

A wireframe human head is the central focus, composed of a grid of lines. It is surrounded by a complex, abstract background featuring various mathematical symbols, numbers, and geometric shapes. Large numbers like 5, 4, 3, 6, 7, 9, and 1 are prominent, along with smaller numbers and symbols like 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17, 18, 19, 20, 21, 22, 23, 24, 25, 26, 27, 28, 29, 30, 31, 32, 33, 34, 35, 36, 37, 38, 39, 40, 41, 42, 43, 44, 45, 46, 47, 48, 49, 50, 51, 52, 53, 54, 55, 56, 57, 58, 59, 60, 61, 62, 63, 64, 65, 66, 67, 68, 69, 70, 71, 72, 73, 74, 75, 76, 77, 78, 79, 80, 81, 82, 83, 84, 85, 86, 87, 88, 89, 90, 91, 92, 93, 94, 95, 96, 97, 98, 99, 100. The overall theme is artificial intelligence, data processing, or mathematical computation.

ABOUT YOUR FORECAST

Your Personal Numerology Forecast reveals the energy and influences you will encounter this year, preparing you for the unexpected changes life can bring.

Your Personal Year describes the external trends and circumstances likely to affect you. Your Transit and Essence cycles identify your mental, emotional, and spiritual state of mind during this period.

Dualities - unique to Hans Decoz' forecasts - merge the impact these different, overlapping cycles will have and showing what you can do to get the most out of their combined influence.

Personal Month cycles describe the influences of the numbers in place during that month.

Please verify that the name and date of birth showing below are accurate.

Full name at birth: Richard John Burgmeister

Current name: Richard Burgmeister

Birthdate: April-18-1980

Report Start Date: July-15-2020

YOUR FIRST PERIOD CYCLE

Like most stories, there are three distinct stages of your life. Your First, Second, and Third Period Cycles come from your month, day, and year of birth respectively. Together they form the foundation of your Life's Path.

The First Cycle begins in childhood and lasts through your late 20's. It's a quest for knowledge and identity while you cope with the powerful forces that are present in your environment. These forces include your parents and the socio-economic conditions of your family, for example.

Your First Period Cycle is 4 and lasts until age 14



This first period is likely quite demanding and frustrating. The need for discipline and effort is present in all aspects of your life. Trying to live up to the demands sometimes finds you frustrated by bad timing or a lack of opportunities.

This is a time to search for something to sink your teeth into. However, restrictions placed on you by your personal life may not support your need for space and freedom. This can have the effect of either turning you against most forms of discipline - making you rebellious and contrary - or becoming dependent on it, prompting you to choose a career where control from outside forces dominates (such as the military or a very tightly run institution).

YOUR SECOND PERIOD CYCLE

The Second Cycle covers the middle period of your life, bringing about the slow emergence of your individual and creative talents. The late 30's, 40's, and 50's, bring a greater degree of self-mastery and influence over your environment.

Richard, your Second Period Cycle is 9 and lasts until age 41



This is a period where you develop a broad view of humanity and sincere concern for the well-being of others. Tolerance, acceptance, and universal love are the goals of a 9 Cycle, and people under its influence move toward those ideals.

Humanitarian principles and social service are the keys to personal happiness in a 9 Period. Hard work directed toward higher ideals is rewarded. Creative talent is enhanced, especially when joined by a larger social purpose or message. There is an element of sacrifice or letting go, as you are asked to forgive past grievances and part with negative attachments. You are inspired to live according to a higher ethical standard, with personal enrichment as reward.

YOUR THIRD PERIOD CYCLE

The Third Cycle represents a flowering of your inner self as your true nature comes to fruition. It is during this period that you have the greatest degree of power and self-expression.

Richard, your Third Period Cycle is 9 and lasts for the rest of your life



The later part of your life finds you increasingly idealistic and concerned with the betterment of humankind. You become more broadminded and reach out to people from all walks of life. You offer your time and resources to causes you believe in. Your interests are increasingly directed toward other cultures and societies. Your sense of justice and your interest in political and humanitarian issues becomes more finely tuned. Whereas most people "mellow out" with age, you find yourself becoming more passionate.

Your creativity increases during the latter part of your life, with a focus on design and large-scale projects. You may be inspired to study design, engineering, or architecture.

YOUR FIRST PINNACLE CYCLE

Pinnacles reveal general conditions and events you experience during each period, such as your environment, social conditions, relationships, and changing circumstances. Pinnacles reveal how you might respond to these influences and how they will affect your ever-evolving personality.

The transition from one Pinnacle to the next is usually strongly felt. You begin to feel the transition from one Pinnacle to the next approximately two years in advance. The latter part of that two-year period can be particularly strong. You will likely make life-altering decisions, such as marriage, a job or career change, or major changes in your personal makeup.

Knowing and understanding your approaching Pinnacle number prepares you for the changes ahead. Perhaps the most strongly felt change is the transition from First to Second Pinnacle, which usually takes place in your late 20's or early 30's. This is usually a difficult transition but once crossed, provides a clear sense of direction and a firmer sense of identity.

