

Personal Finances from Hora Chart

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Divisional Charts

Rasi chart is the chart that shows one's physical existence. Divisional charts show the environment that surrounds, supports and influences one's physical existence. Various divisional charts show various aspects of the environment under which one leads one's physical existence. Each divisional chart is based on dividing all signs into some number of equal parts or the other.

Hora chart is based on dividing each sign into two equal parts. Hora chart shows the resources at one's disposal, also known as “wealth”. This chart may be denoted by the symbol “D-2” in some places in this handout.

Hora Calculation

Sage Parasara taught that the first halves of odd signs and the second halves even signs go into Sun's hora. He also taught that the first halves of even signs and the second halves odd signs go into Moon's hora.

For example, suppose Jupiter is at $10^{\circ}21'$ in Taurus. Taurus is an even sign. The given longitude is in the first half (0° to 15°) of Taurus. Thus it goes into Moon's hora. So Jupiter is in Moon's hora.

As another example, suppose Mars is at $18^{\circ}53'$ in Sagittarius. Sagittarius is an odd sign. The given longitude is in the second half (15° to 30°) of Sagittarius. Thus it goes into Moon's hora again. So Mars is in Moon's hora.

Hora Chart Construction

If a planet is in “Sun's hora” or “Moon's hora”, astrologers normally use an interpretation that puts the planet in Leo or Cancer respectively. As per this interpretation, Sun's hora means Leo in hora chart and Moon's hora means Cancer in hora chart.

This results in a hora chart that has all the planets in two signs – Cancer and Leo. Is it correct to place all planets in just two signs always? How can such a chart be interpreted?

Some astrologers disagree with this interpretation and use alternatives that utilize all the twelve signs.

Parivritti Dwaya (Bicyclical) Hora

A hora chart variation known as “Parivritti Dwaya Hora” (bicyclical hora) or PD-hora was speculated on the internet a few years ago to be the correct hora chart that shows wealth. This is a *cyclical* chart like Navamsa and Saptamsa. In other words, the two parts of Aries go into Aries and Taurus; the two parts of Taurus go into Gemini and Cancer; the two parts of Gemini go into Leo and Virgo; the two parts of Cancer go into Libra and Scorpio; and so on. As we go through the 24 horas arrived from the 12 signs, we cyclically go around the zodiac twice.

However, this chart does not satisfy the basic criterion of Parasara. If one were to use this chart, what is the meaning of Sun's hora and Moon's hora? Why are Aries, Cancer, Leo, Scorpio, Sagittarius and Pisces called “Sun's hora” and other signs called “Moon's hora”? There is no link between the signs found using this interpretation and the luminaries.

This chart may be a valid chart, just like other non-Parasari variations of drekkana and chaturthamsa charts. However, this cannot be the chart Parasara referred to for examining wealth.

Parivritti (Cyclical) Charts

In general, parivritti-based (cyclical) charts show various factors that influence one's activities (karma). These charts throw light on various factors like the abilities, initiative, direction and judgment that go into one's activities.

Table 1: Some Parivritti-based Charts

Chart	Symbol	Matters to be seen in it
Hora	D-2	<i>Family support</i> to karma
Navamsa	D-9	Dharma/duty (defined by ‘ <i>abilities</i> ’), the pillar supporting one's karma
Drekkana	D-3	The <i>initiative</i> behind karma
Chaturthamsa	D-4	The <i>direction</i> (gati) behind karma
Panchamsa	D-5	<i>Judgment</i> , wisdom and discretion behind karma

As seen in the table above, parivritti-based hora chart shows family support to one's activities. It does not show wealth as speculated by some astrologers.

Kashinatha Hora Chart

The real hora chart variation that shows wealth is known as “Kashinatha Hora” chart, named after Pt. Kashinath Rath. This chart is based on the classification of signs into signs that are strong during the day and signs that are strong during the night.

Figure 1: Day and Night Strong Signs

Day	Night	Night	Night
Day			Night
Night			Day
Night	Day	Day	Day

Sun represents day-strong signs, *i.e.* Leo, Virgo, Libra, Scorpio, Aquarius and Pisces. Moon represents night-strong signs, *i.e.* Aries, Taurus, Gemini, Cancer, Sagittarius and Capricorn. Figure 1 shows which signs are strong in day and which are strong at night.

