Sample. Made from an invented birth (14 જાન્યુઆરી, 1992, 6:40 in the morning, Madurai). It is nobody's reading.

StarTime Prepared 28 ઑક્ટોબર 2026

Your own house and land: when your chart opens the way

Sample (invented birth)

Parts of this report are shown in English while the ગુજરાતી translation is being reviewed.

Born 14 January 1992, 06:40

At 9.9190° N, 78.1195° E

34 years, 9 months and 14 days old today

Mesha (Aries) rasi · Ashwini pada 4 · Dhanus (Sagittarius) lagna · Chandra (Moon)–Ketu to 26 Mar 2027

> Sample (invented birth), not in the coming twelve months.

Dates to keep

Now – 26 Mar 2027	**Little changes for home and property.**
26 Mar 2027 – 23 Nov 2028	Take care with home and property: loss through theft. **Secure the house and vehicles, and keep a record of what you own.**
23 Nov 2028 – 25 May 2029	Little changes for home and property. The stretch is more about prosperity shared with the family, good works and favour from people in authority.

In this report

2 **Home and land**
This is what your chart shows about home and land: where getting property comes easily and where it takes effort.

In this report

3 **Your recent years, to check against your memory**
Before the years ahead, here is how your last few years went for your home and property.

4 **The kind of home your chart describes**
Your chart names no particular kind of home: the sign that shows your home holds no planet that marks one.

5 **The period you are in now**
You are in a chapter of your life that lasts 10 years and ends in May 2029.

6 **Your dasha periods**
You are in a long chapter of your life that runs until May 2029.

7 **Good days to move in, in the next twelve months**
17 days in the next twelve months suit your birth star for a house-warming.

What to do next

- Secure the house and vehicles, and keep a record of what you own.

1 A home of your own: when, and what to do

> **Sample (invented birth), not in the coming twelve months.**

The period the texts point to is November 2028 to May 2029, when you will be 36. (Why: November 2028 to May 2029 falls in Surya (Sun)'s sub-period in Chandra (Moon)'s main period: it holds the same sign in your birth chart and navamsa, which gives its period the same promise.) Save for the deposit now, and plan the purchase itself for November 2028 to May 2029. These are periods, not a date. A home can come outside them, and nobody needs paying to fix the timing. Your birth time is within 5 minutes of a change in your rising sign, so what depends on it was set aside.

Nothing in the stretch you are in leans either way on property. This stretch runs until March 2027; after it, the period the texts point to for a home is November 2028 to May 2029. (Why: the period you are in says nothing about property now.) Decide any house or land deal on its own merits; nothing in this stretch asks you to hurry or to wait.

Land and house matters need your close attention from March 2027 to November 2028: keep deeds and premises well guarded. When it comes, that stretch tends to bring loss through theft. You are 35 to 36 then. After that: April 2034 to June 2035, from age 42 to 43. Gather the deeds, tax receipts and survey papers now, and get family shares written down. Avoid spoken-only agreements over land until November 2028. (Why: Shukra (Venus) runs this stretch within your Chandra (Moon) period, and the two pull against each other.)

Until March 2027, money needs careful handling, so keep a home loan to what you repay easily. After that: November 2028 to May 2029, from age 36 to 37. Borrow only what your monthly income repays with ease, and have the loan papers read before you sign. Avoid standing guarantee for anyone else's loan. (Why: Ketu and Chandra (Moon), the two planets running this time, work well together.)

The next stretch in which money comes in well runs from November 2030 to October 2031. If you are selling or letting, aim for it. When it comes, that stretch tends to bring prosperity that keeps growing and wealth. You are 38 to 39 then. It is the only stretch like this in the next 12 years, so make the most of it. Until November 2030, put the papers, tax receipts and repairs in order. Avoid a distress sale if you can wait.

No stretch in the next 12 years favours a move for its own sake. If you must shift, do it for the reason you already have and not for a date.

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2 Home and land

> **This is what your chart shows about home and land: where getting property comes easily and where it takes effort. Nothing here rules out a home of your own.**

Nothing here takes a position on a particular house, plot or vehicle: a chart describes a disposition and has never seen the thing you are about to buy.

