

Q. Respected Sir,

I was born on 18/09/1974 at 15:40 in New Delhi. For last  $\frac{3}{4}$  years I am having lot of debts and financial loses. I have lost lot of money in medical expenditures, stock market, and theft. For many years in career there was no increase in income and promotion. Friends and Colleagues even those who were less qualified and skilled have gone far ahead of me. Current Situation is really very frustrating. Please advise some remedial measures so that the debts gets decreased and there is an increase

in income, promotion. Thanks for your help

– Anonymous, New Delhi 12/14/07

1. Hi,

You were born under Chitra nakshatra, Tula rashi, Makara lagna.

You are currently under Jupiter dasa Mars bhukti till April 2008 and thereafter under malefic Rahu Bhukti. Jupiter is currently transiting the unfavourable 3rd house from natal Moon sign. The transits of Saturn and Ketu are okay as of now.

Now coming to your queries:

1) Increase of medical expenditure.....it is quite as per the aspects of the horoscope, 12th lord in the 2nd house does give such situations in life. 12th stands for hospitalization/losses/ foreign sources, and 2nd is the house of wealth. So, the house of losses placed in house of gain and the indications of the 12th house clearly indicate medical expenditure. This is a life-long indicator of your horoscope, and such occurrence in the past 4 years is only incidental...it can happen at any time. Actually you were under some very good planetary influences last year and still you have been suffering which clearly points to the fact that there are stronger karmic factors of a life-long influence at work. (Jupiter dasa Moon bhukti should have actually helped you to get some improvements at ovrk including promotion and significant pay rise; if this has not happened, the conclusion is obvious - karmic factors are strong and out at work with a vengeance which I will explain presently!)

2) Regarding losses in stock market.....5th lord Venus is in the 8th house. Your 2nd lord Saturn is in the 6th house. These aspects are clearly not auspicious for success in speculative fields. **YOU SHOULD REFRAIN FROM RISKY SPECULATIVE ACTIVITIES. TRADING IN MARGINS MAY EVEN WIPE OFF YOUR FINANCES.** So, it is a question of not doing the wrong things for you....please

be careful with the markets...the stock market should be viewed not as a venue for making money but as a potential sucker of your finances. Invest in some safe mutual funds(thereby indirectly participating in the markets but not directly) and diversify your financial resources instead of piling them up at the markets. The stock market is not for you. (You might gain in large chunks occasionally; do not let such patches of luck to beguile you!).

3) More importantly, do not borrow for investing in the markets. This is a sure sign of disaster waiting to destroy you.

4) Venus the lord of the 10th house indicating profession is in the 8th house which indicates some disillusionment and disappointment with the career matters. The 10th house has Moon - the planet of waxing and waning, which indicates ups and

downs of career and your own mood swings/ failed expectations further contributing to your uneasiness at work. The horoscope clearly shows rivals at work. You should curb your tendency to compare yourself with others and keep doing your work conscientiously and to the best of your abilities. This is the only way for you to at least reach the full levels of improvement as suggested by your horoscope. Each of us have limits; we cannot really wish them away. But, by working consciously towards attaining your potential within limits, a time will come when your limits will get higher by God's Grace (i.e. the karmic limits will start melting down due to your hard work). Blaming others for incompetency, feeling that other worthless persons have gone ahead, etc. will only add to your bad luck (it is "contempt of Fate" which can have far worse consequences than "contempt of court"!)

5) Your 6th and 8th houses are conjunct giving rise to vipareetha raaja yoga, i.e. gains from someone else's loss or progress after protracted efforts. So, keep doing your work patiently and then opportunities will present themselves suddenly and unexpectedly.

6) You are blessed with good intelligence and analytical abilities due to presence of Bharati yoga in your horoscope. Do not let your frustration to dim the fire inside you. A time will come when you can show your mettle. That time is not now!