It may be noted that each planet owning exactly two signs owns one day-strong sign and one night-strong sign. There is a fable that says that Sun and Moon originally owned six signs each and gave away one sign each from their six signs to Mercury, Venus, Mars, Jupiter and Saturn. Thus, Sun's hora and Moon's hora refer to the day-strong and night-strong signs among the two signs owned by a planet. For this purpose, Leo and Cancer form a pair, even though they are not owned by the same planet.

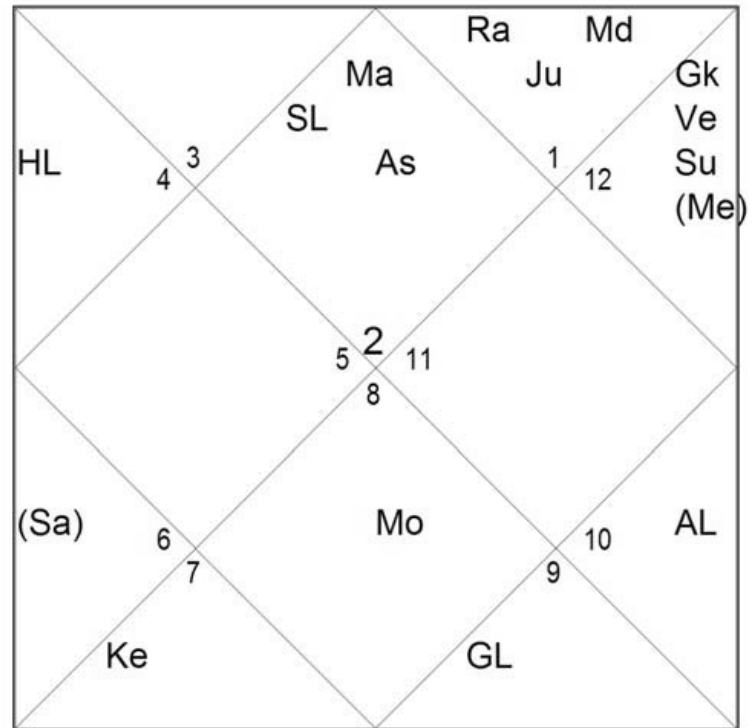
As an example, suppose Jupiter is at $25^{\circ}16'$ in Taurus. Taurus is an even sign. The given longitude is in the second half (15° to 30°) of Taurus. Thus it goes into Sun's hora. Thus it should go into the day-strong sign owned by Venus (lord of Taurus). Thus, Jupiter is placed in Libra in Kashinatha hora chart.

As another example, suppose Mars is at $18^{\circ}53'$ in Sagittarius. Sagittarius is an odd sign. The given longitude is in the second half (15° to 30°) of Sagittarius. Thus it goes into Moon's hora. Thus it should go into the night-strong sign owned by Jupiter (lord of Sagittarius). Thus, Mars is placed in Sagittarius in Kashinatha hora chart.

Exercise 1: As an exercise, look at the rasi chart and D-2 shown in Chart 1 and verify that the calculations are correct.