This is good for property, especially property away from where you started: you are likely to buy in a place you moved to. (Why: the fourth lord is in your house of fortune.)

Your property arrives later than hoped and stays longer than expected: delay and durability together. It is a slow placement, not a closed one. If you have been saving, that difference is the whole answer. (Why: Saturn aspects the house of home.)

Your holdings are on firm ground: what you acquire stays acquired. (Why: the second lord is in its own house.)

You put real energy into going after property. (Why: Mars aspects your house of home.)

What you acquire is somewhere else: this is the placement for property held abroad. (Why: the eleventh lord is in your twelfth house.)

Your spending passes through your own hands: you spend on where you live more than on yourself. (Why: the twelfth lord is in your lagna.)

3 Your recent years, to check against your memory

> **Before the years ahead, here is how your last few years went for your home and property. Check each line against what you remember.**

May 2018 to May 2019 (age 26–27): a harder stretch for your home and property. It tends to bring loss through theft. (Why: Shukra (Venus) rules your sixth and eleventh houses and is not well placed: it stands in your twelfth house.)

April 2022 to August 2023 (age 30–31): a good stretch for your home and property. It tends to bring success with land and farming, a vehicle and new land. (Why: Guru (Jupiter) rules your first and fourth houses and is well placed in your chart.)

Sample (invented birth), you may remember these years that way. This report dates the years ahead by the same rule.

4 The kind of home your chart describes

> **Your chart names no particular kind of home: the sign that shows your home holds no planet that marks one.**

(Why: your Karakamsa, Dhanus (Sagittarius), is the navamsa sign of your Atmakaraka, Surya (Sun); this comes from Meena (Pisces), the fourth sign from Dhanus (Sagittarius).) (Aspecting that sign: Sevvai (Mars) and Shani (Saturn).)

5 The period you are in now

> **You are in a chapter of your life that lasts 10 years and ends in May 2029. Until March 2027, little changes for your home and property. From March 2027 to November 2028, your home and property asks**

> **for care. Secure the house and vehicles, and keep a record of what you own. No other good stretch for your home and property starts before May 2029. (Why: Ketu runs this stretch inside the Chandra (Moon) period.)**

> **Ten years under the Moon. A period governed by what you feel rather than what you decide. It turns you toward home, family and the people you are attached to, and toward an openness that makes this a good stretch for what needs care and a difficult one for what needs a firm edge.**

Period lord	From	To	What it brings to home and property	For you	What it is made of
Chandra (Moon) (lived)	25 May 2019	25 Mar 2020	A new chapter opens; plan around the stretches that follow, which carry what it brings.	Quiet	You get the larger period's themes at full strength. (Why: Chandra (Moon) runs this stretch as well as the larger period, so nothing from another planet is mixed in.) Its tie to the larger period is favourable. (Why: that is the Chandra (Moon) period.)
Sevvai (Mars) (lived) (this reading)	25 Mar 2020	24 Oct 2020	Little changes for your home and property. The stretch is more about a child born into the family, spending on good causes and respect	Quiet	(Why: Sevvai (Mars) rules your fifth and twelfth houses and is well placed in your chart.) Your own chart decides this stretch; the larger period neither helps nor hinders it. (Why: Sevvai (Mars) is neutral to Chandra (Moon).) Luck comes through people: teachers, elders and

Period lord	From	To	What it brings to home and property	For you	What it is made of
			and good times among relatives.		those who can open a door for you. A fortunate stretch. (Why: Sevvai (Mars) stands ninth from Chandra (Moon), the strongest good distance.) Its tie to the larger period is favourable. (Why: that is the Chandra (Moon) period.)
Rahu (lived)	24 Oct 2020	25 Apr 2022	Plan by the last column: this stretch brings no matters of its own.	Quiet	Your own chart decides this stretch; the larger period neither helps nor hinders it. (Why: Rahu is neutral to Chandra (Moon).) Luck comes through people: teachers, elders and those who can open a door for you. A fortunate stretch. (Why: Rahu stands ninth from Chandra (Moon), the strongest good distance.) Its tie to the larger period is favourable. (Why: that is the Chandra (Moon) period.)
Guru (Jupiter) (lived) (this reading)	25 Apr 2022	25 Aug 2023	Expect success with land and farming, a vehicle, new land and a new house. If you mean to	Good	(Why: Guru (Jupiter) rules your first and fourth houses and is well placed in your chart.) Your own chart decides this stretch; the larger period neither helps nor

