move at the very end of 2025 towards self-directed work paid on performance. If that shape matches what actually happened, the method has earned the right to be believed about December 2026 onwards. If it does not, Part IX should be read with corresponding scepticism. That is the correct standard and this report is content to be held to it.

The Moon's Decade, Sub-period by Sub-period

The ten years from 8 December 2026 are the substance of this report's forward view. The Moon owns the seventh house, is exalted in the marriage chart, and receives Jupiter's best aspect. Here is how the decade divides.

Sub-period	From	To	What it governs here
Moon	08 Dec 2026	08 Oct 2027	The Moon under itself — the seventh lord at both levels at once. This does not recur in the next twenty-five years. Section 76.
Mars	08 Oct 2027	08 May 2028	Mars owns the fourth and eleventh, and sits with the Moon. Property and income become active; Mars-ruled stretches need care in timing.
Rahu	08 May 2028	07 Nov 2029	Rahu in the ninth — technology, distance, the unconventional. Section 80 identifies this as the strongest structural window for technical work.
Jupiter	07 Nov 2029	09 Mar 2031	Jupiter in its own sign. The best sub-period of the decade for standing, counsel and knowledge-based income. Jupiter crosses natal Venus inside it.
Saturn	09 Mar 2031	07 Oct 2032	The only Saturn sub-period in twenty-five years. Saturn owns the second house. Section 71 makes this the retention window.
Mercury	07 Oct 2032	09 Mar 2034	Mercury owns the sixth and ninth and signifies the spouse. Employment, fortune and partnership all governed by one sub-period lord.
Ketu	09 Mar 2034	08 Oct 2034	Ketu — detachment. A short closing stretch; not a period for beginnings.
Venus	08 Oct 2034	08 Jun 2036	Venus, the yogakaraka, for twenty months. The strongest career sub-period of the decade after Jupiter's.
Sun	08 Jun 2036	07 Dec 2036	The Sun closes the decade under the lord of the eighth.

Moon	Mars	Rahu	Jupiter	Saturn	Mercury	Ketu	Venus	Sun
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The Moon's decade, December 2026 to December 2036 — gold marks the four sub-periods Part IX relies on

The first sub-period is the one to notice. From 8 December 2026 to 8 October 2027 the Moon runs as both major-period lord and sub-period lord simultaneously. The seventh lord governing at two levels at once is a configuration that will not repeat in this lifetime's next twenty-five years, and it opens ten months after this report is written. Section 76 works out exactly where inside it the strongest weeks fall.

Sub-sub-period within the Moon–Moon window	From	To	Note
Moon	08 Dec 2026	02 Jan 2027	Opens the decade.
Mars	02 Jan 2027	20 Jan 2027	Short and sharp; Mars sits with the Moon natally.

Sub-sub-period within the Moon-Moon window	From	To	Note
Rahu	20 Jan 2027	06 Mar 2027	Rahu — amplification, and unconventional contacts.
Jupiter	06 Mar 2027	16 Apr 2027	Jupiter — the benefic sub-sub-period; introductions through elders and through knowledge.
Saturn	16 Apr 2027	03 Jun 2027	Saturn — and the current transit pressure releases inside it, on 3 June 2027.
Mercury	03 Jun 2027	16 Jul 2027	Mercury signifies the spouse. Six weeks under the significator of marriage.
Ketu	16 Jul 2027	03 Aug 2027	Ketu — a pause; not a window for initiating.
Venus	03 Aug 2027	23 Sep 2027	Venus, the strongest planet in the chart, significator of the wife. The sharpest window of the decade.
Sun	23 Sep 2027	08 Oct 2027	The Sun closes the sub-period.

The Slow Planets

Periods say when something is due. Transits say when the environment cooperates. The two have to agree before this report will name a window.

Saturn

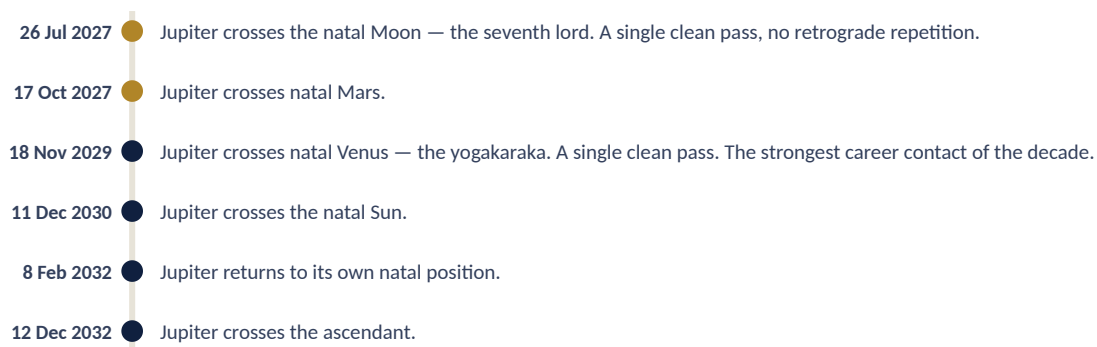
From	To	Sign and house	Reading
29 Mar 2025	3 Jun 2027	Pisces — the third house	The current position. Counted from the Moon, Saturn is transiting the eighth sign — the classical ashtama shani . This is the principal reason the present stretch has the weight it has; Section 72 takes it up in full.
20 Oct 2027	23 Feb 2028	Pisces again, retrograde re-entry	A short return for the tail of the same transit. The main release is 3 June 2027; the final one is 23 February 2028.
Feb 2028	Apr 2030	Aries — the fourth house	Saturn holds two of eight points in Aries, so this is a working transit rather than an easy one: property and home as a project.
Apr 2030	May 2032	Taurus — the fifth house	Intelligence and risk under Saturn's discipline. A good transit for systematic work.
May 2032	Jul 2034	Gemini — the sixth house	Saturn in the joint-strongest house, and the sixth is Saturn's natural territory. Competition and obligation both handled well.
13 Jul 2034	Sep 2041	Cancer onwards — the seventh house	The beginning of the seven-and-a-half-year Saturn cycle counted from the Moon. Far enough away that it is noted rather than discussed.

Jupiter

Period	House	Why it matters
2 Jun – 31 Oct 2026, and 25 Jan – 26 Jun 2027	Seventh	Jupiter transiting the house of marriage. Favourable, but diluted — Ketu enters the same sign in December 2026, and Jupiter meets it there on 1 March and 20 April 2027.
26 Nov 2027 onwards	Ninth	Jupiter in the house of fortune, aspecting the first, third and fifth.
26 Dec 2028 – 29 Mar 2029; 25 Aug 2029 – 25 Jan 2030	Tenth	Jupiter in the career house, casting its ninth aspect onto the sixth — where it holds six of eight points. The strongest career transit of the decade.
25 Jan – 1 May 2030; 23 Sep 2030 – 17 Feb 2031	Eleventh	Jupiter's ninth aspect falls on the seventh house from here. A second, later marriage window.
5 Mar 2032 – 18 Mar 2033	First	Jupiter over the ascendant; its seventh aspect falls on the seventh house.

Period	House	Why it matters
18 Mar 2033 – 28 Mar 2034	Second	Jupiter in the house of savings, where it holds seven of eight points — the best retention transit available in the next fifteen years.

Jupiter over the natal points



Jupiter over the natal chart, 2027–2032

The nodes

From	To	Rahu	Ketu	Note
5 Dec 2026	24 Jun 2028	First house	Seventh house	Ketu transits the house of marriage during the decade's opening. This is why Section 76 places the sharpest window after Jupiter has left the sign rather than during Jupiter's stay.
24 Jun 2028	11 Jan 2030	Twelfth	Sixth	Rahu in the house of distance while Ketu clears the house of employment.
11 Jan 2030	31 Jul 2031	Eleventh	Fifth	Rahu in the house of income, with the eighth–eleventh exchange in play.
31 Jul 2031	16 Feb 2033	Tenth	Fourth	Rahu over the career house and over natal Venus.

The Next Fifteen Months, Month by Month

The finest-grained view in this report: from the month this document was written to the end of 2027, with the period, the sub-period and the sub-sub-period stated for each stretch alongside what the slow planets are doing.

Window	Period stack	Transits	What it is for
Aug – 26 Sep 2026	Sun / Venus / Saturn	Jupiter in the seventh; Saturn in the third from the ascendant and the eighth from the Moon; Ketu on the natal Moon to within a twelfth of a degree	The heaviest stretch in the fifteen months, and the subject of Section 72. Consolidation, not initiation.
26 Sep – 31 Oct 2026	Sun / Venus / !!Mercury	Jupiter still in the seventh house until 31 October	The best near-term window in the fifteen months. The lord of employment running as sub-sub-period lord under the yogakarak, with Jupiter still in the house of partnership. Section 80 uses it for work; Section 76 uses it for introductions.
1 – 16 Nov 2026	Sun / Venus / Mercury	Jupiter leaves the seventh house	The tail of the same window, weaker after 31 October.
16 Nov – 8 Dec 2026	Sun / Venus / Ketu	Ketu enters the seventh house on 5 December	A closing stretch under Ketu. Finish things; do not start them.
8 Dec 2026	The Moon's decade begins	Rahu in the first house, Ketu in the seventh	The pivot of the entire report.
Dec 2026 – Mar 2027	Moon / Moon / Moon, Mars, Rahu	Jupiter returns to the seventh house 25 January; meets Ketu there 1 March	The decade opens. Favourable in structure, diluted in transit.
6 Mar – 16 Apr 2027	Moon / Moon / Jupiter	Jupiter and Ketu conjoin again 20 April	The benefic sub-sub-period. Good for introductions made through elders, teachers, and formal channels.
16 Apr – 3 Jun 2027	Moon / Moon / Saturn	Saturn leaves the eighth sign from the Moon on 3 June	The current pressure releases at the end of this stretch. Section 73.
3 Jun – 16 Jul 2027	Moon / Moon / !!Mercury	Jupiter leaves the seventh house 26 June; crosses the natal Moon 26 July	Six weeks under the significator of the spouse, with the pressure just lifted. Also the window Section 84 uses for the second stone.
16 Jul – 3 Aug 2027	Moon / Moon / Ketu	Jupiter crosses the natal Moon 26 July	A brief pause under Ketu, immediately before the sharpest window.
3 Aug – 23 Sep 2027	Moon / Moon / !!Venus	Venus transits the seventh house 23 July – 16 August; Jupiter has just crossed the natal seventh lord	The sharpest window in the report. Section 76.

Window	Period stack	Transits	What it is for
23 Sep – 8 Oct 2027	Moon / Moon / Sun	—	The Moon–Moon sub-period closes.
8 Oct – 31 Dec 2027	Moon / Mars	Jupiter crosses natal Mars 17 October; Saturn re-enters Pisces 20 October; Jupiter enters the ninth house 26 November	Mars takes the sub-period. Property and income become active subjects; the tail of the Saturn transit returns until February 2028.



are here

August 2026 to December 2027 at a glance

Year by Year, 2026 to 2036

The Moon's decade set out one year at a time, so that this document remains useful as a reference long after the immediate questions have been answered. Each row gives the period stack, what the slow planets are doing, and the character of the year.