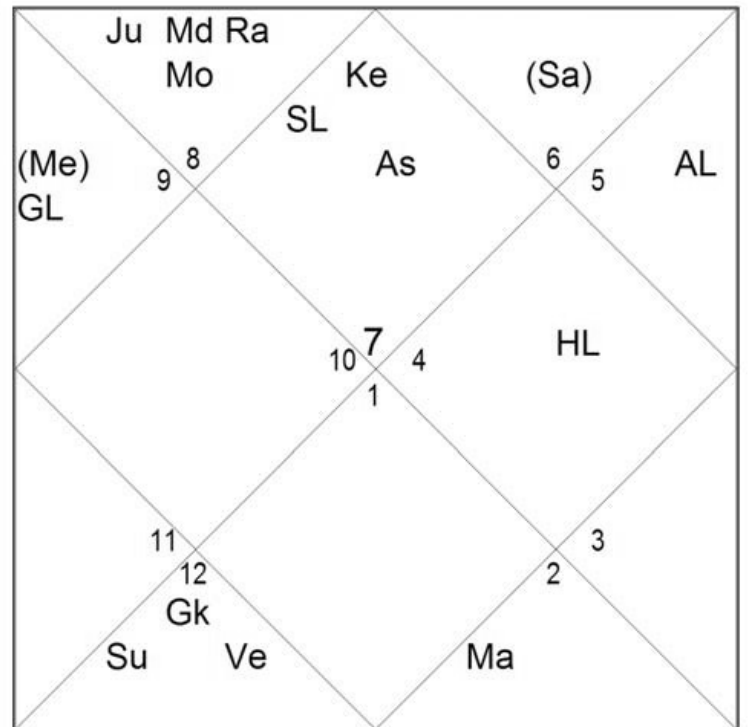
Chart 1

(Me) Gk	Ve Su	Ra Ju	Md	Ma As	SL
Rasi				HL	
Example 1					
April 7, 1893 9:31:00 (5:03 east) 75 E 55, 20 N 56					
AL					
GL	Mo	Ke	(Sa)		



As: 26 Ta 23 Su: 25 Pi 13 (AmK) Mo: 29 Sc 47 (AK) Ma: 13 Ta 47 (GK)
 Me (R): 14 Pi 34 (PK) Ju: 10 Ar 36 (DK) Ve: 18 Pi 39 (MK) Sa (R): 16 Vi 27 (PiK)
 Ra: 7 Ar 03 (BK) Ke: 7 Li 03 HL: 14 Cn 44 GL: 29 Sg 15

Ve Su	Gk	Ma			
D-2 (Kn)				HL	
Example 1					
April 7, 1893 9:31:00 (5:03 east) 75 E 55, 20 N 56					
				AL	
GL (Me)	Ju Md	Ra Mo	Ke As	SL	(Sa)



As: 26 Ta 23 Su: 25 Pi 13 (AmK) Mo: 29 Sc 47 (AK) Ma: 13 Ta 47 (GK)
 Me (R): 14 Pi 34 (PK) Ju: 10 Ar 36 (DK) Ve: 18 Pi 39 (MK) Sa (R): 16 Vi 27 (PiK)
 Ra: 7 Ar 03 (BK) Ke: 7 Li 03 HL: 14 Cn 44 GL: 29 Sg 15

Interpretation Guidelines

This hora chart shows financial gains and losses. It shows wealth, which is nothing but all the resources at one's disposal for one's activities. The financial situation at a given point of time and various financial transactions can be seen in this chart.

The second lord of rasi chart is the *karyesha* for hora chart. This placement and strength in hora chart is a key factor, even though not the sole factor, in determining one's wealth.

Sun, Mars and Jupiter are strong in day-strong signs. Moon, Mercury, Venus and Saturn are strong in night-strong signs.

Houses from Lagna

The following are the basic meanings of houses from lagna:

- 1st: Self from the viewpoint of finances
- 2nd: Resources at command (wealth)
- 3rd: Initiative, enterprise and boldness
- 4th: Direction in financial activities, happiness and comfort
- 5th: Earning ability
- 6th: Wealth from service, obstacles in finances
- 7th: Desires, interaction with others
- 8th: Changes, ups and downs, risks, investments, unexpected wealth
- 9th: Fortune and protection
- 10th: Money related activities in society
- 11th: Gains
- 12th: Losses

Houses from Arudha Lagna (AL)

The following are the basic meanings of houses from arudha lagna (AL):

- 1st: Image/status (in money matters)
- 2nd: How resourceful the native seems
- 3rd: Apparent initiative and enterprise
- 4th: Apparent activities (10th) of others (7th) and their impact on one's finances
- 5th: Apparent earning abilities
- 6th: Apparent resistance to obstacles
- 7th: Others (impacting one's finances)
- 8th: Resources of others and their impact on one's finances
- 9th: Protection to one's financial status
- 10th: Financial activities
- 11th: Apparent financial gains
- 12th: Apparent financial losses

Arudha Padas of Houses

The following are the basic meanings of arudha padas of houses:

- AL: Overall image and status
- A2: The wealth and possessions
- A3: Enterprises and business ventures
- A4: Indicators of comfort and happiness in financial matters (think of examples!)
- A5: Events establishing earning abilities
- A6: Service that generates money
- A7: Partnerships and partners
- A8: Financial risks, unexpected turns/swings
- A9: Events making one look fortunate
- A10: Activities related to money, career
- A11: Profits, income, gains
- UL: Losses, expenditure

In all the cases, it may be noted that the houses from arudha lagna deal with people's perceptions about various aspects of a native's finances, whereas arudha padas of houses directly show real things or events related to a native's finances.