Period lord	From	To	What it brings to home and property	For you	What it is made of
			buy land, a house or a vehicle, this is the stretch to move on it; check the papers as carefully as ever.		hinders it. (Why: Guru (Jupiter) is neutral to Chandra (Moon).) What you set going earlier comes good now, without being forced. (Why: Guru (Jupiter) stands fifth from Chandra (Moon), the most favourable distance.) Its tie to the larger period is favourable. (Why: that is the Chandra (Moon) period.)
Shani (Saturn) (lived) (this reading)	25 Aug 2023	25 Mar 2025	Little changes for your home and property. The stretch is more about missteps when you speak in public, bad advice steering your plans and promises that slip.	Quiet	(Why: Shani (Saturn) rules your second and third houses and is not well placed: it is too close to the Sun.) Your own chart decides this stretch; the larger period neither helps nor hinders it. (Why: Shani (Saturn) is neutral to Chandra (Moon).) It shows in what you do and in how others see you doing it. (Why: Shani (Saturn) stands tenth from Chandra (Moon), the distance of action.) A mixed stretch: gains and comfort at times, friction with those closest to you at others. (Why: Shani (Saturn) under Chandra (Moon) is the

Period lord	From	To	What it brings to home and property	For you	What it is made of
					exception at this distance.) Its tie to the larger period is mixed. (Why: that is the Chandra (Moon) period.)
Budha (Mercury) (lived)	25 Mar 2025	25 Aug 2026	Little changes for your home and property. The stretch is more about new clothes and jewellery, work you started carried through to completion and good times with your partner.	Quiet	(Why: Budha (Mercury) rules your seventh and tenth houses and is well placed in your chart.) What you start in this stretch tends to move without a fight: it works with the larger period, not against it. (Why: Budha (Mercury) is a natural friend of Chandra (Moon).) Luck comes through people: teachers, elders and those who can open a door for you. A fortunate stretch. (Why: Budha (Mercury) stands ninth from Chandra (Moon), the strongest good distance.) Its tie to the larger period is favourable. (Why: that is the Chandra (Moon) period.)
Ketu (now)	**25 Aug 2026**	**26 Mar 2027**	**Plan by the last column: this stretch brings no matters of its own.**	**Quiet**	**Your own chart decides this stretch; the larger period neither helps nor hinders it. (Why: Ketu is neutral to**

Period lord	From	To	What it brings to home and property	For you	What it is made of
					Chandra (Moon).) Results come to whatever you actually work at. Take the first step yourself; waiting gets nothing here. (Why: Ketu stands third from Chandra (Moon), the distance of effort.) Its tie to the larger period is favourable. (Why: that is the Chandra (Moon) period.)

Period lord	From	To	What it brings to home and property	For you	What it is made of
Shukra (Venus) (this reading)	26 Mar 2027	23 Nov 2028	Expect loss through theft. Secure the house and vehicles, and keep a record of what you own.	Take care	(Why: Shukra (Venus) rules your sixth and eleventh houses and is not well placed: it stands in your twelfth house.) Your own chart decides this stretch; the larger period neither helps nor hinders it. (Why: Shukra (Venus) is neutral to Chandra (Moon).) The stretch turns on something you cannot see at its start. It is demanding, and it leaves you changed and deeper. (Why: Shukra (Venus) stands eighth from Chandra (Moon), the hardest distance.) Its tie to the larger period is strained. (Why: that is the Chandra (Moon) period.)
Surya (Sun)	23 Nov 2028	25 May 2029	Little changes for your home and property. The stretch is more about prosperity shared with the family, good works and favour from people in authority.	Quiet	(Why: Surya (Sun) rules your ninth house and is well placed in your chart.) What you start in this stretch tends to move without a fight: it works with the larger period, not against it. (Why: Surya (Sun) is a natural friend of Chandra (Moon).) Luck comes through people: teachers, elders and