Year	Periods	Transits	Character
2026	Sun to 8 Dec, then Moon – Moon	Jupiter in the seventh to 31 Oct; Saturn in the eighth sign from the Moon all year; Ketu enters the seventh 5 Dec	The turn. Heavy to September, then the best near-term work window from 26 September, then the change of major period on 8 December. The Venus stone is taken on 18 December.
2027	Moon – Moon to 8 Oct, then Moon – Mars	Saturn releases 3 Jun and returns 20 Oct; Jupiter in the seventh to 26 Jun, crosses the natal Moon 26 Jul, enters the ninth 26 Nov; Venus in the seventh 23 Jul – 16 Aug	The opening year, and the most eventful in the decade. The pressure lifts in June. The sharpest marriage window falls in August. The Mercury stone is taken in July.
2028	Moon – Mars to 8 May, then Moon – Rahu	Saturn clears Pisces finally on 23 Feb and moves to the fourth house; Ketu leaves the seventh 24 Jun; Jupiter enters the tenth 26 Dec	The ground clears. The last of the pressure goes in February. Property and income become active subjects under Mars. From May, the technology period begins.
2029	Moon – Rahu to 7 Nov, then Moon – Jupiter	Jupiter in the tenth house to 29 Mar and again from 25 Aug; Jupiter crosses natal Venus 18 Nov	The career year. The strongest career transit of the decade overlaps the technology period, and the single cleanest planetary contact in ten years falls in November.
2030	Moon – Jupiter throughout	Jupiter in the tenth to 25 Jan, then the eleventh; nodes change 11 Jan; Saturn to the fifth house 17 Apr; Jupiter crosses the natal Sun 11 Dec	Standing and counsel. Jupiter's sub-period is the best of the decade for knowledge-based income. From late September, Jupiter's ninth aspect falls on the seventh house — a second marriage window.
2031	Moon – Jupiter to 9 Mar, then Moon – Saturn	Jupiter in the eleventh to 17 Feb; Jupiter crosses natal Mercury in March, May and October; nodes change 31 Jul	Consolidation begins. The only Saturn sub-period in twenty-five years opens in March. It will not feel like an improvement and it is the most important period in the decade for the financial question.
2032	Moon – Saturn to 7 Oct, then Moon – Mercury	Jupiter returns to its own natal position 8 Feb, enters the first house 5 Mar; Saturn to the sixth house 31 May; Jupiter crosses the ascendant 12 Dec	The retention year. Saturn's sub-period runs most of it, with Saturn transiting the joint-strongest house from May. Build the structure here.
2033	Moon – Mercury throughout	Jupiter enters the second house 18 Mar, where it holds seven of eight points; nodes change 16 Feb	The savings year. The best retention transit in fifteen years, running under the sub-period of the steadiest planet in the chart, which owns both employment and fortune.

Year	Periods	Transits	Character
2034	Moon – Mercury to 9 Mar, Moon – Ketu to 8 Oct, then Moon – Venus	Jupiter leaves the second house 28 Mar; Jupiter crosses natal Saturn 26 Apr; Saturn enters the seventh house 13 Jul	Transition. A short detaching stretch mid-year under Ketu, then the yogakaraka takes the sub-period in October.
2035	Moon – Venus throughout	Saturn in the seventh house	The yogakaraka's year. Venus owns the fifth and tenth and is the strongest planet in the chart. After Jupiter's, this is the best sub-period of the decade for career and for standing.
2036	Moon – Venus to 8 Jun, Moon – Sun to 7 Dec, then Mars major period	Saturn in the seventh house	The decade closes. The Moon hands over to Mars on 7 December 2036, and the character of the timing changes again.



2026 to 2036 — the character of each year

Read as a whole, the decade has a shape. The first two years clear what is currently sitting on the chart. Years three to five build the career, with the strongest external support arriving in 2029. Years six to eight are consolidation and retention — unglamorous, and the part of the decade that determines whether the earning of the earlier years turns into anything durable. The final two years hand back to the yogakaraka.

What Each Planet Brings When Its Period Comes

A reference for the rest of the document's useful life. Each planet's period will arrive eventually, and what it does depends entirely on what that planet owns and where it sits *in this chart* — not on its general reputation.

Planet	Owns	Sits in	What its period brings here
Moon Dec 2026 – Dec 2036	The seventh	The eighth, Leo, with Mars	Partnership as the governing theme of a decade. An investigative and unsettled mind that needs rest protected. Exalted in the marriage chart, so the decade delivers on its subject. Aspected by Jupiter, so it is protected while it does.
Mars Dec 2036 – Dec 2043	The fourth and eleventh	The eighth, Leo, with the Moon	Property, home and income all become active at once, run by the planet that is debilitated in the wealth chart and sits in the house of upheaval. A period for holding a structure steady rather than for expanding it. The exchange with the Sun runs from the income side this time.
Rahu Dec 2043 – 2061	Nothing	The ninth, Virgo, in Hasta	Eighteen years in the house of fortune, belief and distance, on the star of the skilled hand. Rahu periods magnify whatever house they occupy; here that is fortune, teaching, and reach beyond the immediate. The longest period in the sequence.
Jupiter after Rahu	The third and twelfth	The twelfth, its own sign	The significator of the self running its own period, dignified, in the house of withdrawal and study. A period of consolidation of knowledge rather than of acquisition.
Saturn	The first and second	The third, Pisces, with Ketu	The lord of the self and of savings, running its own period. Every dispositor chain already ends here; a Saturn period is the chart running at its most characteristic — slow, methodical, and rewarding of structure above everything else.
Mercury	The sixth and ninth	The twelfth, at a junction	Service, fortune and the significator of the spouse. The flattest planet in the chart, so its period is even in texture rather than eventful.
Ketu	Nothing	The third, Pisces, with Saturn	Detachment applied to effort and to the hands. Short periods; not stretches for beginning things.
Venus	The fifth and tenth	The tenth, its own sign	The yogakaraka running its own period — the best period this chart has. It ran from age four to twenty-four and will not return in full for a very long time. Its sub-periods, which do recur, are the next best thing.
Sun Dec 2020 – Dec 2026	The eighth	The eleventh, Scorpio, vargottama	Structural change to the working life, run through the house of income. Six years of restructuring rather than progression. This one has just been lived through.

THE RULE TO TAKE FROM THIS TABLE

A planet's reputation in general astrology is close to irrelevant. What matters is what it owns in *this* chart. Jupiter is the greatest natural benefic and here it owns the third and the twelfth. The Moon is gentle by nature and here it owns the seventh and sits in the eighth. Saturn is the great malefic and here it is the lord of the ascendant, which makes it the chart's own ruler acting on your behalf.

Whenever a period changes, the question to ask is not "is this a good planet?" but "what does it own here, and where does it stand?" The table above answers that for all nine.

PART IX

The Seven Answers

Everything before this point was the working. This part answers what you asked, and names the sections each answer is drawn from so you can follow it back.

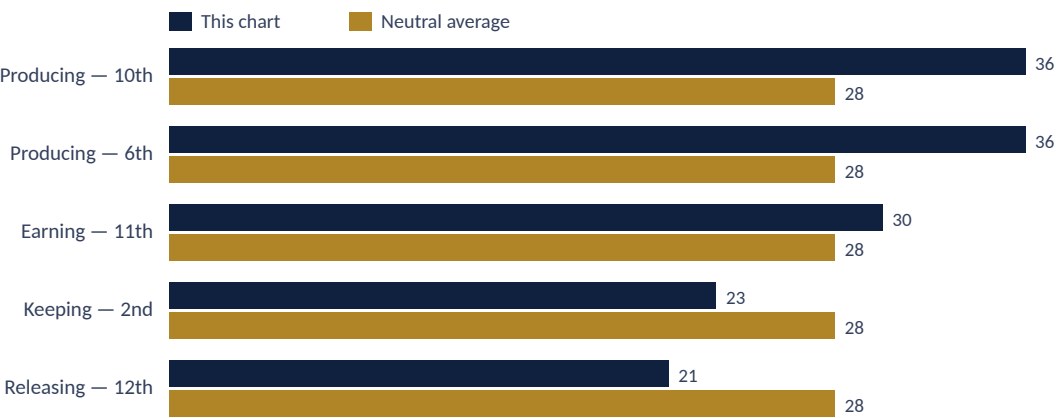
Money — What the Chart Actually Says

The one-line answer

This chart produces money well and stores it poorly, and the problem is structural rather than circumstantial. Earning improves from December 2026 and improves again sharply in November 2029. Retention — which is the real issue — has two specific windows, and they are March 2031 to October 2032, and March 2033 to March 2034.

Four separate instruments were used, and all four returned the same verdict. That level of agreement is unusual and it is why this answer is stated without hedging.

#	Instrument	What it found	Section
1	House scores	Eleventh house of income: thirty points. Second house of savings: twenty-three. Earning outscores keeping by seven clear points.	41
2	The contribution grid	Saturn owns the second house and gives it one point out of eight — one of only four cells at or below one in the entire grid.	43
3	Lordship placement	The eleventh lord, Mars, sits in the eighth house. The second lord, Saturn, sits in the third. The lord of income and the lord of savings never meet, aspect, or exchange.	34
4	The wealth chart	Jupiter exalted, Mars debilitated, and Venus — the best planet in the birth chart — in an unfriendly sign.	48



The financial chain, house by house — strong at the production end, thin at the retention end

Read the bars from top to bottom and the mechanism is visible. Production is excellent. Earning is above average. Keeping falls off a cliff. The money in this chart is not lost to misfortune; it is simply never routed anywhere that holds it, because the planet whose job that is has almost no disposition towards the task.

Which channel the money should come through

The wealth chart settles this, because it puts an exaltation and a debilitation in the same sign of the same chart:

Channel	Planet in the wealth chart	Verdict
Knowledge, counsel, teaching, advisory standing, being the person who explains the thing	Jupiter, exalted	The strongest money channel this chart has
Authority, being formally answerable for something	Sun, own sign	Strong
Analysis, communication, dealing, intermediation	Moon and Mercury, friendly	Serviceable
Comfort, aesthetics, slow accumulation	Venus and Saturn, unfriendly	Works, does not compound
Force, speed, direct aggression, position-taking on its own	Mars, debilitated	The weakest channel this chart has

The instruction that falls out of this is precise: **the money should increasingly come from what you know rather than from what you can move**. This does not mean abandoning anything. It means that the same underlying skill, packaged as explanation, analysis, method or counsel, is running through an exalted channel; and packaged as raw position-taking, it is running through a debilitated one. Section 82 works out exactly what that means in practice.

THE FINDING STATED PLAINLY

Nothing in this chart is going to fix retention by itself. No period, no transit and no stone changes a lordship, and the lordship is where the problem sits. Timing can supply a good year; only a structure supplies a decade. That is why the first remedy in Section 85 is architectural rather than ritual, and why it is placed first.

Money — When It Improves, and How

Four dated windows, in order, with what each is good for and what it will not do.

