

Your Prosperity

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"It is easier for a camel to pass through the eye of a needle than for a rich man to attain the Kingdom Of God". (Mathew : 19:23-24)

So do scriptures prohibit accumulation of wealth?

What do the Vedas and Eastern religions say about Wealth? Finally what is the outlook of Jyothisha towards Wealth? We will seek answers to all these age-old questions in the course of this article.

Spiritual Viewpoint

Contrary to popular belief, the hindu scriptures never support poverty or find any merit in living a poverty stricken life. The Vedas say that one should not only possess wealth but also become an enjoyer of wealth. Vedas further advocate conservation of resources to meet future requirements. The Rig veda instructs us to "Be a master of abundant riches". The Rudram-Chamakam is considered as a very important mantra to be chanted not only in temples but also in houses. The whole of Rudram is a prayer to lord Rudra. The Chamakam is immediately chanted after Rudram and this contains all the things in this world which makes for a comfortable living. We know from Puranic stories that demons like Bhasmasura and Kumbakarna were also ardent devotees of the lord. Blessed by the Almighty, they sought favours based on their egoic needs, greed and selfishness. As the Almighty always blesses the devotee, these wishes were fulfilled immediately. But for the demons this only resulted in destruction for them. Hence the Chamakam is the useful booklet to seek fulfillment of "desirable desires". The Vedas further declare that profits shall be earned only through fair means. The Vedas contain several references to wealth in terms of acquisition, maximisation and distribution. I wish to quote a small example here. If the sugar level tested after fasting is between 80-120 one is perfectly healthy. Let us say the sugar level is 240 or more - there is no need to be happy - on the other hand

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it shows you are a diabetic. Likewise wealth when available in disproportionate quantities can as well become a source of misery rather than perform its role as a source of happiness. Hence scriptures exhort us to do charity which benefits both the donor as well as the recipient. Astrologically the ideal day for giving charity is Saturday, ruled by Saturn.

What is prosperity?

A major misconception in people's minds today is about their concept or definition of prosperity. The Sanskrit term for prosperity is Aishwaryam meaning not only wealth but also the happiness attendant on a prosperous family. The Tamil Poet Tiruvalluvar has this to say on prosperity:

1. That Nation shall be prosperous which has an unfailing harvest and is the abode of wise men as well as worthy men of wealth

Valluvar's definition is more or less similar to the views of the eminent economist Alfred Marshall who said that land, labour capital and organization are the four Factors of Production.

According to Valluvar, a) land which gives unfailing produce, b) discussing men of wealth, c) men of learning and character are the three factors for an ideal territory.

2. The five ornaments of an ideal Nation are

- a) Unfailing Health
- b) Wealth
- c) Rich harvests
- d) Popular pleasures
- e) Security

Health, Wealth and a good harvest are essential for prosperity. Security is always regarded as the duty of a just living or a good government. Valluvar and Machiavelli seem to hold similar views that popular pleasures meaning Fairs and Festivals are indicators of prosperity.

Astrology and Prosperity

In India, Astrology has always been looked upon as a lighthouse for guiding the lives of people. Even when adverse combinations for wealth were indicated, people resorted to spiritual or remedial measures to thwart the designs of planets.

The 2nd house in any horoscope rules wealth. The 11th house is indicative of Labha, or gains. So the real task of an astrologer is to assess the merits of these two bhavas, understand their relationship with the Ascendant as well as Ascendant lord and pronounce, the extent and scope of prosperity.

To quote Dr. B.V.Raman:

*"Grades of Wealth differ". Wealth has many sections and will have to be interpreted with reference to locality, time, circumstances and surroundings. Ordinarily we can recognize three grades viz., aristocratic commanding immense sums; middle class people, who have enough to eat but not much to spare; and the poorest classes who have only one meal a day and who are hard pressed for money. To this class, of course, belongs the overwhelming majority. They have no houses, no properties, no means to eke out their existence. Then there are people, who have no doubt decent incomes, but whose burden of debts contracted by themselves or their ancestors become unbearable and who out of false notions of self respect, social position and family tradition cannot lead simple and contented lives. Even the mediocre, who have enough to eat can hardly meet extra expenses like marriages and other family functions. To have a clear knowledge of the combinations of planets which produce all these various stages of Financial affluence and depression, one should possess not only a good knowledge of the subject, but also vast experience (vide **How to judge a Horoscope, Vol 1 Page 119-120**)*

It is important to know all the rules connected to prosperity and then apply the same to an individual chart and detect the existence or non-existence of prosperity. The next logical step would be to discuss the astrological rules relating to prosperity which inter alia would include all the rules relating to the 2nd bhava and its lord.

Rules for Wealth

1. If 2nd lord in conjunction with the 10th lord joins a quadrant or trine.

I wish to add a small comment of mine to this rule. There is a common saying, 'Lazy people seldom gain access to riches.' Getting up in Brahma Muhurta is an auspicious thing to do to invoke blessings of Goddess Lakshmi. All these rules incorporate one basic truth. Wealth and hard work go together. In rare cases, wealth and luck go together. If you see the rule stated above, the lord of 10 is actually lord of Karma, which has no relationship to wealth and needs to conjoin the lord of 2 to produce wealth. This actually reflects the truth, that the 2nd lord in isolation cannot generate wealth, it has to join the lord of Karmashtana. Generating wealth is next to impossible without hard work and this astrological rule merely goes to prove that statement.