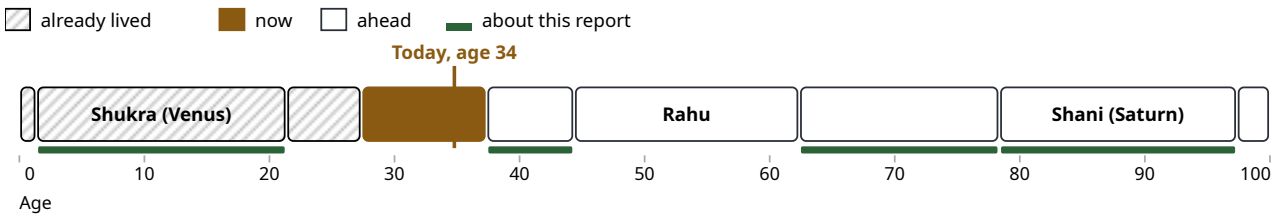
Period lord	From	To	What it brings to home and property	For you	What it is made of
					those who can open a door for you. A fortunate stretch. (Why: Surya (Sun) stands ninth from Chandra (Moon), the strongest good distance.) Its tie to the larger period is favourable. (Why: that is the Chandra (Moon) period.)

Each row is one stretch of years: what to expect in it, and what to do. Plan for the harder side of a stretch when its planet is badly placed in this chart. You see only what bears on this report's subject, and a hard stretch shows at most three items. (Why: each stretch is a bhukti within a mahadasha; a planet is badly placed in the sixth, eighth or twelfth house, in the sign where it is weakest, in an unfriendly sign, or too close to the Sun; Rahu and Ketu rule no house, and a planet's first stretch in its own period adds nothing of its own, so the last column carries those rows.)

6 Your dasha periods

> **You are in a long chapter of your life that runs until May 2029. Use the table below to see what each chapter brings you. (Why: this is your Chandra (Moon) mahadasha.)**

The shortest stretch running now lasts until November 2026. (Why: it is the Chandra (Moon) antaram, inside the Ketu bhukti.)



The nine periods of the 120-year cycle at a glance, from birth. Every date is in the table below.

Period lord	From	To	What it is about
Ketu (lived)	25 May 1986	25 May 1993	marriage, partnership, and dealings with others
Shukra (Venus) (lived) (this reading)	25 May 1993	25 May 2013	Tends to bring you loss through theft.
Surya (Sun) (lived)	25 May 2013	25 May 2019	Little for your home and property; leans to prosperity shared with the family, good works and favour from people in authority.
Chandra (Moon) (now)	**25 May 2019**	**25 May 2029**	**Tends to bring you more hands and more means at home.**
Sevvai (Mars) (this reading)	25 May 2029	25 May 2036	Little for your home and property; leans to a child born into the family, spending on good causes and respect and good times among relatives.
Rahu	25 May 2036	25 May 2054	the self, the body and health, and how things begin
Guru (Jupiter) (this reading)	25 May 2054	25 May 2070	Tends to bring you success with land and farming, a vehicle and new land.
Shani (Saturn) (this reading)	25 May 2070	25 May 2089	Little for your home and property; leans to missteps when you speak in public, bad advice steering your plans and promises that slip.
Budha (Mercury)	25 May 2089	26 May 2106	Little for your home and property; leans to new clothes and jewellery, work you started carried through to completion and good times with your partner.

Rows that end before today are years you have already lived. Check them against what happened: a period that does not match is worth noting.

7 Good days to move in, in the next twelve months

Good news

17 days in the next twelve months suit your birth star for a house-warming. The first strong one is 9 Jan 2027.