7) Consider relocating to a place away from the place of your birth. This might cause a change of your luck for the better. Your nakshatra paada indicates better prospects away from native place. At the same time, indications from your horoscope show that long stay abroad may not be good for you. Situations there might be worse and may leave you more frustrated if you stay too long in a foreign country. Short visits abroad will be good for you. The best way to gain through foreign sources will be to work in MNCs.

Remedies:

1) Chanting "Runa Vimochana Narasimha sthuthra" will help you to manage debts. **IMPORTANT: DO NOT BORROW MONEY FROM ANYONE - INCLUDING CLOSE RELATIVES- FOR PURPOSES OF INVESTMENT. THIS WILL BRING YOU BAD LUCK ACCORDING TO YOUR HOROSCOPE. (I have a feeling that you might have done this at some point of your life).**

2) Offer musk to Lord Bhairava on Ashtami thithis or on Tuesdays regularly. This will improve your income. Rahu in the 11th house will start giving you income from various sources once Lord Bhairava is satisfied. If you know any competent Bhairava Upasakaa, try to organize a Vatuka Bhairava Havan for your benefit. The effects will be Miraculous.

3) Your horoscope shows that you have the potential to be a "saint or sinner". Concentrate on the good aspects without falling prey to temptations. Your life will take the high path of peace, prosperity, and progress if you are ethical. Short cuts will be the shortest and quickest way to doom. Though this applies to everyone, it applies more particularly to you.

4) The Rahu bhukti in Jupiter dasa that is going to operate from April 2008 is going to be tougher. The best remedy for that is to organize a recital of "sabhari moksha sarga" (from Aaranya Kaanda of Shrimad Vaalmiiki Raamayana) for 9 days. If you can chant it yourself, do so every Saturday. The recommended offering for that is 4 bananas before chant and honey after the recital. (These offerings should be offered every day you chant the chapter).

5) Your horoscope falls under Damaruka yoga which indicates the first part of life will be the best (till 24 or 28th year) while middle ages can be challenging till 48th year. That could be the reason for your recent troubles (for past 4 years). Sincere prayers and ethical conduct will modify these results. You have good yogas for wealth. Wealth will come in its own time. Please do not be anxious about it and

indulge in speculation. Speculation can be your nemesis as already stated in earlier points.

2. My Friend, I have examined your chart. There is a very strong relationship between Saturn and Jupiter in your chart. Saturn is a planet that, among other things, stands for reduction, loss, negative, etc. Jupiter is the planet that stands for gain and wealth besides other things. Therefore the primary indication in this chart is that of financial constraints and losses in life at one or more stages. We should therefore examine this matter in more detail. The II house from the ascendant is in Aquarius sign. Saturn owns this sign. The XII house from the ascendant is in Sagittarius. Jupiter owns it. Since there is a relationship between Saturn and Jupiter, the II house representing wealth is in close relationship with the XII house representing losses and reduction. Further, the XI house from the ascendant has Scorpio and Rahu is placed in this sign. Mars owns Scorpio. The XI house shows income and gain. We have seen that Jupiter is the owner of the XII house from the ascendant and is therefore a factor for loss and reduction in the chart. Jupiter is Satabhishaka constellation of Rahu. Thus there is a relationship between the XI and XII houses from the ascendant showing reduction in gains and drying up of income. Hence the chart has indication again of financial losses and reduction. We will now examine the chart in still more detail. The II house from Jupiter stands for wealth. This is in Pisces. Jupiter owns this sign. The XI house from Jupiter is in Sagittarius. Jupiter again owns this. The XII house from Saturn is the house of loss and reduction. It is in Taurus. Venus owns this. Venus and Jupiter are in close aspect of each other. Thus there is an indication again that the individual would suffer losses and have financial constraints in his life. This is a basic trait in your chart. It would manifest itself at appropriate times. Let us examine the current period. You are going through the major-period of Jupiter since September 1, 1994. Since Jupiter is closely involved in losses and reduction in finances, the major-period of Jupiter is bound to make this situation develop in its major-period which lasts for 16 years. Since it has started in 1994 it would carry on till 2010. It would end on August 31, 2010. It is not necessary that this kind of financial crises would continue right through the major-period of Jupiter. There could be spells in which this kind of difficulty may not be faced depending on the sub-period of a planet that runs during that time. Therefore we should examine the sub-period that is current. The sub-period of Mars is running since May 2007. This sub-period planet is related to Saturn, therefore you may not have a respite during its sub-period that is doing to run till April 2008 end. The sub-period of Rahu would follow. Rahu is also not going to help very much though the trouble would reduce in intensity. This would continue till the end of Jupiter major-period. You should therefore recite Om Namah Shivaya 12 malas. As you know a mala is a rosary of 108 beads. If you recite this mantra against each bead in the rosary you would complete the recitation 108 times and that would be one mala time. Please recite the mantra 12 mala times daily without fail. It is not necessary that you do the recitation only after a bath but you must try to picture Lord Shiva in your mind other wise you can have a picture of Lord Shiva before you when you do the recitation and while reciting the mantra please keep looking at the picture. You may also visit Lord Saibaba of Shirdi temple once a week preferably on Thursdays. God will help you.