Richard, your First Pinnacle Cycle is 4 and lasts until age 14



This is a Pinnacle of hard work and many rewards. You have the opportunity to build a foundation that will last. Your ability as an organizer, manager, or simply the rock of any institution is greatly increased. You are dependable and reliable. Your ability to fulfill responsibilities is likewise enhanced. As a result of your industry and perseverance, success is well within your reach. It is a step-by-step process in which you build something by small bricks laid one after another.

You will find yourself caring for others in a very material way. Family and in-laws can be burdensome, since you are seen as the cornerstone of the foundation.

Your life is preoccupied with details and responsibilities that must be taken care of. You have set in motion projects that are your children, demanding your constant attention. While there are many rewards, there are also many frustrations. Your sense of your own limits and the consuming nature of details may at times seem overwhelming. You must remember that things that last require slow growth. You may mistakenly believe that your progress should be faster or happen with greater ease. The need for efficiency, orderliness, and methodical systems limit your creativity. Your challenge is to be flexible and adaptable. Learn to play more and allow yourself to be more spontaneous.

Children born under this Pinnacle will tend to be serious and affected by the financial limitations of their parents. The child may feel the need to leave home early and start a family of his own. He or she must be encouraged to be more farsighted and flexible. The child should avoid jumping into the harsh realities of life too soon.

YOUR SECOND PINNACLE CYCLE

Your Second Pinnacle Cycle lasts nine years and tends to have a considerable influence on your productive/professional life.

Richard, your Second Pinnacle Cycle is 9 and lasts until age 23



This is a period in which you must identify with some larger project or goal that is bigger than you, Richard. Your greatest satisfaction will be in providing for others, as well as for yourself. Those in business will draw much personal gratification in knowing that they are helping their employees support their families. Those involved in social activism -- a particularly appealing choice of careers during the 9 Pinnacle -- will feel themselves strengthened by the knowledge that they are advancing the safety and well-being of society. The 9 Pinnacle is a time in which you apply your energies to the good of the larger community. As a result, there is an element of self-sacrifice present. To some degree, you must subordinate your personal priorities to those of a larger cause. We are not suggesting martyrdom but making a conscious effort on your part to strike a balance between the good of your milieu and your own personal desires.

This is a good time for financial growth and progress in business affairs. It is a period in which you face a large challenge and must give yourself entirely to it.

The 9 Pinnacle also promises much reward in drama, writing and art. You have a heightened esthetic sense, and any latent artistic talent you already possess will be enhanced and brought to the surface. If you have been in business, you may suddenly be drawn to the arts as a benefactor or patron, supplying support for theater productions or artists.

You will feel an increased sense of social responsibility and compassion for the many. You will want to help those less fortunate than yourself and will likely apply yourself to some social cause or philanthropy. This is a period in which you feel a greater love for the good of your community, country, and the world. Interestingly, you are not restricted by prejudice or boundaries of class or country. You see humanity as a whole. Your love is not personal, however, but for the many.

Many under the 9 Pinnacle are drawn to religion or philosophy and have the capacity to spread some doctrine or teaching. In short, you are highly idealistic. You will likely travel extensively during this period and meet people from many walks of life.

No matter what your area of expertise, you have a chance not only for success but for fame.

YOUR THIRD PINNACLE CYCLE

Your Third Pinnacle Cycle also lasts nine years. Like your Second Pinnacle, its effect is felt primarily in

your career or business environment.

YOUR FOURTH PINNACLE CYCLE

Your Fourth Pinnacle Cycle lasts for the rest of your life.

YOUR PHYSICAL TRANSIT

The individual letters of your name are used to find your Transits.

Your name is like music that vibrates in time; each note, or letter, has a specific duration and influence over the course of your life.

Your life can, therefore, be seen as a musical score, with individual letters making specific contributions at given points, just as notes in a musical piece give it its rhythm, character, and nuance.

The Transits appear as part of your Progressive Chart and will tell you much about specific influences taking place in your life during given years.

Your Physical Transit for age 40 and 41 is D



Keep an eye on your health during this transit and consider reevaluating your diet and exercise habits. Preventive measures are key to your health.

You may need to work at expressing your feelings this year and might want a loving shoulder to cry on. Love relationships could be somewhat strained, but they will be easier if you can share your feelings.

The D transit brings opportunities for growth and heightened self-confidence. There is also an increased chance for travel.

YOUR MENTAL TRANSIT

The Mental Transit is based on your middle name

Your Mental Transit for age 40 is J



You will have more initiative during this period and may change career or other important directions. There will be opportunities to strengthen your earnings; however, you will need to carefully research the details and possible consequences of your actions. Avoid shortcuts. This is also a period where new responsibilities may enter your life.

After an initial period of emotional ups and downs, a sense of rebirth and realization should emerge, giving you renewed confidence. You aim higher and show a willingness to take calculated risks.

Your Mental Transit for age 41 is O



This is a time of strong emotional experiences, which can affect your health if you are not mindful. You may find yourself worrying unduly. It is likely that more responsibility will be placed on your shoulders, with sensitive, emotional issues involved. You will find yourself more interested in religious, philosophical, and physical studies. Your leadership abilities will be heightened during this transit.