Date	The day	Why it clears for you
9 Jan 2027	Saturday · Uttara Ashadha · Shukla Dwitiyai	You: the day suits this birth star and Moon sign, so this check leaves it open to you. (Why: Vipat tara, as Uttara Ashadha is star 21 from Ashwini; the Moon in Makara (Capricorn), tenth from Mesha (Aries).) This passes only on the lenient count of the third round of stars, which some almanacs do not allow.
4 Mar 2027	Thursday · Uttara Ashadha · Krishna Ekadasi	You: the day suits this birth star and Moon sign, so this check leaves it open to you. (Why: Vipat tara, as Uttara Ashadha is star 21 from Ashwini; the Moon in Makara (Capricorn), tenth from Mesha (Aries).) This passes only on the lenient count of the third round of stars, which some almanacs do not allow.
15 Mar 2027	Monday · Rohini · Shukla Saptami	You: the day suits this birth star and Moon sign, so this check leaves it open to you. (Why: Kshema tara, as Rohini is star 4 from Ashwini; the Moon in Vrishabha (Taurus), second from Mesha (Aries).) It passes the usual Moon test, not the stricter one (3rd, 6th, 7th, 10th or 11th).
1 Apr 2027	Thursday · Uttara Ashadha · Krishna Dasami	You: the day suits this birth star and Moon sign, so this check leaves it open to you. (Why: Vipat tara, as Uttara Ashadha is star 21 from Ashwini; the Moon in Makara (Capricorn), tenth from Mesha (Aries).) This passes only on the lenient count of the third round of stars, which some almanacs do not allow.
11 Apr 2027	Sunday · Rohini · Shukla Panchami	You: the day suits this birth star and Moon sign, so this check leaves it open to you. (Why: Kshema tara, as Rohini is star 4 from Ashwini; the Moon in Vrishabha (Taurus), second from Mesha (Aries).) It passes the usual Moon test, not the stricter one (3rd, 6th, 7th, 10th or 11th).
28 Apr 2027	Wednesday · Uttara Ashadha · Krishna Saptami	You: the day suits this birth star and Moon sign, so this check leaves it open to you. (Why: Vipat tara, as Uttara Ashadha is star 21 from Ashwini; the Moon in Makara

Date	The day	Why it clears for you
		(Capricorn), tenth from Mesha (Aries).) This passes only on the lenient count of the third round of stars, which some almanacs do not allow.

The days below are the strongest for you, in date order. Each is a house-warming day in your birth place's almanac, and it also clears your birth star and Moon sign. Pick the one that suits your family. Almanacs can differ by a day near sunrise, so confirm the hour with your priest.

Sample (invented birth), this is yours to keep. Come back to it whenever you need it.

8 Registering the deed, and starting to build

Registering the deed and starting to build have their own days; the muhurtham page finds yours from your birth star.

9 How this chart was cast

Check the birth time first: 06:40, on ભારતીય માનક સમય, UTC+05:30. If an older horoscope shows 06:22, keep it: that is local time at the birth place, 18 min behind the clock.

Do not be thrown by a Western chart of this birth: every position here sits 23°45' behind it. (Why: that gap is the Lahiri (Chitrapaksha) ayanamsa.)

Check the houses against an older horoscope: they are counted by whole signs, each sign one house, starting from the rising sign. Check Rahu next: this chart takes it at its mean position, 15°22' Dhanus (Sagittarius), in Purva Ashadha. A horoscope on the true position puts it 39 minutes of arc away, in the same star: you can ignore the difference.

On 14 જાન્યુઆરી 1992, at the birth place, the Sun rose at 06:38 and set at 18:14.

Check for 0 nazhigai 4 vinadi beside the birth time on a Tamil horoscope. That udayadi nazhigai is 0 h 1 min after that sunrise. (Why: two and a half nazhigai make an hour.)

If you doubt the recorded time, note that anyone born between 04:36 and 06:44 that day has Dhanus (Sagittarius) rising. A birth 124 minutes earlier would give Vrischika (Scorpio) rising. One 5 minutes later would give Makara (Capricorn) rising. Ask the family only if the time could be that far out.

The Moon changed star on 14 જાન્યુઆરી 1992: from Ashwini into Bharani at 11:20. Use Ashwini as the birth star, for matching and at the temple: the Moon stood there at the birth.

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10 The words and checks behind this reading

The words used above, defined — so you can check the reading against them, or hand these pages to the astrologer your family asks.

Each finding follows a classical rule. A dated period describes the kind of time those rules give; it does not fix an event to its dates.

The Tamil edition of this document prints the Tamil month and day beside each dated period as printed Tamil calendars give them: a month begins on the day the Sun enters its sign, by the calendar's own Sun, if it has entered by sunset at the place of birth, and on the next day if not. The chart itself, and every date it reads, is reckoned by Thirukanitha.