3. Dear friend,

Your N/R/L are Chitta(3)/Libra/Capricorn

Presently you are running Jupiter/Mars/Venus dasa.

I have prepared your chart and gone thru it.

In the chart Lagnadeesh and second house lord Saturn is badly placed in 6th house. If lagnadhipathi is not comfortable the native also will not be comfortable.

Lord of 3-12 houses Jupiter is retrograde and is posited in the Dhana sthana(2nd house) is not a good sign. Expenditure will be un controllable. Vyayadhipathi in dhana sthana is the crux of the problem.

Lord of 5-10th houses Venus is also ill placed in 8th house.

Though rahu is posted in 11th he is debilitated in scorpio rasi.

Lord of 4-11 houses Mars is well placed in 9th house but in enemy's house. Ravi and Mercury lord of 6th and ninth is posited in 9th house. So it is some what better. 9th lord in 9th is really good. But ravi and mercury are the lords of 8th and 6th houses. The only good that I see in the chart is that the 7th lord Moon is well placed in 10th Rajya bhava and also moon is in vargottama . You can expect better results from him.

The present Jupiter dasa is also is not that good and the Mars bhukti is not conducive for positive results.

I feel embarassed to tell the native to do much of puja and recitation, because since he is not in a good position his mental equilibrium will be disturbed and he may not be able to do much on spiritual front.

No doubt you have a chance to settle abroad as your moon is well placed in the Rajya bhava. So you have to be patient to test your luck.

To come out of this financial muddle, Prayers to God alone seems the answer, as all planets are in a unhelpful positions.

To come out this financial muddle please do recite the "Runavimochana Narasimha Stotram " daily and continue till you are on positive side.

Since the jupiter is the main planet responsible for this type of contingency, you have to propiate him with your capacity. The following are certain things to propitiate Lord Jupiter; Worship lord Shiva. Recite Rudram. Do japa on beeja mantram "Om jhram jhream jroum sah gurave" 19000 times in 40 days.

Recite the Guru stuthra:

"Devanam cha rishinam cha Gurum Kanchana sannibham Buddhi bhutam Trilokesham tam namami Brihaspatim" Donate saffron, Turmeric or Sugar on Thursdays.

Fasting on Thursdays. Pooja: Rudrabhishekam, wear a 5 mukhi Rudraksha

So please do what all you can do for Jupiter. Once you do the above remedies the position will change and you will enter the happy days ahead, early.

With best wishes,

4. Dear Sir,

I have prepared your horoscope and analysed it.