YOUR SPIRITUAL TRANSIT

Your Spiritual Transit is based on your last name.

Your Spiritual Transit for age 40 and 41 is T



This is a time of strain and high-strung emotions. You are willing to sacrifice and carry your burdens heroically, but you will need to guard against self-pity. You benefit from solitude and meditation.

You are looking for new activities and are eager to learn. You have a strong desire for knowledge. This is a good and rewarding time for business and new partnerships but guard your territory against those seeking to interfere in your work. Opportunities for travel are possible.

YOUR ESSENCE CYCLE

Your Essence number indicates the lessons you will be dealing with during that year. It says a great deal about how you will perceive your environment. It also gives clear advice on how you can be most successful during the year; which types of behavior will be supported by your milieu and which ones will be less effective.

If one or more of your Transits change after your birthday this year, you will find two Essence cycles. If you only have one Essence, it means none of your Transits changed.

Your Essence for age 40 is 7



This is a period of much self-reflection, analysis, and inner growth. The journey now is inward. You will feel a need to spend more time alone to contemplate your life and those close to you. The questions that pursue you are the fundamental ones of life: Who am I? What I am doing? Why am I doing it?

Your environment or milieu will seem more aggressive than during previous years. This is more a function of your heightened sensitivity and intuition. This will naturally drive you deeper within yourself, causing you to ferret out the important issues that have directed your life to this point.

In order to deal effectively with those around you -- especially family members and co-workers -- you will have to refine your expression in all respects. Don't push people too hard, lest you damage close friendships unnecessarily. This is not a time for being extroverted or aggressive. This is a time of introversion and deeper self- understanding. Be gentle with yourself and those around you. Think carefully before making important decisions. Be cautious when making major changes.

It is a wonderful time to study and to specialize in one particular field. Your ability to think deeply and clearly is at an all-time high. Indeed, your mind is your best tool. You are attracted to the great books, new realms of study, and higher learning. You have the ability to focus and concentrate. You can penetrate below the surface of subjects, to see the inner workings of yourself, others, and life around you.

Avoid becoming cynical and skeptical. Don't be too intellectual, lest you leave your heart behind. This is a time of deep spiritual and psychological integration. The head and the heart should be working together, not opposing each other.

You will likely discover what you most enjoy doing now. Follow these urges; study areas that you have long neglected but wanted to pursue. The inner-self guides you during this time. Listen carefully to its advice.

Your Essence for age 41 is 3



Your ability to express your self will reach an all-time high. Any talent you possess in the arts -- especially in writing, acting, or other performing arts -- will be greatly enhanced. This is a period of success through personal creativity. You have much opportunity to advance yourself and career through your own personal expression, charm, and creative talent. This is a social time, filled with much fun and friendship. You will feel lighter, fresher, and more alive than in previous years. It is as if life has relieved you of a burden, allowing the more creative, upward, and joyful energies to flow more freely.

People are naturally attracted to you. They sense your joie de vivre, your spirit, and creativity. Your challenge is to focus your heightened creativity on a worthwhile task. Discipline is essential. Choose a goal worth reaching. Pour your energies into something that will last. In this way, you will emerge from this period having accomplished something worthwhile, and learned to harness your creative abilities. If you fail to focus, you will likely spend your opportunity and creative urges on loose talk, superficiality, and socializing.

This is an emotional period. The upward, heart-centered energies are peaking, bringing with them many old emotional issues. You can easily exaggerate the importance of an unkind word, or react too emotionally to a troubling situation. In short, you need perspective now.

Richard, you are in a highly volatile period, making you highly creative, sensitive, and given to emotional mood swings.

You are highly romantic and given to fantasy. There can be many wonderfully romantic times; however, it is important to avoid being swept away by your fantasies. Do not fail to see people for what they are. This is a time when you will learn the value of your personal expression, and your own uniqueness. It is a time of personal accomplishment and advancement.

YOUR PERSONAL YEAR

Your Personal Year number is a strong indication of the trends and circumstances you experience during the year ahead. Your Personal Year cycles are based on the Universal Year cycles and, therefore, run concurrently with the calendar year. (Transits and Essence cycles are based on the letters of your name and run from birth date to birth-date.) There are nine personal year numbers in a complete Epicycle.

Each Epicycle reveals the progression of a specific part of your personal evolution. Your progress along this Epicycle can be seen quite logically, from the beginning of a growth period to the conclusion or culmination of that process. The 1 personal year describes your first steps in a new direction. The years that follow indicate your progress along this path, concluding with your 9 Personal Year, which completes the cycle.

Below is a description of your current Personal Year. It indicates where you are on the 9-year Epicycle.

Your Personal Year cycle for 2020 is 8



After last year's constant involvement with yourself and very possible occasional doubts about the state of your business or career you will find this year to be a relief. Things finally work out. Long postponed checks and promotions come through. You see the light at the end of your financial tunnel and an inner strength and confidence is breaking through. This is your year of harvest and, depending on the effort you put out in the past seven years, your reward will be equally large.