For your family astrologer

The charts, planetary positions and settings behind this report. These pages are for your jothidar, who can check every finding in this report against them.

11 Which planets carry a home or land

Some parts of your life have planets behind them and some do not. This is a second reading of the same birth.

Your chart puts a few of them in charge of a home or land. They are ranked below, strongest first.

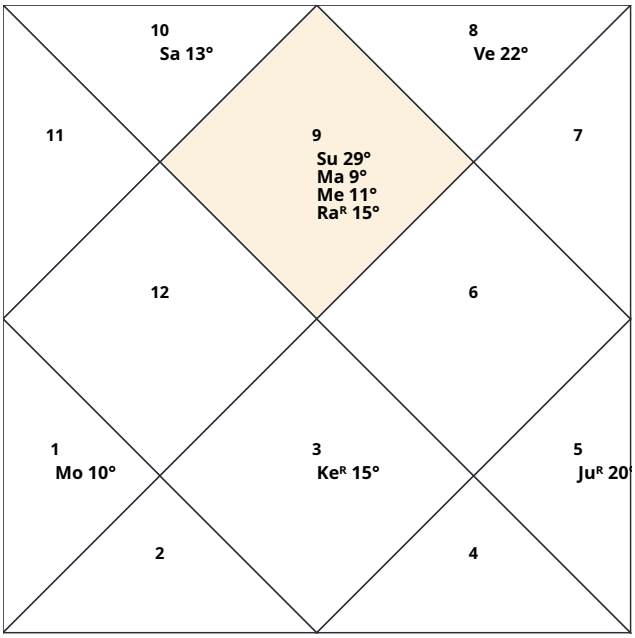
Planet	Standing
Guru (Jupiter)	strongest
Shani (Saturn)	strongest
Surya (Sun)	strongest
Chandra (Moon)	strong
Shukra (Venus)	strong
Sevvai (Mars)	owns it

The first one on that list matters most. When its turn comes round, this is the part of your life that moves.

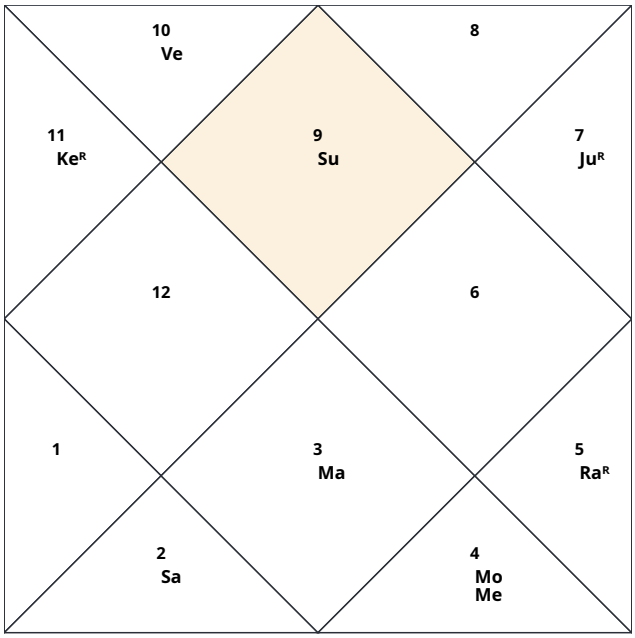
These stretches are theirs: નવેમ્બર 2028 – મે 2029, નવેમ્બર 2030 – ઑક્ટોબર 2031 and ઑક્ટોબર 2031 – નવેમ્બર 2032.

This part may not agree with the rest of your report. Where the two differ, you have both, and neither is held back.