- 8 Dec 2026 ● The Moon's decade begins. The eighth lord stops running the chart. Earning steadies in texture — fewer structural disruptions, r
- 7 Nov 2029 ● Jupiter's sub-period opens, and Jupiter crosses natal Venus on 18 November 2029. The strongest earning window of the decade
- 9 Mar 2031 ● Saturn's sub-period — the only one in twenty-five years. Saturn owns the second house. The retention window.
- 18 Mar 2033 ● Jupiter transits the second house, where it holds seven of eight points. The best retention transit in fifteen years.

The four financial windows

December 2026 — the change of texture

The Sun's period ends on 8 December 2026 and with it six years under the lord of the eighth house. The eighth lord running a major period is what produces repeated restructuring of the working life. It stops. The Moon takes over, and the Moon does not touch the eighth–eleventh exchange at all. Expect a change in *texture* rather than an immediate change in amount: fewer disruptions, more continuity, and a working life that stops resetting.

November 2029 to March 2031 — the earning window

Jupiter's sub-period within the Moon's decade, running 7 November 2029 to 9 March 2031, with Jupiter in its own sign natively. Inside it, on 18 November 2029, transiting Jupiter crosses the natal Venus — the yogakaraka, own sign, tenth house — in a single clean pass with no retrograde repetition. This is the strongest contact between a transiting planet and a natal planet anywhere in the next decade.

Jupiter is also the exalted planet in the wealth chart. Its sub-period is therefore the period in which the knowledge channel is most available: standing, counsel, and being paid for what you know rather than for what you do. If the shape of the earning is going to change, this is when.

March 2031 to October 2032 — the retention window

Saturn's sub-period under the Moon. Saturn owns the second house, and this is the **only Saturn sub-period in a twenty-five-year stretch**. The planet whose disinclination is the whole problem finally runs a period of its own.

A Saturn sub-period is not a period of pleasant increase. It is a period of consolidation, of paying down, of tightening, and of putting structures in place that outlast the period. That is precisely what this chart needs, and it will not feel like good news while it is happening. The correct use of it is to build the retention architecture during it, so that the years afterwards run on a different footing.

March 2033 to March 2034 — the retention transit

Jupiter transits Aquarius, the second house, where it holds **seven of eight points** — one of the two highest cells in the entire contribution grid. Jupiter is the natural significator of wealth and the exalted planet in the wealth chart, transiting the house of savings at close to its maximum effectiveness there.

This is the best retention transit available in the next fifteen years and it lasts just over a year. Combined with the Saturn sub-period immediately before it, the stretch from March 2031 to March 2034 is the three-year window in which this chart's central financial weakness can actually be addressed.

WHAT TO DO WITH THESE DATES

The two earning windows will arrive whether or not anything is done. The two retention windows will not produce anything on their own — they are permissions, not events. A period that favours consolidation only consolidates what is put in front of it. The architecture in Section 85 is what turns those two windows into a change rather than a mood.

Why This Particular Stretch Has Felt Heavy

The one-line answer

Four separate weights are sitting on the chart at the same time, and three of them are transits or periods that have end dates already fixed. The heaviest of them lifts on 3 June 2027. The largest of them ends on 8 December 2026.

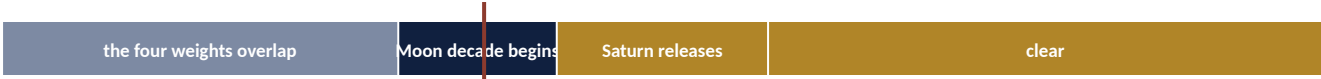
This is a question with a technical answer rather than a sympathetic one, so here is the technical answer. Four things are running simultaneously, and each would be noticeable on its own.

#	What is running	Since	Until	What it does
1	The major period of the eighth lord	7 Dec 2020	8 Dec 2026	The Sun owns the eighth house of upheaval and structural change. Six years under it means a working life that has restructured repeatedly rather than progressed. The final stretch of any major period is its most tiring, because the period has already given what it had to give.
2	Saturn transiting the eighth sign from the Moon	29 Mar 2025	3 Jun 2027	The classical ashtama shani . Saturn is also the lord of this ascendant, so the transit is not an outside pressure — it is the chart's own ruler pressing on the house of change, counted from the mind.
3	Ketu passing over the natal Moon	mid-2026	late 2026	Transiting Ketu is at present within a twelfth of a degree of the natal Moon. Ketu subtracts appetite. On the Moon — the significator of the mind — it produces flatness rather than distress: things that should register do not, and things previously enjoyed stop landing.
4	The Saturn return, just completed	9 Jun 2025	23 Feb 2026	Saturn returned to its birth position across three passes. The classical marker of one adult chapter closing. The hollow that follows a return is a documented feature of it, not a failure of the person going through it.

Two features of this chart make all four land harder than they would elsewhere, and they are worth knowing because they explain the intensity rather than the events.

The Moon is in the eighth house. The Moon is the significator of the mind, and in the eighth it is natively placed in the house of upheaval. Any transit that touches the Moon in this chart is touching a point already sitting in difficult territory. This is why the Ketu contact registers as strongly as it does.

Saturn is the chart's own lord and every dispositor chain ends at it. Section 12 showed that all ten nakshatra chains in this chart terminate at Saturn. When Saturn is under transit pressure, there is nowhere in the chart that is insulated from it. In a chart with a more distributed chain structure, a difficult Saturn transit affects part of the life. Here it affects the whole of it.



you are here

March 2025 to December 2028 — the weights and their release dates

THE THING MOST WORTH KNOWING

Every one of the four has a fixed end date, and three of the four end within the next ten months. This is not a description of a permanent condition. It is a description of an unusually crowded overlap, and the crowd disperses on a schedule that was set at birth.

Commitments, and How They Clear

The second half of this question is about what is owed out — fixed commitments, and whether they clear comfortably. The chart's answer is more favourable than the question expects, and it is worth setting out carefully.

The one-line answer

The house that governs obligations is the joint-strongest house in this chart, both of the influences on it are benefic, and its lord is the most consistently stable body in the chart. Obligations here are serviced and cleared. What needs attention is not the size of what is owed — it is that this chart services everything out of flow rather than out of reserve, which makes ordinary commitments feel heavier than they are.

Measure	Reading	What it means
The sixth house — obligations, service, and what is owed	Thirty-six points — joint-highest in the chart	The room that handles commitments is the best-supplied room you have. This is the classical signature of someone who clears what they take on rather than someone who accumulates.
What influences the sixth house	Mercury and Jupiter — both benefic, no malefic contact	The house of obligation is watched only by benefics. There is no malefic pressure on this subject anywhere in the chart.
The sixth lord	Mercury — the only body that is never debilitated in any of the ten charts	The administrator of this area never collapses at any level of resolution.
The second house — reserve	Twenty-three points; its lord supplies it one point of eight	This is the real subject. Not what goes out — what is held back before it goes out.

Put those four rows together and the picture is specific. The chart shows a strong capacity to meet and discharge commitments, administered by the steadiest planet in it, under benefic influence only. What it does not show is a buffer. Everything is serviced from the current month's flow, because the second house never accumulates a stock to service it from. The consequence is a feeling of pressure that is out of proportion to the actual position — and that feeling, rather than the position, is what is currently being amplified by the four weights in Section 72.

How it clears — the four levers, in order of size

Lever	When	Why it works
The buffer, built structurally	Immediately, and permanently	The single highest-leverage action available in this chart. A fixed proportion moved automatically into a separately held reserve, before anything else is allocated, on the day funds arrive — not at month end, and not by decision. This substitutes a mechanism for the disposition the second lord does not have. Section 85 sets it out in full and places it first for this reason.

Lever	When	Why it works
The release of the current transit	3 June 2027	The heaviest of the four weights lifts. Everything about the subject will read differently after this date, including the same numbers.
Saturn's sub-period	March 2031 – October 2032	The only period in twenty-five years run by the lord of the second house. This is the period the tradition assigns to consolidation and to discharging what is outstanding. Its correct use is exactly this subject.
Jupiter through the second house	March 2033 – March 2034	Seven of eight points. The natural significator of wealth transiting the house of reserve at near-maximum effectiveness.

THE HONEST FRAMING

A chart with a thirty-six point sixth house, benefic influence only, and the steadiest planet in the chart as its lord is not a chart that struggles to clear what it has taken on. It is a chart that has no reserve to clear it *from*, and therefore experiences an ordinary obligation as a continuous one. The fix is not to earn more — earning is already the strong end. The fix is to interrupt the flow before it is spent, mechanically, every single time. That is one decision made once, not a discipline maintained daily, and this chart specifically rewards the first over the second.

Marriage — What Is Promised

The one-line answer

Marriage is promised, and the marriage itself measures among the strongest things in this chart. The difficulty is entirely in the approach — in how the meeting comes about — and not in what follows it.

This is the question where the chart is most likely to be misread, because the obvious indicators and the decisive indicators point in opposite directions. Both sets are printed here.

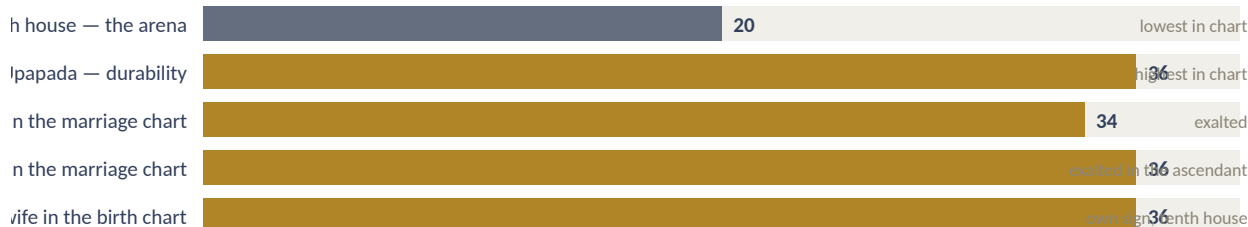
The difficult indicators	Reading
The seventh house scores twenty	The lowest house in the chart, alone, by three clear points.
Two of the four lowest cells in the whole grid fall on it	Mars gives it nothing — the only zero in ninety-six cells. The Sun gives it one.
The house is empty	No planet occupies it.
It receives one aspect in the entire chart	Ketu's fifth — the signifier of detachment, present from birth.
The seventh lord is displaced	The Moon sits in the eighth house.
The signifier of the spouse sits on a junction	Mercury is thirty-four minutes of arc short of clearing a sign boundary. Section 14.

The decisive indicators	Reading
The durability measure scores thirty-six	The sign following the Upapada is Libra: the joint-highest score in the chart, holding Venus in its own sign. This is the classical index of whether a marriage <i>lasts</i> , and it returns the strongest possible reading.
The signifier of the wife is the best planet in the chart	Venus — own sign, quadrant, yogakaraka, unafflicted, forming two major combinations.
Venus is exalted in the ascendant of the marriage chart	Not merely exalted in the navamsa — exalted <i>in its ascendant</i> . The single best placement anywhere in the ten charts.
The seventh lord is exalted in the marriage chart	The Moon in Taurus.
The combination for a virtuous spouse forms	Jupiter's ninth aspect on the seventh lord. Section 57.
The Mars affliction is cancelled twice	Two independent cancellations, each sufficient alone. Section 60.