Expenditure on Medicals - 2nd house Adiepati Shani is in 6th house, he will cause a repeated expenditure on medicals. He will support ailments related to head and cause expenses now and then. Shani is your Lagnadipati as well, when lagnadipati is in 6th house, it will cause health issues quite frequently. Offering prayers and appeasing Shani is one way of controlling this factor. Satrudays, offer prayer to Lord Shani and Lord Hanuman. Perform Suryanamaskarams daily and recite Hanuman chalisa daily. On Saturdays, wear Black/Dark themed clothes. Light a sesame oil lamp at home every evenings or atleast on Saturday evenings. Donate Iron items to poor. Shukra indicates respiratory problems, so avoid anything that can stimulate respiratory problems, like smoking etc. Practice Breathing exercises and Yoga. Financial Losses due to Speculation and Theft- Speculative investments, are not your strength. Especially investing borrowed money or others money will increase debts. Budh, Lord of 6th house is in 9th. He will cause fluctuations in incomes.

Shani in 6th house, will also hinder incomes, cause theft in particular, especially jewellery loss. Shani obstructs return of money you have lent to other people as well. They would not return money in time or as per schedule. Avoid lending and keep jewelery safe.

Before I recommend any remedies, it would be wise to analyse your wife's chart and do a joint chart analysis to locate any possible weakness on the joint charts which could be causing additional stress or increasing the impact of these negative observations.

Mangal, in the 9th house, blesses you as Lord of Kenrda in Trine, he will bring positive effects. You can use Divinity as a strong source of inspiration and solace. Budh of 9th house indicates dealing in Natural elements like Wood and Rock/Stones will be ideal.

Please let me know if you have any queries.

5. Dear Anonymous,

Have gone through your horoscope. You are Capricorn Lagna, Libra Rashi. Lagna lord is placed in the 7th house, house of struggle, competition, litigation, debt etc.

Further your 10th lord (lord of profession) is placed in the 8th house, house of obstructions and you are always finding difficulty in the profession or always changing your profession. Moon is placed in your 10th house, Your 11th lord is well placed in the 9th house along with 9th lord and forming Dhan yoga, but this yoga is being spoiled by the placement of Sun in the 9th house along with with Mercury as well as Mars.

The most malefic placement is of Jupiter who is lord of 12th house (expenditure) in your 2nd house ( house of wealth) and does not allow to accumulate or save the money and what every you earn and the same is spent and this has further got set back when the lord of 2nd house ( house of wealth) Saturn, may be Lagna lord is placed in the house of debt, loss. However, Rahu is very strongly placed in your 11th house and provoking you for speculation but under the bad conditions of 2nd house lord, placement of Jupiter and displacement of 10th lord, you are not able to control your hard earned money and is spent on the disease (denoted by Saturn in 6th house) or loss (denoted by Venus in 8th house).

Further more, presently, you are undergoing dasa of Jupiter (12th lord and placed in the 2nd house) and what ever you have earned, you will lose during its period. Presently, we go the transit of Saturn, it is also not very good, as it is Lagna lord and is transiting in the 8th house from Ascendant and aspecting 10th house.

I would strongly advise you to first surrender before Jupiter and do remedy of Jupiter sincerely by touching the feet of Panditji in the temple, offering of bananas in the Temple on Thursday, recite its beej mantra (Om Guruveya Namah), spend some time while dusting the shoes of the devotee outside the Temple or Gurudwara. Try to content your feeling of speculation by controlling the Rahu and donate Mooli Ke Paronthe to the beggars or low class people on Wednesday or Distribute Suji Ka Halwa alongwith bread Pakora and Tea to the beggars on Wednesday and also recite beej Mantra of Saturn Om Sham Shanichraya Namah and surrender before the Saturn and donate black Urd and Mustard oil on Saturday.

For removal of debt, 100 grm Curd and 100 grm Moong tied in green cloth and throw in the running water regularly for 3 days from Wednesday. Also wear green thread in the neck and offer 1 kg. Wheat, 1 kg moongi on Tuesday or Wednesday at 11 AM. 5 Kg Bajra to be kept in container and offer bajra to animals. You also advised to go to the roof top, cut lemon in 4 piece without separating it and after encircling over the head, throw pieces one by one in all the 4 directions.