12 Chaturthamsa (D4) — home and fixed assets



Rasi (D1) — your birth chart

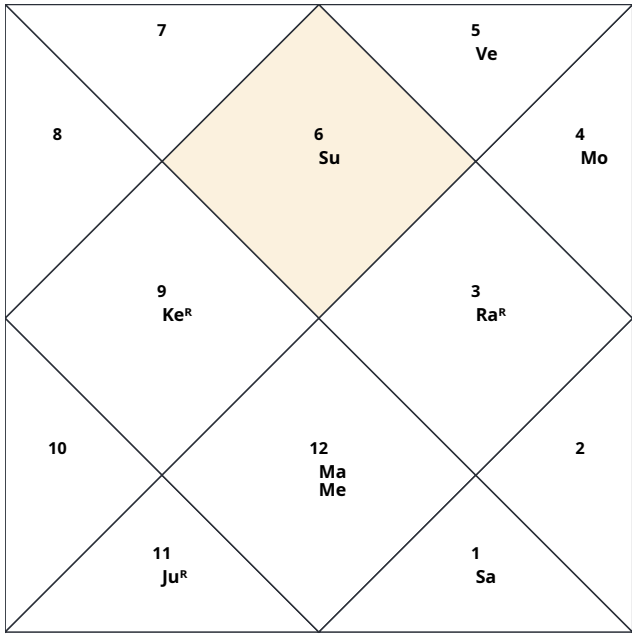


Navamsa (D9) — where each planet's strength is checked

Rasi (D1) — your birth chart

Navamsa (D9) — where each planet's strength is checked

How to read these charts: the diamond at the top centre is your rising sign, and it never moves. Count the houses anticlockwise from it. The number in each house is its sign, 1 for Mesha to 12 for Meena. The short names are the planets in it. (Why: that diamond is your lagna, the first house.)



Chaturthamsa (D4) — home and fixed assets

Chaturthamsa (D4) — home and fixed assets

Chaturthamsa (D4) — home and fixed assets. The birth chart makes a promise about this part of life. The divisional chart says whether it is delivered, and it stands on its own terms with its own rising sign. Here Kanya (Virgo) rises. Your fourth ruler Guru (Jupiter) falls in Kumbha (Aquarius) — the sixth from that rising sign.

That is the sixth, eighth or twelfth of the divisional chart, the difficult positions. What your birth chart promises here meets friction on the way: obstruction, delay, or a less obvious route. It is harder, not denied.

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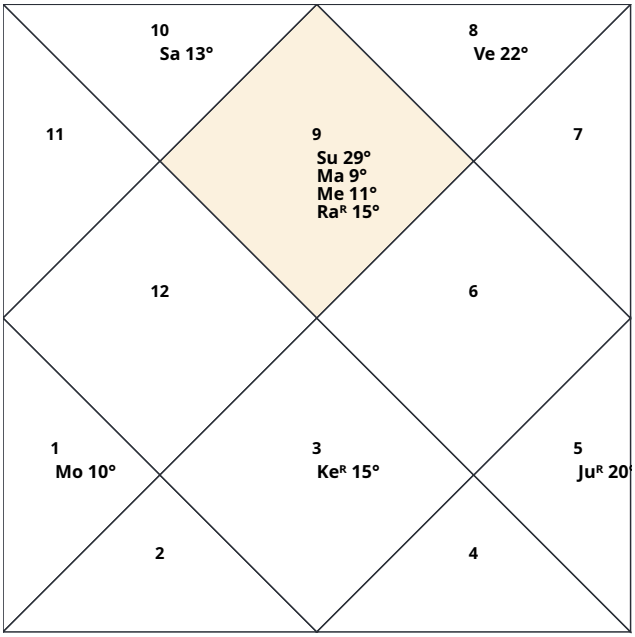
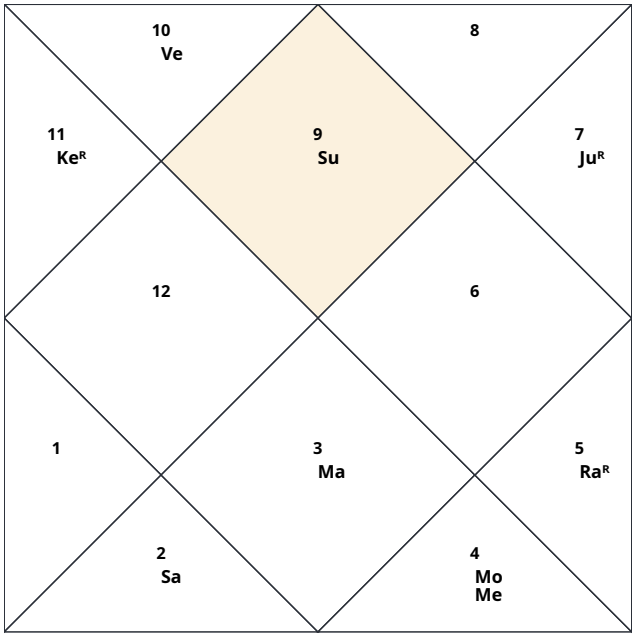
13 Shodasamsa (D16) — vehicles, comforts and happiness