THE DISTINCTION THE WHOLE ANSWER RESTS ON

Every difficult indicator describes the **arena** — the house, its score, its emptiness, the single detaching aspect, the displaced lord. Every decisive indicator describes the **outcome** — the durability index, the significator of the wife, the marriage chart, the character of the spouse.

Charts like this produce a specific and recognisable pattern: the approach is slow, the circumstances are not obliging, nothing arrives by accident — and then what is arrived at is unusually good and unusually durable. The chart is not withholding the marriage. It is withholding the ease of getting there.



The arena against the outcome

The Spouse — Who She Is, and How the Meeting Comes About

Four independent indicators describe the spouse in this system, and here they agree with each other more closely than they usually do. They are taken one at a time and then combined.

Indicator	What it is	In this chart
The seventh lord	The person themselves	The Moon in Leo, in Magha, in the eighth house, with Mars, aspected by Jupiter
The significator of the wife	The general quality of the wife in a man's chart	Venus in Libra, in Swati, own sign, tenth house, exalted in the marriage chart
The Darakaraka	The spouse by degree, in the Jaimini scheme	Mercury in Sagittarius, in Mula, in the twelfth house
The Upapada and its image	The marriage and how the partner is perceived	Both in Virgo, the ninth house, with Rahu

What she is like

Bearing and background. The seventh lord is the Moon in Leo, in Magha — the star whose symbol is the throne and whose deity is the line of ancestors. This is the most specific single indicator here, and it says something consistent: a family conscious of its own standing, a person raised with a clear sense of what is done and what is not, and a natural dignity in how she carries herself. She expects to be treated with respect and extends it in return. Leo adds warmth and a certain pride; this is not a deferential temperament.

Character. Jupiter's ninth aspect on the seventh lord forms the combination described in Section 57, whose classical reading is explicit: principled, well-regarded, of good conduct, and an asset to the household. This is the best-supported statement in the whole marriage answer, and it is a statement about character rather than about circumstances.

Mind and speech. The significator of the spouse is Mercury in Sagittarius, in Mula. Mercury gives intelligence, articulacy and a youthful manner; Sagittarius gives principle, directness, and a tendency to say what is meant; Mula — the root — gives the instinct to go to the bottom of a matter rather than accept the surface of it. Expect someone educated, well-read, direct in speech, and disinclined to be managed.

Temperament and steadiness. The Moon is exalted in the marriage chart, in Taurus. Taurus is patience, material good sense, and domestic capability. And Mercury — the significator of the spouse — is the one body in this chart that is never exalted, never in its own sign, and never debilitated in any of the ten charts. Read as a description rather than as a weakness, this is unusually informative: **she is steady rather than dramatic**. No violent swings of fortune attach to her. What she is at the beginning is close to what she will be twenty years in.

Independence. Venus, the significator of the wife, sits in Swati, whose deity is the wind and whose keynote is self-direction. Venus is also in the tenth house of the birth chart and exalted in the fifth house of the career chart. Taken together these say she has her own work and her own mind, and that being absorbed into someone else's life is not something she would accept. This is a compatibility fact rather than a warning: this chart's own tenth house is in Swati too.

Bearing and appearance. Venus own-sign in Libra with the Moon in Leo is the classical combination for good features, a pleasing manner, and an ease in company. The tradition is not more specific than that and neither is this report.

THE PORTRAIT IN ONE PARAGRAPH

Educated, articulate and analytical; principled and direct in speech; carrying herself with a natural dignity that comes from a family conscious of its standing; warm but not deferential; independent, with her own work and her own opinions; materially sensible and patient; steady rather than dramatic, with no violent reverses attached to her; and — on the best-supported indicator in this entire section — of genuinely good character.

How the meeting comes about

This is the part the chart is unusually clear about, and it is clear because the same signal appears from four directions.

Signal	What it indicates about the introduction
The Upapada falls in the ninth house	The ninth is elders, teachers, the father, fortune and long journeys. The marriage comes through the channel the ninth house governs: mediated, formal, and involving an intermediary. Not accidental.
Rahu sits on the Upapada, and on the image of the partner	Rahu is the unconventional and the far-off. The channel reaches beyond the immediate circle — another city, another community, a different field, or a route that did not exist a generation ago. The match will not be the obvious local one.
The significator of the spouse sits in the twelfth house	The twelfth is distance and what lies away from the centre. A second, independent vote for the partner coming from further afield than expected.
The seventh lord sits in the eighth house	The eighth is what is not visible from outside. The connection forms out of public view. This is not a courtship that plays out in front of an audience.
The seventh house receives only Ketu's aspect	Nothing pushes this subject along by itself. Left alone, the house does nothing. Every step here has to be initiated rather than awaited.

THE MECHANISM, STATED PLAINLY

The meeting is mediated, not spontaneous. Four separate indicators say that an intermediary is involved — family, an elder, a formal channel, or a professional or technical route — and three of them say the candidate comes from outside the immediate circle: a different city, community or field than the default assumption.

This is why the seventh house scoring twenty matters less than it appears to. A thin seventh house means the subject generates nothing on its own. It says nothing at all about what a mediated introduction, made inside the right window, will produce — and the durability measure, at thirty-six, says what that produces is excellent.

Marriage — the Windows

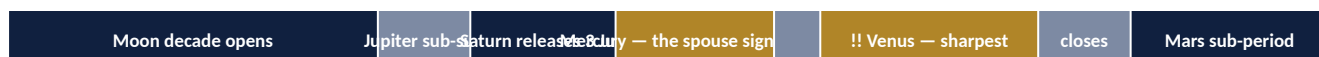
Two conditions have to agree before this report will name a window: the period stack must favour the seventh house, and the transits must not be working against it. Both were computed independently and cross-checked as described in Section 86.

The earliest strong window

8 December 2026 to 8 October 2027 — the ten months in which the seventh lord runs as both major-period lord and sub-period lord at once, a configuration that does not repeat in the next twenty-five years. Within it, the sharpest stretch is 3 August to 23 September 2027, and the tightest point is the fortnight of 3 to 16 August 2027.

Why that particular fortnight

Component	Detail
Major period	Moon — lord of the seventh house
Sub-period	Moon — the seventh lord again, at the second level
Sub-sub-period	Venus — significator of the wife, best planet in the chart, own sign, exalted in the marriage chart. 3 August to 23 September 2027.
Transit of Venus	Venus transits Cancer, the seventh house, from 23 July to 16 August 2027
Transit of Jupiter	Jupiter crossed the natal Moon — the seventh lord — on 26 July 2027, in a single clean pass
Transit of Saturn	The eighth-sign transit from the Moon released on 3 June 2027, two months earlier
Overlap	3 to 16 August 2027 — every component above holds simultaneously



December 2026 to December 2027 — the marriage windows in order

Why not earlier, when Jupiter is already in the seventh house

Jupiter transits the seventh house from 2 June to 31 October 2026 and again from 25 January to 26 June 2027. On the face of it that looks like the obvious window, and this report is placing the sharpest stretch *after* it. The reason is specific.

Ketu enters the seventh house on 5 December 2026 and stays until 24 June 2028. Transiting Jupiter therefore meets transiting Ketu in that sign twice — on 1 March 2027 and again on 20 April 2027. Ketu is the significator of detachment and it is already aspecting this house from birth. A benefic transit through a house occupied by Ketu is diluted: the

opportunity appears and the appetite for it does not. The sharpest window is placed at the point where the period stack is at its strongest and Jupiter has finished its passage through the diluted sign.

The near-term window, before all of that

26 SEPTEMBER TO 31 OCTOBER 2026

Before the Moon’s decade even begins there is a serviceable window. The sub-period lord is Venus — the significator of the wife — and the sub-sub-period lord from 26 September is Mercury, the significator of the spouse by degree. Jupiter is still transiting the seventh house until 31 October.

This is not the strongest window in the report and it is not presented as one. It is the earliest one worth acting in, and its correct use is for *introductions* — putting the mediated channel described in Section 75 into motion — rather than for conclusions.

The later windows, in order of strength

Window	Dates	What supports it	Rank
Moon – Moon – Venus	3 Aug – 23 Sep 2027	Seventh lord twice over, significator of the wife as sub-sub-period lord, Venus transiting the seventh, Jupiter just past the natal seventh lord, Saturn released	Strongest
Moon – Moon – Mercury	3 Jun – 16 Jul 2027	The significator of the spouse running the sub-sub-period, immediately after the Saturn transit releases	Strong
Moon – Moon – Jupiter	6 Mar – 16 Apr 2027	The benefic sub-sub-period; good specifically for introductions through elders and formal channels	Good
Moon – Jupiter	23 Sep 2030 – 17 Feb 2031	Jupiter’s sub-period, with transiting Jupiter in the eleventh house casting its ninth aspect onto the seventh	Good
Moon – Mercury	From 7 Oct 2032	The significator of the spouse running its own sub-period, with Jupiter aspecting the seventh house from the ascendant until March 2033	Good

Marriage — What Supports It

The chart has already said what the difficulty is: the seventh house generates nothing on its own, and the meeting is mediated rather than spontaneous. Everything in this section follows from those two facts.

Support	What it is	Why this chart specifically
Keep the mediated channel actually live	The introductions this chart indicates come through an intermediary and from outside the immediate circle. That channel has to be open and in use during the named windows rather than opened once they arrive.	Four separate indicators say mediated, and one says the house does nothing when left alone. This is the chart's own instruction, not general advice.
Do not let a promising contact go cold	Ketu aspects the seventh house from birth and also sits with Saturn in the third. The chart's own signature is losing interest in something that is already going well.	This is the most specific caution in the marriage answer, and it is drawn from a birth condition rather than from a transit. Detachment here arrives as flatness, not as a decision, which is exactly what makes it easy to act on unnoticed.
The Venus measures	Friday observance, the primary stone in Section 83, and white and silver in ordinary use.	Venus is the significator of the wife, the strongest planet in the chart, and exalted in the ascendant of the marriage chart. Every unit of support given to Venus reaches this subject directly.
The Mercury measure	The second stone in Section 84, timed for July 2027, and the practice for a junction-point planet described in Section 85.	Mercury is the significator of the spouse by degree, sits at a sign junction, and is the flattest body in the chart. It is the one indicator here that responds to being supported rather than being left alone.
The Moon measures	Monday observance, water offerings, and the practices set out in Section 85 for the incoming major period.	The Moon owns the seventh house and runs the next ten years. Supporting the Moon and supporting the marriage are the same action in this chart.
Act inside the windows, not between them	The windows in Section 76 are narrow and specific. Initiating in one of them is worth considerably more than sustained effort outside them.	The seventh house here is thin enough that it does not carry momentum. What it does is convert a well-timed initiative efficiently. Timing is the lever this particular chart responds to most.

ONE THING THIS SECTION WILL NOT DO

It will not promise a date. The chart shows when the conditions are strongest and it shows what the conditions favour; it does not show a decision, because decisions in this area belong to two people rather than to a chart. What can honestly be said is that the ten months from December 2026 are the best-supported stretch for this subject in the next twenty-five years, that the fortnight in August 2027 is its sharpest point, and that the outcome indicators — which are what actually matter — are among the strongest readings anywhere in this chart.