There is a beauty in these cycles we can recognize and understand and in doing so we find ourselves "in the flow" and there is no more need to try and struggle upstream. So this year you will have an opportunity to involve yourself fully in work and material growth and bring home the rewards, at the same time a certain detachment is also necessary, for you and for the experience you have because it is not the reward that brings you happiness but your experience of life, which is why before the rewarding eight year you have had such opportunity for growth during the soul-searching of a seven year. Give in to your ambitions, you will find yourself clearer and more focused and able to pursue and reach your goals. Your power is visible and strong, mental creativity is high, vision and intuition will guide you, and at the same time you are more efficient and focused.

There can be loss, serious loss, bankruptcy and failure, because always the rewards are directly proportionate to your effort and motivation, however you know the effort you put out and you know your motivations, so there must be no room for fear and doubt, only for success and winning and this year will undoubtedly turn out to be a very satisfying year.

Your Personal Year cycle for 2021 is 9



This is your year to finish up all unfinished business, to clean house and make room for new things. On a material level this is a good time to get rid of unnecessary weight, to give away or sell what you do not need anymore and to pay off old debts.

On a spiritual level you will experience a different mode altogether. Your attention should turn to others and their needs, find ways to be of help and give time and energy to worthwhile causes. You must lighten your burden of questions and doubts and the best way to do so is by directing your attention to another direction, away from yourself and you will find yourself becoming lighter and more in touch with yourself. This is a time of completion, problems can be solved and over with, strained relationships relax or disappear, the sources of stress in work or business can be better understood and dealt with. Be social and communicative, enjoy music and other arts. Your creativity is higher than usual.

There can be some difficulties this year due to your desire to face obstacles and overcome them, decisions have to be taken and courage and strength may be severely tested several times, this is not going to be an easy year all the time but you will feel relieved and on the brink of a positive breakthrough by the end of this year. This is the end of a nine year epicycle and will you will feel many times the excitement of a new and promising era when optimism is your friend but you will also experience the fear of letting go, however the more you let go the more room there is to be filled during the next epicycle.

YOUR DUALITIES

How the yearly cycles affect each other.

Your Essence and Personal Year cycles are distinctly separate energies that influence you in different ways. Your Essence reflects your mental, emotional, and spiritual state of mind at a particular time in your life and feels like an internal influence; it's a stage in your personal evolution. Your Personal Year cycle, however, feels more external.

Your Essence and Personal Year cycles overlap creating a duality which produces its own influence. Most importantly, it tells us how you can get the most out of your mix of Personal Year and Essence cycles by looking at their combined influence.

Personal Year cycles run concurrent with the calendar year and change every year, while Essence cycles run from birthday to birthday and can be anywhere from one to eighteen years, sometimes even longer. Therefore, you can have either two or three Dualities during any 12-month period. Three, if your Essence changes (one before your birthday, one after your birthday, and another when the new year starts). If your Essence doesn't change, you have two Dualities, one for each calendar year.

For the purpose of Dualities, Essence cycles with Master Numbers (11, 22, or 33), or Karmic Debt numbers (13, 14, 16, or 19) are reduced to single digits, as their effect in the context of Dualities is indiscernible.

Your Duality after your birth day in 2020 is 7 and 8

Richard, when you read the chapters for these cycles you probably recognized their opposing characteristics. Although divergent influences usually produce a difficult period, when a 7 Essence takes place in an 8 Year, we find an exception to the rule.

The reason this combination mitigates some of their differences (when in this configuration) is because the 7 is an internal influence and the 8 affects the events and circumstances around you. In combination they produce a very beneficial partnership, especially for practical matters. (This is not the case when their positions are reversed. An 8 Essence in a 7 Year would be extremely challenging, especially where career and business are concerned.)

Your 7 Essence will produce a serious, thoughtful, and analytical state of mind. It is an idealistic dreamer, but also logical and coherent. It will lend the clarity and intuitive intelligence that can be invaluable when situations are muddled, and it is difficult to distinguish truth from lies or right from wrong. The 7 works behind the scenes from the inside out and doesn't meddle in practical concerns. It is the brains of the operation; the 7 collects the data and insight the 8 boldly puts to use. The results can be impressive.

Your 8 Personal Year cycle will focus mainly on business, career, finance, and other practical endeavors. It

will place you in circumstances that require leadership and a go-getter, decisive, and fearless approach. Consequently, this should be a good period for your professional life, almost regardless of your career. However, if interacting with others is a major part of your profession (sales, politics, education, etc.) you may find that you have less patience than usual and might need to guard against being overly assertive or abrasive.

As you may have guessed, relationship issues are less favored, partly because you will likely be less emotional (and less open to emotional drama) than usual. Also, you may be less social, due to the solitary nature of the 7. If you are in a committed relationship, put extra effort into making yourself available to your partner. If he or she keeps saying you aren't listening, it is probably because you are not listening.