2. If Sun in Leo Ascendant is associated with Jupiter and Mars.
3. If the lords of 2, 9 and 11 are in quadrants.
4. Rich from childhood if the lords of 2 and 9 occupy quadrants aspected by Ascendant lord.
5. Gain of treasure is indicated if
 - a) Lord of 11 is in Ascendant
 - b) Ascendant lord is in 11
 - c) 2nd lord is in 11.

Serious students should commit Rule 5 to memory. If once understands the importance of this rule, analysis of Dhana Bhava would become simple. If 2nd lord is in 11 and 11th lord is in 2, there is mutual interchange between lords of 2 and 11 referred to as Parivarthana. But the rule stated above is like a three-way plug which we use in our houses. The Ascendant, 2 and 11 can be considered as a single group with all these lords in this group of houses itself. But at the same time, no planet is supposed to occupy its own house. At a deep level, what this means is that these three houses are inter-related at some metaphysical level and bring about upswing in fortunes of a native by virtue of this inter-relationship.

6. Self-earned wealth if the 2nd conjoins 11th lord and Ascendant lord in a quadrant/trine and is aspected by benefics.
7. Wealth from wife, if the 2nd lord is stronger than the 7th lord and both of them are in conjunction.

8. Father's wealth if the strong 2nd lord gets the association or aspect of 9th lord, 10th lord or Sun.
9. If benefics occupy Upachaya signs 3,6,10 or 11.
10. If Moon and Mars conjunct. This conjunction is known as *Sasi-Mangala* Yoga or *Chandra-Mangala* Yoga.
11. If all the benefics occupy kendras.

There are many combinations for prosperity but three important points have to be looked into before confirming.

- a) The planets which give rise to these Yogas must be strong in order to make the Yoga powerful enough to give results.
- b) The planets must get connected to the Ascendant or Ascendant lord to give the desired effect.
- c) The native must run appropriate dasas for prosperity.

Kemadruma Yoga

Before pronouncing prosperity in a chart, the astrologer must ensure that there is at least one planet occupying either the 2nd or 12th house from Moon. If both the 2nd as well as the 12th house from Moon are vacant, then the inauspicious Yoga is termed as *Kemadruma* Yoga. This is precisely the Yoga for becoming poverty stricken. If a *Raja* Yoga occurs in a chart along with *Kemadruma* Yoga what is the result? Will the native become a king or become a pauper? A herd of elephants would run away when they see a lion. Similarly *all Raja Yogas becomes defunct* when *Kemadruma* Yoga is present.

What exactly is the adverse significance of *Kemadruma* Yoga? We know 2nd house indicates accumulation of wealth. 12th house relates to expenditure or losses. A benefic in 12 might indicate expenditure on good causes. So planets in 2 and 12 are indicative of inflow or outflow of money. In other words, we might call it movement of funds. Some businessmen call it, "rotation of funds". Let us say you get some good order which if executed will yield good profit. So get a temporary overdraft from bank. Complete the job and earn the profit. Repay the bank overdraft along with interest. Now, without any capital of your own, you have made a profit.

Recently a client sought my advice on how to deploy maturity proceeds of a Capital gains bond. He was an investor in shares. So, if the matured amount is put as an

FD, liquidity will not be there for Investment in Shares. If the entire money is put into share market, the principal becomes unsafe. So what is the way out? I suggested that he deploy the entire funds as FD with a Nationalized Bank. Open a current account and take an overdraft facility with the FD being pledged to the bank as Security for the Over draft account. The client was very happy because the Fixed Deposit will give regular returns and the current account will give the liquidity to raise funds whenever an opportunity is spotted in the stock market.

Back to the main subject, *Kemadruma* Yoga is a Yoga for poverty. However one need not get frightened when they come across *Kemadruma* Yoga in their charts. There are rules which go under the name "*Kemadruma Bhanga* Yoga".

Kemadruma Bhanga Yoga

- 1) There is no Yoga producing poverty when the Moon or Venus occupying a quadrant is aspected by Jupiter.
- 2) *Kemadruma* Yoga gets cancelled when Moon is either in a friendly or in exalted Navamsa and gets aspected by Jupiter in the rasi chart.
- 3) Full Moon with a benefic in Ascendant cancels the dosha.
- 4) Moon exalted in 10th aspected by Jupiter will ward off *Kemadruma* Yoga.
- 5) A benefic in a quadrant from Moon wards off *Kemadruma* Yoga.
 - a) *Gajakesari* Yoga effectively neutralizes *Kemadruma* Yoga.

Concluding, Vedas exhort all of us to live happily with prosperity. Poverty is a bane, not a boon. Every effort must be made to ward off poverty. In *Bhaja Govindam* Adi Sankara says "*Arthamanartham bhavaya nityam*" meaning "Verily riches bring in only grief". Does it mean that Adi Sankara advises us to embrace poverty? He just gives us awareness of the illusory nature of the world. Vedic utterances about wealth have been completely misunderstood. Money by itself is not an evil. It is only when attachment and greed join it becomes evil. When properly utilized for one's own well being and that of the family with charities at periodical intervals, *Artha* (Wealth) can become a tool for liberation. ■