For example, UL (upapada or the arudha pada of the 12th house) shows an amount that was lost or spent or given away. It shows a real expenditure. On the other hand, the 12th house from AL shows a perceived loss.

If a planet is in the 12th house from AL, it may give events that make people *think* that the native lost money. Of course, if people *think* that the native lost money, he *probably* did lose some money.

On the other hand, if a planet is in UL, it may simply give a specific loss or expense. If the same planet is in the 5th house from AL, the specific and real loss/expense may make the native seem very capable financially. In such a case, the expense shown by the planet in UL may be wise investment that makes the native look smart and capable.

By examining the houses from lagna and arudha lagna, by examining the arudha padas of various houses and by finding links between all these factors, one can make good predictions on the finances of a native.

Hora Narayana Dasa

Narayana dasa of the hora chart is the best tool for timing events related to a native's finances. This shows where Narayana (effort) is at a given time, in the financial environment in which one's physical existence takes place.

Calculation of Hora Narayana dasa is simple. Mark the 2nd house in rasi chart. Find the position of its lord in hora chart. Take that sign as lagna and find Narayana dasa just like that of the rasi chart.¹

For example, suppose Leo rises in rasi chart and Scorpio rises in hora chart. The 2nd house of rasi chart is Virgo. Its lord is Mercury. Suppose Mercury is in Cancer in hora chart. Take Cancer as lagna. Start Hora Narayana dasa from the stronger of Cancer and Capricorn and find dasa sequence and dasa lengths treating hora chart as rasi chart.

Hora Narayana dasa for the example of Chart 1 is given below:

Narayana Dasa of D-2 chart:

Maha Dasas:

Sg: 1893-04-07 (9:31:00) - 1904-04-08 (5:06:22)
Le: 1904-04-08 (5:06:22) - 1909-04-08 (11:54:04)
Ar: 1909-04-08 (11:54:04) - 1910-04-08 (18:05:43)
Pi: 1910-04-08 (18:05:43) - 1914-04-08 (18:37:10)
Sc: 1914-04-08 (18:37:10) - 1920-04-08 (7:36:00)
Cn: 1920-04-08 (7:36:00) - 1927-04-09 (2:35:16)
Ge: 1927-04-09 (2:35:16) - 1933-04-08 (15:34:52)
Aq: 1933-04-08 (15:34:52) - 1936-04-08 (9:56:52)
Li: 1936-04-08 (9:56:52) - 1942-04-08 (23:05:39)
Vi: 1942-04-08 (23:05:39) - 1951-04-09 (6:19:28)
Ta: 1951-04-09 (6:19:28) - 1962-04-09 (1:59:26)
Cp: 1962-04-09 (1:59:26) - 1966-04-09 (2:46:12)
Sg: 1966-04-09 (2:46:12) - 1967-04-09 (8:52:54)
Le: 1967-04-09 (8:52:54) - 1974-04-09 (3:50:44)
Ar: 1974-04-09 (3:50:44) - 1985-04-08 (23:32:10)
Pi: 1985-04-08 (23:32:10) - 1993-04-09 (0:51:21)
Sc: 1993-04-09 (0:51:21) - 1999-04-09 (13:47:20)
Cn: 1999-04-09 (13:47:20) - 2004-04-08 (20:30:10)

Each dasa is judged by examining the dasa sign (or the 7th from it, if dasas were initiated from the 7th). The placement of dasa sign and its paaka (sign containing dasa sign's lord) from lagna and its bhoga (arudha pada of dasa sign) from AL are examined. One can get more information from "Narayana Dasa" book authored by Pt. Sanjay Rath.

One can use the principle of three parts very effectively, when timing events related to personal finances using Hora Narayana dasa.

If a dasa is divided into three parts, the distribution of the results given by various factors changes based on how the sign rises. Signs that rise with their head, signs that rise with their back and sign that rise with both are marked in Figure 2.

¹ For commercial software that can find Narayana dasa of all divisional charts, please visit <http://www.VedicAstrologer.org> (this presenter's website).