Your Duality before your birth day in 2021 is 7 and 9

Having a 7 Essence during a 9 Personal Year, Richard, is an excellent combination for your personal life and inner growth. This the perfect time to take a step back, slow down, and re-evaluate who you are and where you want to go. The influence of the 7 helps you become more in tune with yourself and brings greater clarity about what is important to you. This period will be a time of deep internal change, so these insightful, analytical traits should serve you well.

You are beginning the last year of a nine-year cycle. A 9 Year is a time of transformation, tying up loose ends and preparing for what comes next. As your Yearly number it will deliver the events and circumstances you need to complete this challenge. The beginning of this period is usually kick-started by one or more external events such as a change in your career or relationship. This transformation will continue through the latter part of the year and well into the early part of next year.

Your Essence influences your feelings, mindset, and the approach you take. The sharp mind and analytical aptitude of the 7 can give you the insight and self-knowledge you need to set a new course. This period offers opportunities for the intellectual and spiritual growth that can bring long-term and deeply transforming changes.

Having a 7 Essence while you work through the metamorphoses of a 9 Year is quite fortunate. This is mainly due to the enhanced clarity and insight the 7 inspires, but also its ability to rein in your emotions. The 7 relies more on intellect than feeling, so the probability of making smart decisions is greater than it would be if you were more controlled by impulse and emotion. Your chief asset will be the ability to be objective about your circumstances.

Odd numbers tend to be more idealistic and impractical than even numbers, making this a less favorable time for your practical and professional life. It is always important to take care of crucial responsibilities and to keep things moving, but this year make your principal focus getting in touch with yourself, your future, and your happiness.

Your Duality after your birth day in 2021 is 3 and 9

All numbers divisible by three are creative. Your current cycle, Richard, combines a 3 Essence and 9 Personal Year, which means your creativity and originality should run particularly high this year. However, you may have noted these influences also have differing traits that are not as compatible.

Your yearly cycle is a 9, which (generally) demands a detached, mature, and thoughtful approach toward events and circumstances you encounter. During the same period, your 3 Essence will lend an energetic, playful, creative, and somewhat scattered state of mind. It will require concerted effort to create a harmonious balance between these conflicting characteristics.

Although a 3 Essence is usually challenging for business and career (all practical matters, really), it can work well in your professional life during a 9 year. The combination makes it easier for your inspiring, imaginative 3 to express enhanced creativity, and it helps the 9 let go of outmoded, unproductive methods. Had an even number ruled the year, a more single-minded focus would have been required.

This is the last year in a nine-year cycle. It will ask you to let go of goals, possessions, and relationships you have outgrown. It is a time to clear emotional baggage and outdated ideas. Change can be uncomfortable; but, like spring pruning, a painful cut makes room for new growth. Relationships will likely be reevaluated. This could lead to renewed commitment or making room for someone new. Romance is actually favored, as your charm and charisma are heightened during a 3 Essence.

YOUR PERSONAL MONTH

The influence of a Personal Month gradually changes from one month to the next over approximately five days at the end and the beginning of each month.

Your Personal Month for July-2020 is 8



Career and finances should be at the top of your priorities. Work hard and wisely. Combine practicality and vision. July is not a time to sit and stare into space, but to be on your toes, to keep your eyes wide open, and refrain from taking unnecessary risks, unless risk-taking is in your blood. For professional gamblers, this can be a very profitable period, but for those of us who live according to the simpler laws of effort and reward, this is a month to stay with the tried and true.

All affairs related to money should be handled with the utmost care. But let me be clear: This month is a rewarding time, and your chances that events will take a positive turn are great. If you are wise and cautious, you may increase your bank balance considerably. Nine-out-of-ten people in this combination -- 8 Month, 1 Year -- increase the strength of their financial positions.

This month also brings out strong emotions in personal relationships, both positive and negative. While a 1 and 8 combination, through the usual cycles of effort and reward, cause and effect, and good old-fashioned Karma, tends to increase stability and strengthen the positions of most people (not so if Karma is working against you), it has an almost opposite effect in the area of feelings. It shakes things up, calls out the white elephant in the room, and otherwise rocks the boat. The advice is to be open, tolerant, forgiving, and to refrain from judging -- lest you be judged.

If you are not yet romantically involved, this month may introduce you to someone special through work or business. New friendships and business partnerships are also common under this number sequence.

Your Personal Month for August-2020 is 7



The emphasis changes from outgoing to inward seeking. You are more serious now and self-reflective. You question the wisdom of some of your decisions and choices made during the past ten to twelve months. You keep to yourself and are generally less social.

You are engrossed in your work and feel a need to do a better job. Your desire for perfectionism is strongly enhanced, which results in self-criticism and impatience with others. At the root of this change in attitude is a spiritual need for clarity and understanding. You want more security, both internally, as well as in your worldlier roles. You would do well spending some time alone for contemplation and meditation. In this respect, August stands out during this otherwise "material" year.

Family and friends take a backseat during this period. There are strong feelings connected to your

relationships with your loved ones, but these are experienced and expressed more subtly.