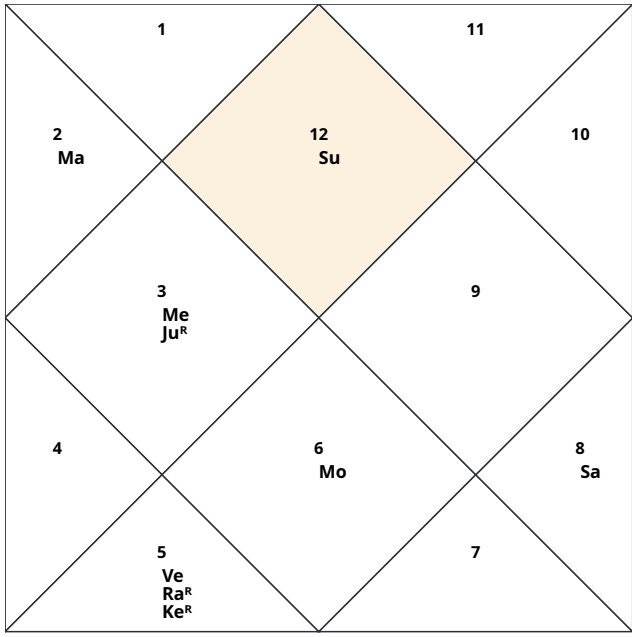
Rasi (D1) — your birth chart



Navamsa (D9) — where each planet's strength is checked

Rasi (D1) — your birth chart

Navamsa (D9) — where each planet's strength is checked



Shodasamsa (D16) — vehicles, comforts and happiness

Shodasamsa (D16) — vehicles, comforts and happiness

14 Where the planets stand

Planet	Sign	Degree	House	Star	Strength
Surya (Sun)	Dhanus (Sagittarius)	29°22'	1	Uttara Ashadha 1	Friendly sign
Chandra (Moon)	Mesha (Aries)	10°44'	5	Ashwini 4	Neutral
Sevvai (Mars)	Dhanus (Sagittarius)	9°42'	1	Mula 3	Friendly sign
Budha (Mercury)	Dhanus (Sagittarius)	11°56'	1	Mula 4	Neutral
Guru (Jupiter)	Simha (Leo)	20°33' ℞	9	Purva Phalguni 3	Friendly sign
Shukra (Venus)	Vrischika (Scorpio)	22°30'	12	Jyeshtha 2	Neutral
Shani (Saturn)	Makara (Capricorn)	13°36'	2	Shravana 2	Own sign
Rahu	Dhanus (Sagittarius)	15°22' ℞	1	Purva Ashadha 1	—
Ketu	Mithuna (Gemini)	15°22' ℞	7	Ardra 3	—

Your Sun stands in Dhanus (Sagittarius). Western astrology would call it Makara (Capricorn). Both are measuring the same sky from different starting points. This document counts from the fixed stars, the Western one from the spring equinox. The two have drifted 23° 45′ apart, which is the whole difference. That gap is why the sign you may already know is usually the one after this. Everything in this document uses the sidereal position.

Ayanamsa	Lahiri (Chitrapaksha)
Ayanamsa value	23° 45′ 3″
House system	Whole sign (rasi)
Rahu and Ketu	Mean nodes — the smoothed node, which is what every printed almanac uses
Dasha year	Julian year (365.25 days)

These four choices decide the numbers above. An astrologer working from a different setting will get a chart that disagrees with this one. The disagreement is in the convention rather than in the arithmetic. That is the first thing to check when this chart and one you already have disagree. (Why: a different ayanamsa or a different node gives different numbers.)

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