Wish you all the best.

6. Dear Anonymous,

I have gone through your horoscope in detail and give herewith my considered opinion. It is believed that the principles of astrology were revealed by God Brahma himself to the rishis of yore for the benefit of mankind.

Thus astrology is meant for guidance in the moments of crisis. What God wills can only be revealed and hence the entire process of astrological consultation is based on divine blessings.

You are running the mahadasha of Jupiter and antardasha of Mars up to 8-04-2008 and thereafter the mahadasha / antardasha of Jupiter / Rahu.

Jupiter is the lord of 12th and 3rd house and this is giving problems. Jupiter is placed in 2nd house.

You should pray to Goddess Lakshmi daily. You should wear a white sapphire on Friday in right hand and in middle finger of 5.5 rattis ( 5 carats) or a diamond of 55cents. After doing this mantra for 108 times.

”Om draam dreem draum sah shukraya namah”

As your Yogkarka is placed in 8th house, Take 1 kg yellow pulse (chane ki dal) and Jaggery (Gur) 250 grams and keep yellow pulse in water on Wednesday night and on Thursday morning give it to cow. This is to lessen the negative effects of Jupiter dasha.

Do Hanuman Chalisa daily.

I wish you all the very best in your endeavors and pray to almighty to bestow health, happiness and prosperity on you.

With kind regards

Astrologer

7. The most important thing that I notice from your chart, especially during the current period is that if you try to go for any quick or dishonest scheme for earning money— or do business with dishonest people— you will lose a lot in life, not just your money but also your personal stature. Be truthful with yourself. You know if the ways you're looking to earn money are right or wrong. There will be no shortcuts, so don't trust anything that seems to be a shortcut to earning. Your loss in the stock market was an example of this. You must at all costs avoid anything having to do with gambling.

The good thing is that if you follow this, you will not face any more financial losses in the upcoming year. Are you married? If you are not married, it looks like your situation may improve and you may be able to marry around April 2008. (If you are married already, you must post your wife's details so we can get a full picture.)

For you, the key to coming out of debt and increasing your chances in life is to turn inward. If you can allow your spiritual qualities to shine you will notice that you are a man who can get himself out of a bad situation by the power of his intuitive mind. Instead of listening to other people and worrying about them, turn inward and trust in your inner voice. It will help you so much to meditate daily. Trusting your inner voice will be the key to getting out of your current situation and advancing your status.

So, to summarize remedial measures, by which it seems clear your situation will improve greatly throughout 2008:

- honest relations only! avoid dishonest people, dishonest tactics, shortcuts to wealth, schemes; do not ever accept something for nothing— it is not possible— even if you accept something for free or someone else's gift, you will see your debt grow; you must always give something equal or greater in return for what you are receiving, which will keep you from the bad effects of Mars
- avoid taking eggs and non-veg

-meditate and pray regularly, you may also listen to and appreciate soothing music during meditation

-donate bananas at temple

Best wishes. I am happy to believe you will follow these measures and see your time improve in the near future after a difficult 3-4 years past.

8. Let me try to find out the defects you have any in your chart.

Your Lagna is Makara and its lord Saturn is placed in 6th House in Mithun rasi.

This house is related with debts and enemies. Saturn is regarded as significator of Roga, diseases. Venus who is quite weak in shadabala, indicates disease/illness related with reproductive system.

As you have Makara as your lagna rasi, ketu and Mars are badhakesa for your. These planets are capable of creating serious impediments and obstructions during their dasha periods and during their transit. The Ketu is in your 5th house and Mars is in your 9th house.

Ketu being in your 5th house and its dispositor goes to 8th(lose)indicates losses through speculations. Please check if you have a damaged(khandita) idol in your pooja or pooja is not being performed regularly. If this is so you need to perform visarjan of the damaged idol if it is just neglected, you should get performed the pranapratishta afresh for the idol.