Romance becomes more serious. You share mental, spiritual, and emotional experiences on the deepest level. There is no room for superficial exchanges. Your relationship with the person you are attracted to intensifies and becomes stronger as a result.

Your Personal Month for September-2020 is 8



September a month with great potential for your career and finances, especially to increase your finances for the long-term. It is a time to be aggressive and outspoken. Your authority is needed, and you will have to apply yourself one hundred percent. However, there is another side to this month. You may feel that you have reached the pinnacle of your career, or that work and other areas of your life have become dull and monotonous. You may feel you need a break. You are approaching a time of deep inner change.

Several times during your life you have reached a point at which you need to break out of a cocoon. All evolution is gradual, but periodically interrupted by sudden bursts of growth, or change.

You are at a stage in your life when you feel ready for such a change. However, you are not clear about the true nature of this change and, while you may feel inspired to force some practical changes now, you should approach this with care. Avoid impulsive decisions as well as any contractual arrangement that would tie you down for a long time. You need to rely on your own strength and feel confident that you have a certain amount of control over your own future. You should relax and let things develop at their own pace. Social events are highly favorable and there will be ample opportunity for that.

Your Personal Month for October-2020 is 9



October marks the beginning of the end of a certain era in your life. Now you begin to let go of certain expectations you have long held. There is a feeling of emptiness and of "what now?" The time has not yet come to respond to these feelings in a practical way. Now is the time to begin to become comfortable with the need to change. The changes contemplated involve both personal and professional life.

For these reasons, October could become an emotional time. Some melodrama and role playing are actually a subconscious way for you to test the people around you, and the depth of their commitment. You are also testing your own position towards people, career, environment, spiritual beliefs, and other aspects of your life. You have, even if you are not aware of it, already begun the process of selecting what you want to remain in your life and what you want to discard.

This process, which continues through different stages over the next 2 years, is natural and nothing to be

afraid of. You are entering a period of reawakening. This means a letting go of some of the comfort and security that surrounded and protected you for many years.

Start giving some of your energy to a good cause that benefits others. Ultimately, it will benefit you. It takes the spotlight of your doubts and questions and gives you strength and confidence.

For October, practical matters can be handled with ease. It is much better to pay off debts than to incur new ones. Completion is favored over new starts. It is a time to tie up loose ends, not so much to begin new projects. It is a time to clean up and prepare for new things coming into your life.

You are not in the right mood to pay much attention to romance or personal relationships of any kind, unless it's to test the strength of the relationship. You may be a little judgmental and self-righteous and will need to guard yourself against this sort of thing.

Your Personal Month for November-2020 is 1



The month of November brings confidence, independence, and individuality. Now, you are driven to take up new challenges, tackle new projects, and get a firm grip on your life. You have energy to spare and you use this to inspire and motivate others. You feel that there is nothing you can't deal with. You are ambitious and result-oriented. You receive an opportunity that will have long-ranging effects on your life. You are confident, but also a bit stubborn and hardheaded. You are direct and not as sensitive to other people's feelings as usual.

This is a good time for business and finances. It is a time to be decisive and adventurous, not a time to be conservative. Courage and originality are key ingredients needed to take full advantage of this cycle. You are more stable and outgoing in your personal life, much to the delight of friends and relatives. You are also generous and inspiring, but not in the mood to deal with the petty stuff. You are a little impatient.

Romance may prove to be the most challenging aspect of this period. The chances of meeting someone is good, but your approach may be too aggressive and lacking in sensitivity. If you are married, or otherwise committed, a small warning: not everyone is on the high curve of his/her cycle, so be patient.

Your Personal Month for December-2020 is 2



December shifts the focus to relationships and all affairs of the heart. Co-workers are demanding, not only in work-related matters, but also in personal areas. You may catch some flack or become involved in conflicts that don't appear to have anything to do with you. All your tact and diplomacy are needed to maintain harmony in the work place.

However, you are better equipped to deal with sensitive affairs than usual and you manage to diffuse most of

these potentially explosive affairs.

Pretty much the same experiences await you regarding relationships with relatives and friends, but here too, you are able to keep the peace.

Your intuition and sensitivity are your strongest assets during this month.

There is, however, also a need to stand up for yourself. Someone is about to claim credit which rightly belongs to you. Again, diplomacy and tact are required to solve this problem. This is also a good month for negotiation and financial affairs, particularly concerning loans and mortgages.

Romance can be powerful but may cause problems when money is involved.

Your Personal Month for January-2021 is 1



January brings progress as well as some turmoil. Your career offers opportunities that should be taken advantage of, but you may also be wondering if you want to continue on the path you have chosen. A change of course may be taking shape. You may want to focus more on the ideas you had at the beginning of your professional life. Even if you do not have a career, a return to the idealistic views you had at an earlier time cannot be avoided now.

A similar desire for purity and idealism influences your relationships with friends and relatives. You find yourself confronting some of the people close to you. You may decide that some of your relationships are no longer desirable.

You experience emotional ups and downs, caused by a need for confirmation of your love on one hand, and a tendency to be critical and judgmental on the other. You are aggressive and emotional at times. This combination may shake the foundations of many of your relationships. Undoubtedly, some of these foundations may crack, but others will prove to be strong and remain undamaged.