Figure 2: Rising of signs

Both	Back	Back	Head
Head	Rising of Signs		Back
Back	Seershodaya: Head Prishthodaya: Back Ubhayodaya: Both		Head
Back	Head	Head	Head

The results given in the three parts are listed in Table 2.

Table 2: Principle of three parts

Udaya	Rises with	First 1/3 rd	Second 1/3 rd	Third 1/3 rd
Seershodaya	Head	House	Lord	Occupants and aspectors
Prishthodaya	Back	Occupants and aspectors	Lord	House
Ubhayodaya	Both	Occupants and aspectors	House	Lord

Examples

Now, let us go through some examples to consolidate the knowledge. In the class, we will open the example charts in “Jagannatha Hora” software and go through the hora chart and Hora Narayana dasa.

Example 1: Consider the native of Chart 1. Birthdata is given in the middle of the chart.

Karyesha, *i.e.* the 2nd lord of rasi chart, is Mercury. He is placed in an upachaya (house of growth) from lagna and trine from AL in hora chart. More significantly, he is placed in GL (ghati lagna) in hora. Thus the native is successful, amasses wealth and attains influence and power in his financial life.

Let us start analyzing his Hora Narayana dasa, starting from Cancer dasa (1920-1927). Cancer is the 12th from AL and does not show much gains. Having A6 in it, it shows some struggle. However, its lord is debilitated in the 2nd house and it contains HL (money available to one). Thus, the dasa has mixed influences and shows success after struggle.

Gemini dasa (1927-1933) was very crucial in the finances of this natives. Gemini is the 11th from AL and shows financial gains. It contains A7 and shows business ventures and partnerships. Its lord Mercury is a functional benefic, as he owns the 9th and 12th houses. He is well-placed in the 5th house from AL and shows excellent financial capabilities. As Mercury conjoins UL, he shows expenses. However, considering his good placement, these expenses are investments that enrich the native's image. Being in the 3rd house from lagna, he shows initiative and bold actions. Mercury is the planet of business and trading. Thus, the native takes bold actions and engages in various businesses and succeeds.

One of the indications of Mercury and Gemini is sugarcane². So sugar mills are a possibility. Mercury in Sagittarius can also show insurance business. The native bought a big insurance company in Gemini dasa!

In Libra dasa, he founded a Cement factory, the first in India. Libra's lord is exalted. Its bhoga conjoins AL. Thus it is an important dasa. It contains Ketu in the 3rd from AL (good placement for a malefic). Its lord Venus is exalted in the 8th from AL (good placement for a benefic). Libra contains A3. So there was a new enterprise. Ketu shows buildings, construction materials *etc* and can show cement too. Thus Libra dasa gave him a cement factory.

Virgo dasa was the most important in his financial life. Always, the 2nd house from AL is very important, as it feeds the image. Saturn is a yogakaraka for Libra lagna. Placed in the 2nd from AL, he feeds the image well. Moreover, its lord Mercury is in the 3rd house (of enterprise) from lagna and 5th house from AL (image of a capable person), along with UL (expenses/investments). Unlike the Gemini dasa, bhoga is also well-placed in the case of Virgo dasa. Bhoga of Virgo is in a trine from AL. Thus, Virgo dasa is the most brilliant dasa of all.

Mercury gave him banking and publishing. He started “*Bharat Bank*” and bought “*The Times of India*”, one of the biggest newspapers in those times. He acquired some managing and marketing agencies too. He was also involved with some coal mines (notice Saturn!).

Towards the end of Saturn dasa, the native suffered incarceration. Notice that Taurus is the 8th house and shows upheavals. It is the 10th house of activities from AL. As it contains a malefic, it shows bad reputation. Mars shows litigation. Bhoga of Taurus is in a dusthana from AL. Taurus contains Mars, who is the 2nd and 7th lord and hence a strong maraka in the hora chart. He shows a death-like situation or a serious problem in financial life. A malefic afflicting A4 shows lack of comfort in financial matters. Moreover, Mars is the naisargika vedha (obstructor) for Saturn and Mercury, two trine lords and key planets in this chart. So he obstructs the good financial fortune. Jupiter is the 3rd and 6th lord and a functional malefic. Being the 6th lord and being the planet of law, he can show problems with law. Taurus is the karaka sthana for Jupiter as per pachakadi sambandha and hence can promote Jupiter's results. For all these reasons, the native was convicted.