Your 10th(occupation) and 5th(Business) lord Venus is in your 8th house, aspected by 12/3rd lord Jupiter(R). With this, I don't understand who on the earth can dare to recommend going in for business or stockmarket activities.

You have at present Jupiter maha dasha and during the last 3/4 years you have passed through Antar of Ketu, Venus and Mars. The negative influence of these antar dasha lords have been explained above.

Now, let us see when can you expect improvement in this condition. This period of Jup/Mars/Ketu is most critical period however, the nature of Ketu is that of isolating and concluding and liberating, we can expect an end to your suffering. You are likely to get remedies in this period.(as you are getting through this response now). 5th House is also important for remedies of disease and other dosha parihar point of view.

After July 2010, the dasha of Saturn will begin. The Sadesati would be there, however, if you learn lesson from the past and soften your ego, it would not be more troublesum. Don't go in for speculation or any other business where you have to make more compromise with the values and honesty. This is the only way to save from the wrath of Saturn. Please Ganeshji ki Sharan me chale jao. Propitiate Ganeshji every day. He is VighnaHarta, surrender to him and seek for blessings. Chanting Ganesh Sankata nashan stotra 5 times daily would be very beneficial. May My Master Bless you & remove your Obstacles.

9. Your problems are

(i) Financial loses (ii) Debt (iii) medical expenditure (iv) loses in Stock market and theft. Ok, but you have not mentioned whether this medical expenditure you have incurred for treatment of yourself or for some other family member. I take it as incurred for your own treatment. Thus you have to main problems - sickness and financial loss.

For financial matters - The 11th Bhava is a house of gains, the 9th house shows your luck and 2nd house shows earning. On the other hand 12th/8th houses are loses and 6th house shows debts/loans.

For health - the first house is self and 6th house is sickness.

In your chart your 1st house lord is saturn and it is in 6th house. This shows

sickness. Your 10th lord representing action and occupation is in 8th house - a negative house and hence you did not get good reward in employment. Your 5th lord is also important as you have indicated loss in stock market, there also the condition is not good. The 5th lord Venus is in 8th house. The 11th lord Mars is in your 9th(Luck) house with its lord Mercury. This is a good condition but it is with association of 8th lord. Thus a slight defect is there.

From the above, it can be inferred that the period ruled by Saturn-mercury-sun may be responsible for debts and sickness. Saturn-Mars-Mercury may be good for gains.

Remedies :- As explained above the stock market activity is not beneficial to you and you should stop it. The losses are due to Venus in 8th house. You should not insult or mistreat female and cow. Don't consume alcohol on Friday. Offer prayers to Sanidev. Japam of this mantra for 108 times on Saturday would be helpful - "OM PRAM PRIM PRAUM SAH SHANAISHCHARAYA NAMAH".

Once you improve your health with the above remedies, you should seek opportunity to either go abroad or doing some business related with foreign aspect.

Aum Shanti.

10. Your Lagna is Capricorn and its Lord Saturn is placed in Gemini in the 6th House. Saturn is also the lord of 2nd house where Retrograde Jupiter is placed. The placement of Lagna Lord in 6th house leads to indifferent health, legal hassles and debts, competitors etc. Placement of Retrograde Jupiter(Lord of 12th and 3rd house) in Saturn's Rashi in 2nd house leads to unstable finances. Placement of Ketu in 5th house in Taurus with its lord yogakaraka Venus placed in 8th house leads to losses through speculation like stock market etc.

Your main dasha is of Jupiter and antardasha is of Mars (Lord of 4th and 11th house where Rahu is placed) placed in 8/6 position which is leading to financial instability.

Your good period will be the 19 year dasha of your Lagna Lord Saturn from 2010 which will prove good. In the meanwhile you may put a yellow Pukhraj Gold ring in your Ring finger on a Thursday to improve the balance dasha of Jupiter to some extent.