Financially, this is a time to be extremely careful.

Your Personal Month for February-2021 is 2



February awakens you to many of the underlying factors that influence your career and personal life. You are highly intuitive; you experience strange and vivid dreams; and you gain insights that border on psychic premonitions. At the same time, you continue to be vulnerable in the emotional area. Any kind of criticism can devastate you. You should avoid confrontations. You are in a position where you can gain considerable understanding of the

motivations and desires that influence you, as well as others.

This is an important and valuable time, because you are learning much about the true nature of human beings, including yourself. The challenge here is to see yourself and others in a spiritual light, with love and forgiveness.

Some people who go through this particular cycle experience bitterness and anger. For others, this cycle brings faith and gratitude. For everyone, the impressions are lasting.

Romance is powerful; you see and hear and feel more fully than usual, which brings an added intensity to the experience of love.

Your Personal Month for March-2021 is 3



Whenever the number 3 takes center stage, it lightens things considerably. You are not nearly as vulnerable as last month. You are more playful. You express yourself easily and you manage to inspire and motivate others. You receive some positive information about your career and your financial status. Meanwhile, you are considering some big changes in these areas of your life. You may want to keep your thoughts to yourself or share them only with one or two of your most trusted confidants. You are not ready to make decisions or take steps that are irreversible, but that time will come soon.

This is an exciting time, when everything seems more intense, more alive. You are more creative and communicative.

Richard, you should take the time to enjoy yourself. Go on a vacation. Visit friends. Be social. Give yourself a break. Romance is favorable, but you have to guard against irresponsible and superficial behavior.

Your Personal Month for April-2021 is 4



April requires hard work, an eye for details, and dependability. Your career is a top priority and requires much of your attention. This is a difficult month with frustrations and a sense of urgency. Perseverance is the key.

There is another feeling that starts moving to the foreground. You feel a little tired, ready to surrender. Your energy level is lower than usual, and this makes it harder to keep up with your duties and responsibilities. However, this is not a good time to slow down. It is a time that can bring opportunity and an unexpected insight into a new direction in life. You are at a point in your life when you feel that you have been stagnant. Change is needed.

This month will bring some practical insight and ideas as to how this change can be accomplished. This is a good time for business ventures and investment. It's also a good time to work on the house and garden.

Romance is understated, but emotional stability is hard to maintain. Don't make many any big changes or decisions in the emotional realm for now.

Your Personal Month for May-2021 is 5



May brings many changes and ideas that start you in a different direction. You are restless and impatient. Your energy is scattered but you are ready to make a big step forward. A move of residence or a travel will bring inspiration. You are at an important stage in your life where you feel a bit in limbo, but you also know that a change for the better is imminent. You feel excited and confused at the same time. You do not really understand what is going on, and the motivations that have guided you for many years now seem outdated. You question your underlying values and desires. You feel a loss of direction. Your best approach is to wait things out. Do not start any new endeavors unless you are very sure you will follow through on them.

Social events are highly favorable. You need to be around people. You need to be loose and enjoy yourself. As I mentioned earlier, you are going through enormous changes this year and next year, and for that reason, interaction with others is therapeutic. It helps you deal with the turbulence that takes place inside.

This month brings much progress and a new beginning. This 9 Personal Year has been a year of letting go, next year is a time of renewal, almost rebirth.

Your Personal Month for June-2021 is 6



This month brings stability, strength, and understanding of yourself and the many roles you play in this life. Some relationships may undergo a test this month. This whole year is a time of letting go of certain people, behaviors, and roles that you have outgrown. June is particularly important in sorting out your feelings for others. Relatives and friends seek your company, but you may respond with aloofness and indifference.

An important challenge this month is to be honest and open in your relationships. You may tend to bottle-up your feelings.

This is a good time for career and finances, even if you feel a lack of interest for these matters. Romantic relationships are particularly fragile right now. However, if your love-relationship survives this period, you know that it is based on true substance. It will be stronger and lasting.

Your Personal Month for July-2021 is 7



July represents a time of insight and awareness. You start to realize the magnitude of the deep inner changes that are taking place, and this fills you with a combination of fear and excitement. You know that the time has come to face up to important decisions that will affect your life, as well as the lives of those close to you for a long time to come. Your fear is based on your indecision and inability to know if what you want to do is right. Your excitement comes from the knowledge that at least something is happening. In this situation, the key is to choose what feels right. Rely on your heart and your intuition and have faith in yourself and your Creator.

Richard, your career and finances are not priorities, except when they relate to plans you may have for the future. This is a time to prepare for the long-term, not to reach for immediate rewards.

YOUR PHYSICAL TRANSIT

The individual letters of your name are used to find your Transits.

Your name is like music that vibrates in time; each note, or letter, has a specific duration and influence over the course of your life.

Your life can, therefore, be seen as a musical score, with individual letters making specific contributions at given points, just as notes in a musical piece give it its rhythm, character, and nuance.

