

Preface

There are various techniques of investing. Most people use fundamental analysis. For them, earnings of a company, growth of a company, financial stability of a company, management quality, etc., are essential considerations. Some other people prefer to use technical analysis. They believe in looking at the price-volume charts to see how the stock price has behaved in the past. They trust the volume behind price movement. Technical analysts have developed indicators to guide them for the timing of buying and selling of a stock. Technical analysis can also be used to understand and forecast the direction of the stock market. Some people feel that the behavior of stocks and the stock market is cyclical. They would prefer to study these cycles to help them in investing. All techniques have their advantages and disadvantages, although it is generally believed that a company's earnings are the ultimate guide to stocks' performance.

Astrology has been used as an additional tool to understand the strength of stocks and find the market's direction. Although many versatile astrologers, such as Bill Meridian, Raymond Merriman, Michael Munkasey, etc., have made serious efforts to understand and correlate the movements of planets with the prices of stocks, astrology is still not a widely accepted tool. Instead, some people get offended merely by the mention of the word "astrology." Such people can be found more quickly in the western world than in the world I come from.

When I came to Canada, I had some knowledge of astrology. I was in a research position and got interested in the stock market, like many people coming from east to the west. The stock market crash of 1987 was the main reason I started to find the correlation between the markets and the planets. My research background prompted me to check everything thoroughly before accepting or using any method. This was more imperative as I wanted to put my little money online. I studied all varieties of astrological techniques, such as ashtakvarga, transits, Jaimini and Parashar dashas, solar return charts, etc. I studied all modern seers of Vedic astrology like Seshadhari Iyer, V.K. Choudhary, K.N.Rao, Lal Kitab and their methods of interpretation of a birth chart. I worked hard to find good stocks and to assess the direction of the market. But the success was not the kind that I could be proud of.

I then found a book called "Financial Astrology" edited by Joan McEvers. I studied all articles written by Bill Meridian, Robert Hand, and others available on the internet. I also got hold of the book "Planetary Harmonics of Speculative Markets," written by Larry Pesavento. To understand and apply the techniques described in these books and articles, I studied western astrology. However, the result was no better when it came to the reliability or consistency of the forecasts.

One day in a social gathering, a friend asked me about his son, whom he has kept in a special-needs facility. The chart (4/24/1984, 19:10, Bangkok, Thailand) was outstanding. It had

exalted Saturn in the ascendant, exalted Sun in the seventh house, exalted Venus in the sixth house, Jupiter in own sign, Sagittarius in the third house. Yet this boy had feeble mental development. One could somehow explain this life with a lot of effort using derivative (Varga) charts, such as Navamsha, etc., but not with the main chart. Does this mean that the astrological signs have no significance? While studying this chart, I started doubting the validity of astrology itself. Then I happened to read a comment given in a book review on Amazon.com, where somebody questioned the use of the Sidereal signs and recommended using Tropical signs in Vedic Astrology. Once I redid the boy's birth chart with this change, everything became clear. There was no exalted planet or a planet in its own house. The detailed analysis could easily show good parents, good inheritance but little education, no possibility of marriage, weak health, and life in isolation. I remembered a famous astrologer (author of the astrology book Lal Kitab) from Punjab state in India, who would make a horoscope and then omit signs. He would make predictions only with the planets in houses while giving no importance to signs, navamshas, or nakshatras. I could now understand why he had to do that.

I then decided to check the charts of all the people close to me with zero Ayanamsha (Tropical signs instead of Sidereal). I found that I could explain the lives better and with much more ease in eight out of ten cases simply by blending the attributes of signs, houses, and planets. I do not have to use modern-day astrological seers' complex theories, who obviously devised them to explain such discrepancies arising from Sidereal signs. Going through old issues of astrological magazines in my library, I found that quite a few people have already recommended this change. But their suggestion has not been accepted by any Indian astrologer. In a country where thousands and thousands of astrologers have been using Sidereal signs for hundreds and hundreds of years, it is impossible to easily change the mindset. A close friend of mine, an excellent astrologer, blatantly refused to test and adopt this change. However, it may also be a question of ego, as western astrologers use Tropical charts and tell Indians to change. Still, Indians think they are better at astrology than our western brothers.

But all is not wrong with Sidereal astrology. I found out that the most popular Vimshottri dasha should be based on the sidereal position of Moon, not Tropical because it is a nakshatra-based dasha system. One should use the Sidereal position of the Moon not only for Vimshottri but for all other nakshatra-based dashas. One should also use the Sidereal Moon nakshatra for the general description of the nature of an individual. Therefore one has to use two Zodiacs simultaneously in harmony. I now use Tropical signs of the planets for the general interpretation of charts and the Sidereal position of the Moon for planetary periods. A fellow astrologer, Hank Friedman of soulhealing.com, also recommends using both Zodiacs, although he uses them in a slightly different way. Fortunately, astrology software programs are already available, which allow this kind of flexibility.

I now decided to apply this modification to all my charts and theories about stocks and the stock market. I started with the first trade day chart of Apple Computers. This company has produced enormous wealth for its shareholders and brought out many innovative products. The

Sidereal chart (12/121980, 7:00 AM, San Francisco) shows Scorpio ascendant with Sun and Mercury, second house with Mars in Sagittarius, and Jupiter Saturn in Virgo in the eleventh house. The Tropical chart shows Sagittarius ascendant with Sun and Mercury, an exalted Mars in the second house, and an exalted Saturn in the eleventh house. In the tropical chart, the two money houses with exalted planets clearly show Apple Inc.'s ability to generate enormous wealth for its shareholders. Such a conclusion cannot be easily made from the Sidereal chart. Comparing the charts for other great companies such as Adobe, Microsoft, etc., and for a few failed companies convinced me beyond doubt to adopt Tropical sign charts and interpret them with well-known basic Vedic astrology principles given by astrology seer Parashara.

It is this combination that allowed me to formulate my theories and write this book. I write this book for finance people. I have therefore used fundamental and simple ideas of astrology without invoking complex theories. Some information about the signs, houses, and planets is omitted for this reason. Professional astrologers are free to add a higher level of astrology to advance the ideas presented in this book.

I divide the book into two sections. The first involves learning Hindu astrology, and the second using it for investing. If you are a finance guy reading this book, I would like to mention that learning astrology is like learning a new subject, such as Economics, Engineering, or Philosophy. It will take time and effort. Please be prepared for that. I am sure time spent learning astrology will benefit you financially and understand your own self. I would also like to mention **that, although I write Section II for the US stock market, the principles can be equally applied to any market, such as Indian, British, Chinese, Canadian, etc.**

Good luck, and God bless you.

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