What Actually Matters When a Chart Is Put in Front of You

A practical section, and a deliberately narrow one. It does not read anyone else's chart and it does not predict anything about a third party. What it does is set out which of the standard compatibility checks matter *given the specific features of this chart*, and which are commonly over-weighted.

The three things that carry real weight here

Check	Why it matters in this chart specifically
Temperamental and mental compatibility, read from the Moon	The seventh lord here is the Moon, and the Moon is the significator of the mind. In a chart where the seventh house is governed by the Moon and the Moon is the incoming ten-year period lord, compatibility of temperament is not one factor among several — it is the factor the chart itself points at.
Intellectual compatibility	The significator of the spouse by degree is Mercury, the planet of intellect, analysis and speech. Where Mercury is the Darakaraka, the tradition reads the partnership as running substantially on conversation. A match that works on paper and not in conversation will not hold in this chart.
Whether she has her own work and her own mind	Venus — the significator of the wife — sits in Swati, whose keynote is self-direction, in the tenth house of the birth chart, and exalted in the fifth house of the career chart. This chart does not indicate a partner who would be content to be absorbed, and does not indicate that it would go well if she were.

The three that are commonly over-weighted, and why

Commonly weighted heavily	What this chart actually says
The Mars affliction	It is present in this chart from both reference points — and it is cancelled twice over, by two independent classical conditions, each sufficient on its own (Section 60). The cancellations are intrinsic: they hold regardless of the other chart. This is therefore not a live objection here, and treating it as one would rule out matches for no reason.
The low score of the seventh house	It is the lowest house in the chart at twenty points, and it measures the <i>arena</i> — how easily the subject moves on its own. The measure of whether a marriage lasts is the sign following the Upapada, and that scores thirty-six, the joint-highest in the chart, holding Venus in its own sign. Judging prospects by the seventh house score here would be reading the wrong instrument (Section 74).
Difference of place, community or field	The Upapada and the image of the partner both fall in the ninth house, on Rahu. The ninth is distance and the unfamiliar, and Rahu is the unconventional. This chart indicates a match from outside the immediate circle. Treating that difference as a mark against a proposal would be discounting exactly the signal the chart is giving (Section 75).

WHAT TO COLLECT, AND WHY THE TIME MATTERS

Formal compatibility work needs the date, the place, and — above all — the *time* of birth, as precisely as it can be established. The ascendant moves about one degree every four minutes, and the ninth division moves a whole step every thirteen minutes (Section 52). Compatibility work that rests on the ninth division, as most of it does, is only as good as the times it was built from.

Where a time is genuinely unknown, that should be said rather than guessed at. A comparison built on an assumed time is not a weaker reading — it is a different chart's reading.

The order to take it in

Order	Step
1	Meet, and talk properly. The chart says this partnership runs on conversation; no chart comparison substitutes for finding out whether that works.
2	Then the formal comparison, done by someone competent, with accurate times for both.
3	Then the timing — whether the step falls inside one of the windows in Section 76, which is the lever this particular chart responds to most.
4	The durability indicators in this chart are already strong (Section 74). They are a reason for confidence in the outcome, not a substitute for judgement about the person.

Career — What You Are Built For

The one-line answer

You are built to be paid for judgement rather than for position. Four independent instruments say the same thing: analytical work, knowledge-based, delivered through technical means, and self-authored rather than held inside somebody else's hierarchy.

This is the best-supported answer in the report, because the career indicators in this chart are unusually concentrated and unusually consistent.

Instrument	What it shows	Section
The tenth house	Thirty-six points, joint-highest. Holds Venus in its own sign. Forms two major combinations — one of the five Mahapurusha yogas, and the combination for unblemished professional reputation.	25
The yogakaraka's lordships	Venus owns the fifth house of intelligence and the tenth house of career together. One planet, both. What you judge with and what you are paid for are the same faculty.	29
The career chart	Jupiter and Rahu together in its tenth house: knowledge delivered through technology. Venus exalted in its fifth house: paid for judgement. Saturn in its own sign in its third: skill built by repetition.	47
The Jaimini route	The tenth sign from the karakamsa is Leo — which is exactly the sign the career chart puts Jupiter and Rahu in. Two independent methods arriving at one sign.	37

The shape of the work

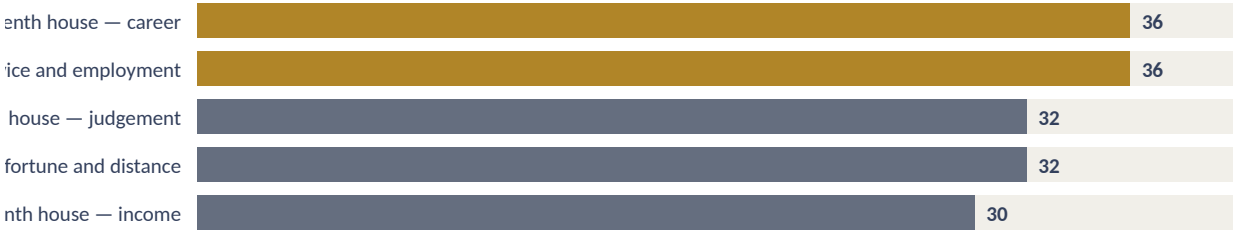
Indicator	What it points to
Venus in Swati — the wind, whose keynote is self-direction; its lord is Rahu	Independence. This chart does not sit comfortably inside a hierarchy for long, and the discomfort is structural rather than temperamental.
Rahu in Virgo in Hasta, in the ninth house	Virgo is measurement, Hasta is the skilled hand, Rahu is the technical and the new. Computation, instrumentation, code, precision work.
Mercury owns the sixth and the ninth, and sits in the twelfth	Service, fortune and distance administered by one planet, from the house of remoteness. Work performed at a remove.
The Moon in the eighth house	An investigative mind: the instinct to look underneath the stated version of a thing. Research, analysis, and finding out what is actually happening.
Jupiter, significator of the self, in its own sign in the twelfth	The deepest orientation is towards understanding rather than towards being seen to have understood. Study, counsel, and knowledge held for its own sake.

Indicator	What it points to
The tenth house receives no aspect at all	No supervision and no interference. The career runs on what is put into it and produces no external signal when the direction is wrong.

THE VOCATION, STATED AS PRECISELY AS THE CHART ALLOWS

Analytical work in which the product is a judgement: research, method, measurement, and the explanation of a complicated thing to someone who needs to act on it. Delivered technically. Performed largely at a distance. Owned rather than occupied — a practice under your own name rather than a rung on someone else's ladder, whether or not it is formally structured that way.

The wealth chart adds one instruction to this. Jupiter is exalted there and Mars debilitated: the same underlying skill earns most when it is packaged as knowledge and least when it is packaged as force. Section 70 states it in financial terms; here it is a career instruction — build towards being the person who explains and decides, not only the person who executes.



The five working houses — every one of them above the neutral average of twenty-eight

Career — the Salaried Technology Role, Performed Remotely

The one-line answer

This is one of the better-supported specific requests in the chart. Three independent significations of work-at-a-distance converge on a single planet, the house of employment is the joint-strongest in the chart, and the career chart puts knowledge and technology together in its own tenth house. The nearest supported window is 26 September to 16 November 2026; the structural change comes with the new major period from 8 December 2026; and the largest lift is 26 December 2028 to 25 January 2030.

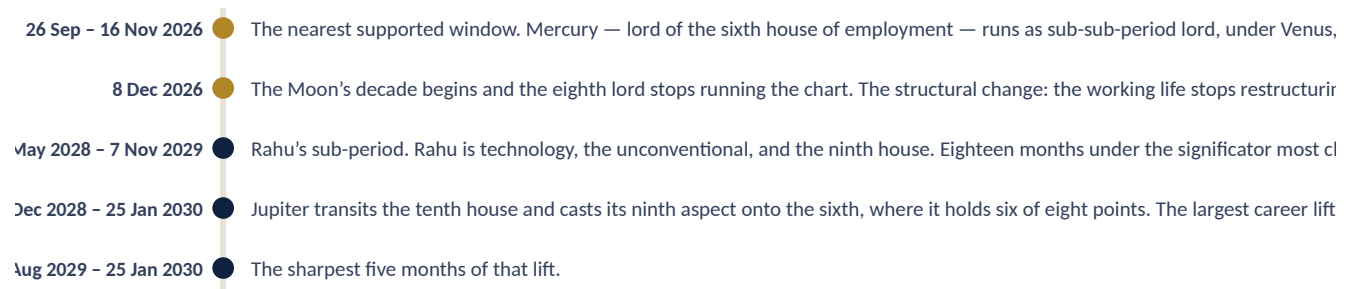
Why the chart supports it structurally

#	Evidence	Weight
1	The sixth house — employment and service — scores thirty-six, joint-highest in the chart, and both influences on it are benefic.	Strong. Salaried work is genuinely well supported here, which is not true of every chart.
2	Its lord, Mercury, sits in the twelfth house — the house of distance and of work performed out of sight.	Strong. The lord of employment is placed in the house of remoteness.
3	The same Mercury also owns the ninth house, whose significations include foreign places and long distance.	Supporting. A second signification of distance in the same planet.
4	The career chart places Jupiter and Rahu together in its tenth house: knowledge and technology in the house of profession.	Strong. This is the clearest single statement of technical, knowledge-based work anywhere in the ten charts.
5	Rahu in the birth chart sits in Virgo in Hasta — measurement and the skilled hand — in the ninth house.	Supporting. Points specifically at computation and precision work.
6	Saturn occupies its own sign in the third house of the career chart.	Supporting. Sustained, self-generated technical effort.

THREE SIGNIFICATIONS OF DISTANCE IN ONE PLANET

Mercury owns the house of employment. Mercury owns the house of foreign places. Mercury sits in the house of what is done away from the centre. In a question about salaried technical work performed from home, that is three independent arrivals at the same conclusion through a single body — and the body in question is the one that never collapses in any of the ten charts.

When



The career windows

The window opening on 26 September 2026 is the one to act in first, and it is worth being precise about what it does and does not indicate. It is a sub-sub-period: six or seven weeks. Sub-sub-periods are good for *the event* — an application landing, a conversation turning into an offer, a role being confirmed. They are not periods of structural change. The structural change is the major period beginning on 8 December 2026, and the two together are the reason this report treats the coming twelve months as the right stretch to be actively pursuing this rather than waiting.

One honest qualification. The tenth house is hemmed by malefics, as Section 60 sets out, and it receives no aspect at all. Neither of those prevents a role from arriving. What they indicate is that once it does, the constraint continues — the work will be capable and it will run under squeeze, and no external supervision will tell you when the direction needs correcting. That is a durable feature of this chart rather than a feature of any one job, and Section 85 addresses it directly.

Markets — Is This Chart Suited to It

The one-line answer

Yes — this is one of the more clearly market-suited charts, and the evidence for it is structural rather than incidental. But the chart is emphatic about which part of the activity it rewards: it is built for the analysis and the method, and it is not built for force. The next section sets out the style that follows.