This chart belongs to Sri Ramkrishna Dalmiya, an Indian industrialist.

² That is why Mercury represents Tripurasundari among the forms of Divine Mother, who is depicted holding a sugar cane in Her hand.

Example 2: Consider the native of Chart 2. Birthdata is given in the middle of the chart.

Chart 2

AL	HL Ve	Su (Ju)Mo As (Me)	Gk GL
	D-2 (Kn) Example 2 May 28, 1923 16:43:00 (5:30 east) 81 E 0, 16 N 25		Ra
Ke			(Sa) SL Ma Md

	Gk GL	Su Mo (Ju) (Me) As	HL Ve	
Ra	4	3	1	12 AL
		5	2	11
		8		
Md SL Ma (Sa)	6	7	9	10 Ke

As:	19 Li 13	Su:	13 Ta 19 (PK)	Mo:	18 Li 50 (AmK)	Ma:	5 Ge 38 (DK)
Me (R):	14 Ta 18 (PiK)	Ju (R):	18 Li 32 (BK)	Ve:	15 Ar 28 (MK)	Sa (R):	20 Vi 53 (AK)
Ra:	23 Le 45 (GK)	Ke:	23 Aq 45	HL:	16 Ar 03	GL:	5 Vi 50

The 2nd house of rasi chart is Scorpio. Its lord in hora chart is Mars. So he is karyesha. He is well-placed in the the 5th house and takes part in a raja yoga with Saturn. He is placed in a quadrant from AL too. So the hora chart is basically strong. The native is wealthy.

In addition, one may notice that Moon and Jupiter conjoin in lagna in all the six divisional charts belonging to shadvarga. Thus, they give a raja yoga in addition to Gaja-Kesari yoga. It makes the native very popular. The chart belongs to Mr. N.T. Rama Rao, an immensely successful south Indian film actor who was a demigod in a south Indian state called AP for many decades. He enacted mythological characters such as Lord Rama and Lord Krishna with great flair and is remembered for those roles even now, several decades later. Later, he became a politician and become the Chief Minister of AP.

Though his career as an actor had started earlier, it was during Pisces dasa (1957-1967) that he really became a big star. He was an icon in AP and started demanding big compensation. It must be noted that Pisces contains AL and shows building of an image. Its lord is well-placed in lagna. It is the 11th house from lagna. Its bhoga is in the 5th house from AL. All these factors suggest an excellent period financially. Moreover, it must be noted that Pisces aspects the raja yoga between 7th lord Mars and yogakaraka Saturn in Virgo.

The next important dasa is Gemini (1983-1994). As soon as Gemini dasa started in May 1983, he was elected as the Chief Minister of an Indian state (head of the executive wing of state government). For most of Gemini dasa, he continued in that position.

It may be noted that Gemini contains GL and shows resources/wealth related to power and authority. It is the 2nd house of wealth from lagna and its lord is in lagna. Its bhoga is in the 2nd house from AL and a benefic occupied it. Thus, it is a good dasa. As it aspects the raja yoga in Virgo, as it aspects the 5th house and as it contains GL, it gave power.

One thing that may be noted in this chart is that UL is in the 12th house from AL, whereas it is in the 5th house from AL in Chart 1. As Gemini is a trine from UL and UL lord aspects it, the result may be given in Gemini dasa. NTR, as he was popularly known, became the Chief Minister, but refused to accept a fat salary. He instead argued he was rich and did not need more money and said the poor people of his state needed that money. He took a token salary of one rupee (about two cents). UL can show a loss or giving up something. Being in the 12th from AL, it shows an act that makes people think that he is actually losing (or giving up) financially. However, Aquarius is the 10th house from the AL lord of rasi chart. Hence his overall image was positively affected by this and it was seen as a good act.

More Examples

More detailed examples will be covered at the class. They will also be available in the MP3 CD's of the class.

Conclusion

Kashinatha Hora chart based on day-strong and night-strong signs is the correct hora chart variation for examining financial matters. Houses from lagna and AL, as well as arudha padas of various houses, can be examined for judging the strengths and weaknesses of a chart from the point of view of personal finances. Hora Narayana dasa can be used for fine timing of events related to finances.

:: Om Tat Sat ::