

Preface

My interest in astrology began long before my interest in the stock market. I grew up in a household where astrology was a familiar subject of conversation. My father and grandfather frequently discussed astrological matters at home, and I listened to these discussions from an early age. Much of my basic understanding of the characteristics of signs, planets, houses, yogas, and other fundamental principles of Hindu Astrology originated in this environment. These concepts became so familiar that, in later years, astrology seemed less like a subject I had formally learned and more like a language I had grown up hearing.

My professional training, however, took me in a very different direction. I earned a Ph.D. in inorganic chemistry and later worked as an X-ray crystallographer. My years in scientific research taught me to question assumptions, examine evidence, compare alternative explanations, and avoid accepting a theory merely because it was traditional or widely believed. Eventually, this habit of mind had a significant influence on how I approached astrology.

After moving to Canada, I became interested in the stock market. Like most investors, I initially encountered the conventional methods of investment analysis. Fundamental analysts study earnings, growth, financial strength, management, and valuation. Technical analysts study price and volume and use various indicators to determine trends and possible entry and exit points. Others look for recurring economic or market cycles. Each method provides useful information, but none eliminates the uncertainty inherent in investing.

The stock market crash of 1987 stimulated me to ask another question: **Could astrology provide useful information about the timing and direction of financial markets?**

That question began a study that has continued for several decades.

I approached financial astrology much as I would approach a research problem. I studied a variety of astrological techniques, including transits, Ashtakavarga, solar return charts, and several dasha systems. I studied both traditional and modern approaches to Hindu Astrology. I also explored Western financial astrology and read the work of researchers who had attempted to correlate planetary movements with financial markets.

The results were interesting but not sufficiently consistent to satisfy me. Some techniques worked in certain situations but failed in others. I continued experimenting, modifying assumptions, and testing them against actual events.

An important change in my thinking came from an unexpected source. At a social gathering, a friend asked me to examine the horoscope of his son, who had severe developmental limitations and lived in a special-needs facility. The horoscope calculated with the Sidereal zodiac appeared extraordinarily strong, with several planets exalted or otherwise favorably placed. I found it very difficult to reconcile such a chart with the life of the individual.

This experience caused me to question one of the assumptions I had always taken for granted: the use of Sidereal signs in Hindu Astrology.

I subsequently encountered the suggestion that the traditional techniques of Hindu Astrology could be applied using the **Tropical zodiac**. I recalculated the horoscope using Tropical signs. To my surprise, the contradictions largely disappeared. The planetary positions now described the circumstances of the individual's life much more convincingly.

I then began recalculating the horoscopes of people whose lives I knew well. In a substantial majority of cases, I found that I could interpret their lives more naturally by combining the Tropical positions of the planets with the traditional Hindu concepts of signs, houses, planetary strength, aspects, and yogas.

This did not mean that I rejected the Sidereal zodiac altogether. Quite the opposite: further study convinced me that it remained essential for certain purposes. Vimshottari and other nakshatra-based dashas originate from the Moon's position in a nakshatra. For these techniques, I found that the **Sidereal position of the Moon** continued to work well. The Moon's Sidereal nakshatra also remained useful in understanding an individual's nature and personality.

I therefore gradually developed the hybrid approach used throughout this book: **Tropical signs for interpreting the positions and strengths of planets, together with the Sidereal Moon for nakshatra-based dashas and related techniques**. Rather than regarding the two zodiacs as competing systems from which one must choose, I have found it more productive to use each where my experience suggests that it works best.

The next question was whether this modification would improve my work in financial astrology.

I began testing first-trade charts of publicly traded companies. One of the most instructive examples was Apple. In the Tropical first-trade chart, important wealth-producing houses contain exceptionally strong planets, providing a much clearer astrological picture of a company that went on to create enormous wealth for its shareholders. I subsequently examined the charts of other successful companies as well as companies that performed poorly or eventually failed. These comparisons gradually led to the methods for analyzing first-trade charts described in the second part of this book.

The same process was applied to the stock market itself. I experimented with planetary periods, transits, solar return charts, and other timing techniques using the horoscope of the New York Stock Exchange. Some ideas were discarded because they did not survive repeated testing. Others were modified. A few proved sufficiently consistent that I continued using and refining them. The methods presented in this book are therefore not simply applications of traditional astrological rules. Many evolved through repeated comparison with historical market behavior.

This distinction is important. I do not present these methods as infallible rules for predicting financial markets. Markets are influenced by economic conditions, corporate earnings, interest rates, government policies, wars, technological developments, investor psychology, and countless unexpected events. Astrology does not make these uncertainties disappear. My

objective has been to determine whether planetary configurations can provide an additional framework for understanding **timing, tendencies, and periods of greater or lesser financial opportunity and risk.**

The book is divided into two broad sections. The first introduces the fundamental principles of Hindu Astrology needed to understand the later chapters. It discusses signs, houses, planets, aspects, planetary strength, nakshatras, Navamsha, yogas, and planetary periods. Much of this material has its roots in the astrology I first encountered through discussions in my family, subsequently supplemented by many years of study and experience.

The second section applies these principles to financial markets. It examines the first-trade charts of stocks, the horoscope of the New York Stock Exchange, planetary periods and transits, monthly solar return charts, and other methods I have developed or adapted for financial analysis. It also considers alternative investments such as Bitcoin and gold and concludes with a brief discussion of technical analysis and the characteristics that may influence an individual's style as an investor.

Although the methods in the second section have been developed and tested primarily with the U.S. stock market, the underlying astrological principles are not limited to the United States. The same approach can, in principle, be applied to other financial markets, including those of India, the United Kingdom, Canada, China, and other countries, provided that reliable charts and appropriate market data are available.

I have deliberately tried to keep the astrology as straightforward as possible. This book is written not only for astrologers but also for investors who may know little or nothing about astrology. A reader coming from finance should approach astrology as he or she would approach any unfamiliar discipline. It takes time to learn the vocabulary and understand how signs, houses, and planets interact. Once these fundamentals become familiar, however, the reasoning becomes much easier.

Professional astrologers may wish to add more advanced techniques to the methods presented here. I have generally resisted doing so because one of the lessons I have learned during many years of research is that **complexity does not necessarily improve accuracy.** A few principles that are clearly understood and consistently applied can often be more useful than a large collection of techniques whose conclusions contradict one another.

This book represents the results of a long personal journey—from hearing discussions of astrology in my childhood home, through a career devoted to scientific research, to several decades of studying financial markets and testing astrological ideas against them. Some of the methods described in the later chapters have changed considerably since I first began this work, and I expect that continued observation will refine them further.

I therefore ask the reader to approach the material in the same spirit in which it was developed: **study the principles, examine the examples, test the ideas independently, and accept only what your own experience supports.**

If this book encourages readers to examine financial astrology with curiosity, discipline, and an open but questioning mind, the many years spent developing these ideas will have been worthwhile.

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