What supports it

Evidence	Reading
The Moon in the eighth house, with Mars	The eighth is the hidden mechanism, other people's resources, and sudden change. A Moon here gives an investigative mind that is comfortable looking underneath a stated version of events; Mars beside it is comfortable with exposure. Between them this is a temperament that does not flinch at risk.
The exchange between the eighth and eleventh lords	Mars owns income and sits in the house of risk; the Sun owns risk and sits in the house of income. Income and risk-bearing are wired together at the level of lordship. This chart earns <i>through</i> exposure rather than despite it.
The fifth house at thirty-two points, ruled by the yogakaraka	The fifth governs both intelligence and the specific act of putting capital behind an opinion. It is the third-strongest house here and its lord is the best planet in the chart.
Three combinations for intellect, all forming cleanly	Acute intelligence, sound judgement, and skill in a contested engagement. Section 56.
Rahu in Virgo in Hasta, in the ninth house	Measurement, computation, precision. The technical apparatus of a systematic approach.
Saturn in the third house, and every dispositor chain terminating at Saturn	Method, repetition, and process. In this chart process is not a preference — it is the point everything passes through.

What constrains it

These are printed with the same weight, because a section that only listed the favourable half would be useless.

Constraint	Reading
Mars is debilitated in the wealth chart	The clearest single statement in the chart on this subject. Force, speed and direct position-taking are the weakest money channel available. The same chart puts Jupiter — knowledge, method, counsel — in exaltation. The instrument is fine; the mode matters enormously.
The fifth house is aspected by three malefics and no benefic	The Sun, Saturn and Rahu all reach it. The house is well supplied and it is under continuous pressure. A good place to think; a demanding place to be exposed.

Constraint	Reading
The second house is thin, and its lord supplies it one point of eight	There is no reserve behind the activity. In practical terms this makes position sizing more important than edge, because a drawdown here is absorbed by flow rather than by stock.
The tenth house receives no aspect at all	No external correction. Nothing in the chart will signal that an approach has stopped working. This has to be supplied deliberately.
Paasa — seven planets in five signs	A disposition towards carrying many commitments at once. In this context, a tendency to over-commit rather than to concentrate.
Ketu with Saturn in the third house	Real skill combined with a periodic loss of appetite for the thing one is already good at. Applied to a method, this shows up as abandoning a system just as it starts to work.

THE VERDICT

The chart says yes to markets and it says so from several directions at once: the mind is investigative, the temperament is comfortable with exposure, income and risk are wired together at the level of lordship, and the house of judgement is both strong and ruled by the strongest planet.

It also says, in the single most specific instrument available for money, that the aggressive mode is the weak one and the knowledge mode is the exalted one. That is not a prohibition. It is a specification.

Markets — the Style This Chart Is Built For

Six characteristics, each drawn from a named feature of the chart rather than from general principle. They are ordered by how strongly the chart supports them.

#	Characteristic	Drawn from
1	Systematic and written down, rather than discretionary in the moment. The method should exist on paper before it is applied, and the decision to act should be a consequence of the method rather than of the situation.	Every one of the ten dispositor chains terminates at Saturn, which owns the ascendant. Saturn is method and repetition. In this chart process is the chokepoint and therefore also the lever. Section 12.
2	Defined risk on every position, without exception. Exposure that is bounded in advance rather than managed after the fact.	The second house has no reserve behind it and its lord supplies it one point of eight. A structure that converts open-ended exposure into a known, bounded obligation moves the activity out of the chart's weakest house and into its strongest — the sixth, at thirty-six. Sections 17 and 21.
3	Positional rather than ultra-short. Holding periods measured in days and weeks rather than in minutes.	The ascendant falls in Uttarashadha, the star of the later victory. Saturn owns the chart and is slow by nature; it was stationary at birth. Jupiter, the exalted wealth planet, is the slowest of the visible bodies. Nothing in this chart is quick, and the parts of it that are — Mars in the eighth — are the parts the wealth chart marks down. Sections 30 and 48.
4	Quantitative and measured rather than intuitive. Positions sized by rule, results recorded, the method evaluated on its record rather than on the last outcome.	Rahu in Virgo in Hasta — measurement and the exact hand — in the ninth house of method and belief. Mercury, the analytical planet, owns both service and fortune. Section 36.
5	The analysis is a product in its own right, not only an input. What is learned should be written, explained, published or taught, and not only traded.	Jupiter is exalted in the wealth chart; Mars is debilitated in the same sign of the same chart. The career chart puts Jupiter and Rahu in its tenth house, and the Sun and Mercury — speech, teaching, counsel — in its second house of earnings. This is the exalted channel, and it runs on the same underlying work. Sections 48 and 47.
6	Deliberate external review, built in. Someone competent who sees the record at fixed intervals, arranged as a standing obligation rather than as an occasional conversation.	The tenth house receives no aspect from anything — the only house in the chart of which that is true — and there is no link at all between the ninth lord and the tenth lord. Nothing supervises the work, so the supervision has to be installed. The combination for support through peers, in Section 59, is the natural channel for it.

THE ONE-SENTENCE SPECIFICATION

A written, rule-based, defined-risk, positional method, sized by a fixed rule against a reserve that is separated from living capital, reviewed at intervals by someone outside it, and producing published analysis as a second output alongside the positions themselves.

Timing, applied to this specifically

Period	Dates	How to use it
Moon – Mars	Oct 2027 – May 2028	Mars runs the sub-period, and Mars is the debilitated wealth-chart planet. The classical reading is to hold size steady rather than to expand it. A period for discipline, not for scaling.
Moon – Rahu	May 2028 – Nov 2029	Rahu is technology and measurement. The right period for building and testing the systematic apparatus.
Moon – Jupiter	Nov 2029 – Mar 2031	The exalted wealth-chart planet runs the sub-period, and Jupiter crosses natal Venus in November 2029. The period for the knowledge output — the writing, the explaining, the advisory side — to become material.
Moon – Saturn	Mar 2031 – Oct 2032	The only Saturn sub-period in twenty-five years, run by the lord of the second house. The period to build the capital structure that everything else depends on.

This section describes temperament, method and timing as the chart indicates them. It is not advice about markets, instruments or capital allocation, and nothing in it should be read as a forecast of any market or of any outcome.

Gemstones — the Primary Stone

The one-line answer

One stone, for Venus. A diamond or white sapphire if the budget allows; white topaz as the recognised substitute if it does not. Five to seven carats, set in silver, open-backed, worn on the middle finger of the right hand, first put on during a Friday morning. The recommended date is Friday 18 December 2026.

Why Venus and nothing else first

A stone strengthens a planet. The question is therefore not which planet is weak, but which planet is *under-supplied relative to how much this chart asks of it*. Venus wins that test on every measure available.

Test	Venus
Does it own houses that matter?	The fifth and the tenth — the yogakaraka pair. Intelligence and career in one planet.
Is it well placed to begin with?	Own sign, in a quadrant, unafflicted, in the joint-highest scoring house.
Does it hold up across the divisions?	Dignified in four of the ten charts — more than any other body. Exalted in the ascendant of the marriage chart and in the fifth of the career chart.
Does it serve more than one of the questions?	Career, marriage, intelligence, and the aesthetic and comfort significations. Four of the seven questions run through it.
Is strengthening it safe?	Yes. It owns no difficult house, it is a natural benefic, and it is not afflicted, so there is nothing adverse to amplify.

The classical principle applies exactly here: **strengthen what already works**. A stone amplifies; it does not repair. Amplifying the best-placed and most consistently dignified planet in a chart is the low-risk, high-return choice, and it is the only stone this report recommends as primary.

Specification	Detail
Stone	Diamond, or white sapphire — both are recognised for Venus
Substitute	White topaz — the accepted secondary stone, and the sensible choice if the primary is not practical. It is a legitimate substitute in the classical scheme, not a compromise.
Weight	Five to seven carats for the substitute; a diamond is worn considerably smaller
Metal	Silver, or white gold
Setting	Open at the back, so the stone touches the skin
Finger	Middle finger of the right hand

Specification	Detail
Day and time	Friday, during the morning, in the hour after washing and before the day's work
Preparation	Left overnight in raw milk or in clean water; put on for the first time on the elected morning

The election

Four conditions were tested, hour by hour, from five in the morning to midday, across every Friday in the relevant range:

Limb	Requirement
Weekday	Friday — the day ruled by Venus
Lunar phase	The waxing fortnight, and a favourable lunar day within it
Nakshatra	The Moon in a nakshatra suitable for beginning something, and holding that nakshatra across the whole window rather than changing during it
Venus itself	Venus dignified, in direct motion, and far enough from the Sun not to be diminished by proximity to it

RECOMMENDED: FRIDAY 18 DECEMBER 2026, MORNING

The first date in the range on which all four limbs hold simultaneously, and they hold across the entire morning rather than for part of it.

- **Weekday:** Friday.
- **Lunar phase:** waxing fortnight, the ninth lunar day.
- **Nakshatra:** Uttara Bhadrapada, holding all morning — and it is the nakshatra of the chart's own ruler.
- **Venus:** in Libra, its own sign, in direct motion, and about forty-six degrees from the Sun — comfortably clear of it.

It also falls ten days after the Moon's major period begins, which is a useful coincidence rather than a requirement.

The date you had in mind

Friday 18 September 2026 was checked hour by hour on the same four limbs, and the result is reported straight.

Limb	On 18 September 2026	Verdict
Weekday	Friday	Passes
Lunar phase	Waxing fortnight, the seventh lunar day	Passes
Venus	In Libra, its own sign, direct, about thirty-nine degrees from the Sun	Passes
Nakshatra	The Moon is in Jyeshtha, in Scorpio — its sign of debilitation — throughout the morning	Fails

Three limbs of four, and the one that fails is the lunar one, for the whole window rather than part of it. This is a usable date if waiting is genuinely unattractive — three quarters of a classical election is not nothing, and the Venus limb, which is the one that matters most for a Venus stone, is clean. But the recommendation stands at 18 December 2026, because a stone is worn for decades and a three-month wait for a complete election is a small price.

Alternative dates	Why
Friday 15 January 2027	Revati nakshatra, waxing fortnight, seventh lunar day. A complete election.
Friday 19 February 2027	Pushya nakshatra — classically the most auspicious of all for beginning something.

Gemstones — the Second Stone, and What to Refuse

The second stone: emerald, for Mercury

One further stone is recommended, and only one, to be added after the primary rather than alongside it.

Question	Answer
Which planet?	Mercury — lord of the ninth house of fortune, lord of the sixth house of service and employment, and significator of the spouse by degree.
Why this planet?	Mercury is the only body in this chart that is never dignified and never debilitated in any of the ten charts. It is completely flat. A flat planet carrying three significant charges — fortune, employment, and marriage — is the textbook case for support, because there is nothing adverse to amplify and a great deal that is under-supplied.
Stone	Emerald. Green onyx or peridot as the recognised substitute.
Weight, metal, finger	Four to six carats; gold or silver; the little finger of the right hand.
Day	Wednesday, in the morning.

RECOMMENDED: WEDNESDAY 14 JULY 2027, MORNING

Elected on the same four limbs as the primary stone.

- **Weekday:** Wednesday, the day of Mercury.
- **Lunar phase:** waxing fortnight, the eleventh lunar day.
- **Nakshatra:** Anuradha — the star of Mitra, god of contracts and alliances, which is apt for a stone worn partly for the sake of partnership.
- **Mercury:** in Gemini, its own sign, and about twenty degrees from the Sun — clear of the proximity that would otherwise diminish it.

The date is about seven months after the first stone, which is the right interval. It also falls at the close of the sub-sub-period run by Mercury itself, three weeks before the sharpest marriage window identified in Section 76.

What to refuse, and why

This section matters more than the recommendations. Most gemstone harm comes from wearing a stone for a planet that owns a difficult house, or from strengthening a planet that is already the constraint rather than the shortage.

THE BLUE SAPPHIRE — REFUSED

This is the obvious stone for this chart and the one most likely to be suggested. Saturn rules the ascendant. It owns the second house of savings. It is the planet the whole chart runs through. Every intuition says strengthen it.

This report recommends against it, for four reasons.

One. Every one of the ten dispositor chains in this chart already terminates at Saturn, which loops back to itself. Saturn is not an under-supplied input to this chart — it is the point everything already passes through. A stone increases throughput into a planet. Increasing throughput into a chokepoint does not widen it.

Two. Saturn was stationary at birth, moving barely two thousandths of a degree per day, and turning direct thirty hours later. A planet at a standstill at birth is not a planet asking to be pushed harder.

Three. Saturn is retrograde. The classical position on strengthening a retrograde planet with a stone is cautious, and where the planet is also the lord of the ascendant, the caution should be observed.

Four. Saturn grants its own second house one point out of eight. The disposition is simply not there, and a stone does not create a disposition that the contribution grid says is absent. Section 85 addresses Saturn through conduct instead, where the leverage is real.

Stone	For	Verdict and reason
Yellow sapphire	Jupiter	Not recommended. Jupiter owns the third and twelfth houses here, and is already in its own sign in its own house, doing the benefic work of the chart unaided. There is nothing to add and two difficult lordships to amplify.
Pearl	The Moon	Not recommended as a stone, despite the Moon owning the seventh house and running the next ten years. The Moon here is the strongest of the houses whose lords are held to shorten rather than lengthen, and a quadrant lordship held by a benefic carries its own classical complication. The Moon should be supported instead through silver, through Monday observance, and through water — the non-stone measures in Section 85.
Ruby	The Sun	Not recommended. The Sun owns the eighth house of upheaval. Strengthening the eighth lord is the clearest case in the whole scheme for leaving a planet alone.
Red coral	Mars	Not recommended. Mars owns the eleventh house and sits in the eighth, and is debilitated in the wealth chart. Section 82 identifies the aggressive channel as the weak one; a stone would push in exactly the wrong direction.
Hessonite	Rahu	Not recommended. Nodal stones are volatile, and Rahu here is already well placed in a well-scored ninth house.
Cat's eye	Ketu	Not recommended. Ketu aspects the seventh house, which is the thinnest house in the chart and the subject of one of the seven questions.

THE RULE BEHIND ALL OF THIS

Two stones, both for natural benefics, neither of which owns a difficult house. Everything else is refused. A chart with a yogakaraka this well placed does not need a collection — it needs the one planet that already carries the load to carry it slightly more easily, and one flat planet with three significant charges to be brought up to ordinary.

Remedies — What Actually Moves This Chart

The one-line answer

The highest-leverage measure available to this chart is not a ritual. It is a structural one, it addresses the single clearest weakness in the chart, and it is made once rather than maintained daily. It is placed first deliberately.

First — the structural remedy

THE SEPARATION OF RESERVE FROM FLOW

What: a fixed proportion of every amount that arrives is moved, automatically and on the day it arrives, into a separately held reserve that is not the account anything is spent or deployed from. Working capital and living capital are held apart from each other, and both are held apart from the reserve. The proportion matters far less than the automaticity.

Why this chart specifically: Saturn owns the second house of savings and grants it one point out of eight — one of only four cells at or below one in the entire ninety-six-cell grid. This is a missing disposition, not a missing opportunity. No period, no transit and no stone alters a lordship. What a mechanism can do is substitute for a disposition: if the decision is made once and executed automatically thereafter, the chart's weakest feature is no longer being asked to do the work.

Why it is first: because it addresses the one finding that four independent instruments agreed on, and because this chart rewards a single decision made once far more than a discipline maintained daily. Saturn on the ascendant lordship, with every chain terminating at it, describes exactly that preference.

Second — the Saturn measures, through conduct

Saturn is the highest-leverage planet in this chart and Section 84 declined to approach it with a stone. It is approached here instead, through conduct, which is the mode the classical literature considers appropriate for a planet that is a constraint rather than a shortage.

Measure	Detail
Saturdays	Observed as a fixed day: simple food, restrained expenditure, and work that is finished rather than begun.
Service to labour and to the old	The most specific of the Saturn measures, and the one the texts weight most heavily. Practical help, given regularly, to those who work with their hands and to the elderly.
The Hanuman Chalisa	Recited on Saturdays, or daily if that is easier to sustain. The traditional recourse where Saturn is heavy.
Sesame and mustard oil, black sesame seeds, iron	Given away on Saturdays. The classical materials of Saturn.

Measure	Detail
Fixed hours	Sleep and work at consistent times. Saturn is the planet of order and responds to it more than to anything symbolic. In a chart where every dispositor chain ends at Saturn, an ordered day is not a lifestyle preference — it is a remedy.

Third — the Moon measures, for the incoming decade

The Moon takes the major period on 8 December 2026 and holds it for ten years. It owns the seventh house, it sits in the eighth, and it is the significator of the mind. Supporting it is the single best-timed remedial action available.

Measure	Detail
Mondays	Observed. White, silver, and simple food.
Silver	Worn continuously — a plain silver ring or chain. This is the substitute for the pearl that Section 84 declines to recommend, and it carries no lordship risk.
Water	Offered at sunrise; and, as a practical matter, kept present — the Moon's element responds to proximity.
Rest as an obligation	The Moon in the eighth house does not rest easily. In a ten-year Moon period, protecting sleep is a remedial act rather than a comfort.
The mother	The Moon signifies her. Time given here is credited directly to the period lord.

Fourth — Venus, Mercury, and the twelfth house

Measure	Why
Fridays observed; white, and things of quality rather than quantity	Venus is the yogakaraka and the strongest planet in the chart. Support given here reaches career, intelligence and marriage simultaneously.
Green given away on Wednesdays; the feeding of young people and students	Mercury is the significator of the spouse, sits at a sign junction, and is the flattest body in the chart. Section 14 sets out why a junction-point planet benefits from steady, undramatic support rather than from intensity.
Charity directed rather than incidental	Jupiter — the significator of the self — sits in its own sign in the twelfth house, the house of what is given out. This chart releases well by nature. Directing that release deliberately converts an existing disposition into a remedial one at no cost.
The feeding of others, kept up	One of the combinations that forms cleanly in this chart, in Section 59, is specifically about provision and hospitality. A remedy that matches a disposition the chart already has is one that will actually be sustained, which is the only property of a remedy that ultimately matters.

Fifth — the review, made structural

THE CORRECTION THE CHART CANNOT GENERATE FOR ITSELF

The tenth house receives no aspect from anything. It is the only house in the chart of which that is true, and there is no connection whatever between the ninth lord and the tenth lord. Nothing supervises the work and nothing will signal when the direction has stopped being right.

The remedy is to install what the chart omits: a standing arrangement by which someone competent looks at the work at fixed intervals. Made structural — a recurring commitment rather than an occasional conversation — because in a chart with no supervising aspect, an occasional arrangement will quietly lapse.

The natural channel is peers. One of the combinations forming cleanly here is for support arriving laterally, through siblings and those working alongside. In a chart where nothing arrives from above, the lateral channel is the one that works.

Priority	Measure	Effort	Leverage
1	The automatic separation of reserve from flow	One decision, made once	Highest — addresses the chart's clearest weakness
2	Saturn through conduct: Saturdays, service, fixed hours	Ongoing, low	Very high — every chain terminates here
3	The Moon measures, from December 2026	Ongoing, low	Very high — ten-year period lord
4	Structural external review of the work	Recurring commitment	High — supplies what no aspect provides
5	The Venus stone, from December 2026	One-time	High — amplifies the best planet
6	Venus, Mercury and twelfth-house measures	Ongoing, low	Moderate
7	The Mercury stone, from July 2027	One-time	Moderate — supports the flattest planet

Note the order. The two highest-leverage measures in this chart are a banking arrangement and a set of habits. The stones are fifth and seventh.

PART X

Method, Audit and Summary

How this report was built, how every claim in it was checked, and what to do if you only have ten minutes.

How Every Claim in This Report Was Checked

A report of this length can be internally consistent and still be wrong, because an error made once at the beginning propagates silently to the end. Three separate audits were run over this document before it was finished, each testing something different.

Audit	What it tested	Result
Positions	Every planetary longitude, the ascendant, and all ninety divisional placements, recomputed independently from the Swiss Ephemeris using the Lahiri ayanamsha.	All positions reproduced to within two thousandths of an arcsecond. All ninety divisional placements reproduced exactly.
Ashtakavarga	All seven planetary rows and the ascendant row, rebuilt from the classical contribution tables rather than copied.	All eight rows reproduced. The twelve house totals reproduced exactly, summing to 337.
Period boundaries	Every date in Part VIII and Part IX recomputed from first principles by numerical search, rather than read from a table.	All boundaries reproduced. The year length was derived independently and confirmed against two major-period spans.
Elections	The gemstone dates in Sections 83 and 84 tested hour by hour from five in the morning to midday, on four separate limbs, across every candidate date in range.	Reported as found — including the failure of one limb on the date that had been proposed in advance.
Combinations	Every named combination tested limb by limb, with divisional confirmation required before publication.	Roughly half of the initially flagged combinations were rejected and do not appear anywhere in this document.
Prose	Every numeric claim in the written text checked against the computed values, and every cross-reference resolved.	Checked line by line.

ONE THING THE AUDIT CAUGHT, REPORTED OPENLY

During the ashtakavarga rebuild, one planetary row disagreed with the reference table being used to check it. The disagreement was investigated on the assumption that the chart was wrong. It was not: **the reference table had been transcribed with one position missing**, and the chart was correct.

This is recorded here because it is the more useful kind of audit result. A check that never disagrees with anything is not a check. And an audit that finds a disagreement and then assumes the source is at fault will produce a confident wrong answer — which is worse than no audit at all.

Method and Limitations

What was used

Choice	What was used	Why it matters
Zodiac	Sidereal, Lahiri ayanamsha	The standard for Indian astrology. A tropical calculation would move every planet by roughly twenty-four degrees and produce a different chart entirely.
House system	Whole sign	The classical system. The sign containing the ascendant is the whole of the first house.
Nodes	Mean	Mean rather than true nodes, consistently throughout. The two differ by up to about one and a half degrees and would occasionally change a nakshatra.
Node aspects	The fifth, seventh and ninth allowed	Stated once and applied consistently. Some schools give the nodes no aspects at all; this report follows the convention that grants them the trine aspects, and every aspect table in the document is built on that assumption.
Dasha system	Vimshottari, from the Moon's nakshatra	The dominant system. Year length 365.256364 days, derived and verified rather than assumed.
Divisions	Nine, plus the birth chart	Standard construction throughout.

What this report does not claim

Limitation	Detail
Timing is a window, not a date	A period boundary is exact to the minute; what happens inside it is not. Where this report names a fortnight it means the conditions are strongest in that fortnight, not that an event occurs within it.
Astrology describes tendency, not certainty	Every statement in this document is about what the chart favours and disfavours. None of it removes the ordinary role of decision, effort and circumstance.
Nothing here is professional advice	This is not medical, legal or financial advice. Sections 71, 73 and 82 discuss the chart's indications regarding money and risk; they are not recommendations about any market, instrument or transaction, and should not be relied on as such.
The birth time is taken as given	The chart was built on the recorded time. A meaningful shift would alter the ascendant and the house positions; the recorded time is what this report uses and everything in it follows from that.
Some things were checked and left out	Where a combination or an indication did not survive testing, it was removed rather than qualified. This document does not name what it rejected, because naming an absent configuration plants the idea and removes nothing.

What was deliberately left out

Three kinds of material were excluded on principle. Configurations that failed their conditions were dropped entirely rather than mentioned and dismissed. Predictions about third parties — anyone whose own chart was not read — were

not made. Anything that could not be traced back to a specific, checkable feature of the chart was not written, however plausible it sounded.

If You Read Only Three Pages

The whole document, compressed.

THE CHART IN ONE SENTENCE

A chart built to produce, and not built to hold — strongest in the two rooms where the work is done, and thinnest in the three where something has to be kept.

Subject	The answer	The date that matters
Money	Produced well, retained poorly, and the problem is a lordship rather than a circumstance. Earning improves in texture from December 2026 and in substance from November 2029. Retention is the real subject.	Mar 2031 – Mar 2034
The heavy stretch	Four separate weights overlapping, three of which end within ten months. The largest ends 8 December 2026; the heaviest lifts 3 June 2027.	3 Jun 2027
Commitments	The house that governs them is the joint-strongest in the chart, under benefic influence only, with the steadiest planet as its lord. They clear. What is missing is a buffer, not capacity.	Immediate — the structural remedy
Marriage	Promised, and the marriage itself measures among the strongest things in the chart. The difficulty is entry, not endurance. The meeting is mediated rather than spontaneous, and comes from outside the immediate circle.	3 – 16 Aug 2027
The spouse	Educated, articulate, principled and direct; dignified, from a family conscious of its standing; independent, with her own work; steady rather than dramatic; and of good character on the best-supported indicator in the section.	—
Career	Paid for judgement rather than for position. Analytical, knowledge-based, technically delivered, largely at a distance, self-authored. Four independent instruments agree.	26 Dec 2028 – 25 Jan 2030
Salaried technical work from home	Well supported: the house of employment is joint-strongest, its lord sits in the house of distance and also owns the house of foreign places, and the career chart puts knowledge and technology together in its tenth house.	26 Sep – 16 Nov 2026
Markets	Suited — and specified. Systematic, written down, defined-risk, positional, quantitative, with the analysis published as a product in its own right. The aggressive mode is the weak channel; the knowledge mode is the exalted one.	Mar 2031 – Oct 2032
Gemstones	Two. Venus first — diamond, white sapphire, or white topaz as the substitute. Mercury second. Everything else refused, including the obvious one.	18 Dec 2026 and 14 Jul 2027
Remedies	The highest-leverage measure is a banking arrangement, not a ritual. Then Saturn through conduct, then the Moon for the incoming decade.	Now

THE FIVE THINGS TO ACTUALLY DO

1. **Set up the automatic separation of reserve from flow.** One decision, made once. This is the single highest-leverage action available in this chart and it addresses the finding that four independent instruments agreed on.
2. **Use the window of 26 September to 16 November 2026** for the work application and for opening the mediated introduction channel. It is the nearest supported window in the report.
3. **Take the Venus stone on 18 December 2026**, and the Mercury stone on 14 July 2027. Refuse the blue sapphire.
4. **Keep Saturdays and fixed hours.** Every dispositor chain in this chart terminates at Saturn, so ordered time is not a preference here — it is the highest-leverage habitual measure available.
5. **Install the external review.** The tenth house is the only house in this chart that nothing watches. What the chart omits has to be supplied.



The seven dates, in order

Glossary

Every technical term used in this document, in plain English.

Term	Meaning
Ascendant — lagna	The sign rising on the eastern horizon at the moment of birth. It fixes which house every sign occupies and is the reference point for the whole chart.
House — bhava	One of twelve divisions of the chart, each governing a department of life. Here, whole sign: one sign is one house.
Lord	The planet that rules a sign, and therefore the house that sign occupies. What happens to the lord happens to the house.
Yogakaraka	A single planet owning both a trine and a quadrant, and therefore able to produce success without needing to combine with anything else.
Yoga	A named combination: a rule of the form “if these conditions hold together, this result follows”.
Mahapurusha yoga	One of five configurations, each formed when a particular planet occupies its own or its exaltation sign in a quadrant.
Nakshatra	One of twenty-seven lunar mansions, each about thirteen degrees, each with a ruling planet and a distinct character. Finer resolution than the sign.
Pada	A quarter of a nakshatra.
Dispositor chain	Follow a planet to the lord of the nakshatra it occupies, then follow that planet the same way, and so on. Where the chain ends is where influence concentrates.
Vargottama	A planet occupying the same sign in the birth chart and in the navamsa. Treated as reinforced.
Divisional chart — varga	A chart derived by subdividing every sign, each assigned to a department of life.
Navamsa — D9	The ninth division. Governs marriage, and is used as a general test of every planet’s underlying strength.
Dasamsa — D10	The tenth division. Governs career and profession.
Hora — D2	The second division. Governs wealth and what is retained.
Ashtakavarga	A numeric scoring system. Eight contributors each grant or withhold a point to every sign, giving each house a score out of fifty-six.
Bindu	A single point in that system.
Prastara	The full grid showing which contributor gave which point to which sign.
Dasha	A planetary period. The Vimshottari system runs one hundred and twenty years, divided and subdivided.

Term	Meaning
Mahadasha / antardasha / pratyantardasha	The major period, the sub-period, and the sub-sub-period.
Karaka	A significator — a planet standing for a subject regardless of which house it sits in. Venus signifies the wife; Jupiter signifies knowledge.
Atmakaraka	The planet at the highest degree in the chart; the significator of the self in the Jaimini scheme.
Darakaraka	The planet at the lowest degree; the significator of the spouse.
Karakamsa	The sign occupied by the atmakaraka in the navamsa.
Arudha	A calculated point representing the <i>image</i> of a house — how it appears from outside, as distinct from what it is.
Arudha lagna	The image of the self: how the person is perceived.
Upapada	The image of the twelfth house, used as the principal index of marriage. The sign after it indicates the marriage's durability.
Gandanta	The junction between a water sign and a fire sign — a seam in the zodiac. A planet close to it is held to sit on unstable ground.
Parivartana	A mutual exchange: two planets each occupying the sign the other owns.
Kartari	A house flanked on both sides. Benefics on both sides is shubha kartari , protective; malefics on both sides is papa kartari , constraining.
Kendra / trikona / dusthana / upachaya	The quadrants (1, 4, 7, 10); the trines (1, 5, 9); the difficult houses (6, 8, 12); and the houses that improve with time (3, 6, 10, 11).
Ashtama shani	Saturn transiting the eighth sign counted from the natal Moon.
Saturn return	Saturn arriving back at the position it held at birth, once every twenty-nine and a half years.
Panchanga	The five limbs of a day: weekday, lunar day, nakshatra, yoga and karana. Used for elections.
Election — muhurta	Choosing a favourable moment to begin something.
Uparatna	A recognised secondary stone, used in place of a primary gemstone.

How to Use This Report Over the Coming Years

This document was built to be returned to, not read once. A few notes on how to do that.

If you want to know	Go to
What is running right now, and what it favours	Section 67 for the next fifteen months, then Section 68 for the year you are in
Why a particular stretch feels the way it does	Section 72 for the method, then find the year in Section 68 and check which sub-period is running
Whether to act on something now or wait	Section 65 for the sub-period, and Section 66 for what the slow planets are doing to it
What a new planetary period is going to be like	Section 69 — what each planet owns and where it sits in this chart specifically
Whether a claim in this report is trustworthy	Every claim names the section it comes from. Follow it back; the working is printed.

Four habits that make a report like this useful rather than decorative

Habit	Why
Check the period before the transit.	Transits get the attention because they are in the news. Periods matter more. A favourable transit during an unfavourable period produces very little; the reverse produces a great deal. When something significant happens, look at the sub-period first.
Write down what actually happens in the named windows.	This report names perhaps a dozen specific windows. Recording what occurred in each one is the only way to know whether the method works on your chart in particular. It costs a line of notes and it converts a document into evidence.
Do not re-read the difficult sections during a difficult period.	The weights described in Section 72 all have end dates. Reading about them while they are running amplifies them without changing anything. The relevant sections during a heavy stretch are the dated ones, not the diagnostic ones.
Treat the remedies as a set, in order.	The priority table in Section 85 is ordered by leverage rather than by effort or by tradition. The first two items account for most of what is available to this chart, and they are the two least ceremonial.

ONE CAUTION ABOUT READING YOUR OWN CHART REPEATEDLY

A chart is a description of tendency. Read occasionally, it is a useful instrument. Read continuously, it becomes a way of explaining every ordinary day by reference to a planet, which is both inaccurate and unhelpful — ordinary days are mostly just ordinary days.

The sensible interval is at a period change, at the start of a named window, and when something significant has actually happened and you want to know what the chart said about that stretch. Between those, the document is better on the shelf.

A Closing Note

This report was built on the chart of the person who runs Cosmic360View, and it is published as the sample precisely because of that. It seemed a poor arrangement to ask anyone to commission a reading of their own life on the strength of a specimen built from a stranger's chart, or from a flattering one.

So this is the founder's own chart, read at the same depth, to the same standard, and with the same audit applied. The consequence is visible throughout. The seventh house scores the lowest in the chart and the report says so. The second house is thin and its own lord barely supplies it, and there are four separate sections explaining what that does. The most obvious gemstone for this ascendant is refused across most of a page. A gemstone date proposed in advance was tested, failed one of its four conditions, and the failure is printed rather than smoothed over. The strongest claim in the document — that the tenth house is the engine of this chart — is followed by a section explaining that the same house is hemmed by malefics and watched by nothing.

That is the standard a reading should be held to, and it is easier to demonstrate on one's own chart than to promise on someone else's.

A reading that only tells you what you would like to hear has told you nothing you did not already know.

What the chart says, in the end, is reasonably encouraging and quite specific. The work is the strong part — two houses at thirty-six, a yogakaraka in its own sign in a quadrant, four independent instruments pointing at the same vocation, and a professional reputation that the classical texts say stays clean. The marriage is promised, and the outcome indicators for it are among the strongest readings anywhere in the chart, even though the approach to it is the thinnest thing here. The money is produced well and needs one structure it does not have. The current weight is real, overlapping, and scheduled to disperse.

The rest is timing, and the timing is written down.