The Transits appear as part of your Progressive Chart and will tell you much about specific influences taking place in your life during given years.

Your Physical Transit for age 41 and 42 is D



Keep an eye on your health during this transit and consider reevaluating your diet and exercise habits. Preventive measures are key to your health.

You may need to work at expressing your feelings this year and might want a loving shoulder to cry on. Love relationships could be somewhat strained, but they will be easier if you can share your feelings.

The D transit brings opportunities for growth and heightened self-confidence. There is also an increased chance for travel.

YOUR MENTAL TRANSIT

The Mental Transit is based on your middle name

Your Mental Transit for age 41 and 42 is O



This is a time of strong emotional experiences, which can affect your health if you are not mindful. You may find yourself worrying unduly. It is likely that more responsibility will be placed on your shoulders, with sensitive, emotional issues involved. You will find yourself more interested in religious, philosophical, and physical studies. Your leadership abilities will be heightened during this transit.

YOUR SPIRITUAL TRANSIT

Your Spiritual Transit is based on your last name.

Your Spiritual Transit for age 41 is T



This is a time of strain and high-strung emotions. You are willing to sacrifice and carry your burdens heroically, but you will need to guard against self-pity. You benefit from solitude and meditation.

You are looking for new activities and are eager to learn. You have a strong desire for knowledge. This is a good and rewarding time for business and new partnerships but guard your territory against those seeking to interfere in your work. Opportunities for travel are possible.

Your Spiritual Transit for age 42 is E



The E Transit helps us feel inspired and helpful. It brings increased possibilities for travel and changes in your career or residence. You are more attracted to new and adventurous experiences, including love affairs or marriage.

Although the E is a good letter for finances, you may be less focused or carry a frivolous attitude, which could adversely affect your chances for material progress.

You may find yourself attracted to a new religion or philosophical idea.

YOUR ESSENCE CYCLE

Your Essence number indicates the lessons you will be dealing with during that year. It says a great deal about how you will perceive your environment. It also gives clear advice on how you can be most successful during the year; which types of behavior will be supported by your milieu and which ones will be less effective.

If one or more of your Transits change after your birthday this year, you will find two Essence cycles. If you only have one Essence, it means none of your Transits changed.

Your Essence for age 41 is 3



Your ability to express your self will reach an all-time high. Any talent you possess in the arts -- especially in writing, acting, or other performing arts -- will be greatly enhanced. This is a period of success through personal creativity. You have much opportunity to advance yourself and career through your own personal expression, charm, and creative talent. This is a social time, filled with much fun and friendship. You will feel lighter, fresher, and more alive than in previous years. It is as if life has relieved you of a burden, allowing the more creative, upward, and joyful energies to flow more freely.

People are naturally attracted to you. They sense your joie de vivre, your spirit, and creativity. Your challenge is to focus your heightened creativity on a worthwhile task. Discipline is essential. Choose a goal worth reaching. Pour your energies into something that will last. In this way, you will emerge from this period having accomplished something worthwhile, and learned to harness your creative abilities. If you fail to focus, you will likely spend your opportunity and creative urges on loose talk, superficiality, and socializing.

This is an emotional period. The upward, heart-centered energies are peaking, bringing with them many old emotional issues. You can easily exaggerate the importance of an unkind word, or react too emotionally to a troubling situation. In short, you need perspective now.

Richard, you are in a highly volatile period, making you highly creative, sensitive, and given to emotional mood swings.

You are highly romantic and given to fantasy. There can be many wonderfully romantic times; however, it is important to avoid being swept away by your fantasies. Do not fail to see people for what they are.

This is a time when you will learn the value of your personal expression, and your own uniqueness. It is a time of personal accomplishment and advancement.

Your Essence for age 42 is 6



This is a time of responsibility, duty, family matters, and high ideals. Richard, you will be called upon to support others and maintain a high life condition while you do it. Others look to you as an inspiration and a source of guidance. There is an element of self-sacrifice present in that you must serve those closest to you. Unselfishness and a willingness to be of help to others are the keys to your success.

You will likely experience advancement in business, career, and financial matters. Progress comes more easily during this period, as new opportunities open up to you. At the same time, your achievements bring added responsibility and new demands. You will have to devote yourself entirely to the task at hand to realize your goals.

This can be an emotional period, as family members may be demanding. The whole issue of love comes to the forefront. Your ability to love and be loved will become starkly clear. This is an essence during which many marriages and divorces take place. People discover how much they truly love their partner, or how little love they have in their lives.

Protect your family relationships. Work to maintain harmony in your home. Especially stay focused on the needs of children.

There can be a domineering figure in your life who can oppress you during this time. The key is to be balanced and centered when dealing with all authority figures. Refuse to act rashly or emotionally. Remain focused and in harmony with your long-term goals.

If you keep a strong hold on your ideals, you will gain many supporters and admirers. This brings many great rewards and much appreciation. New and lasting friends come into your life now, and many seek to advance you along the lines of your abilities.

There is a strong artistic urge present. Those with artistic talent, or already working in the arts, will find their abilities greatly enhanced, with many new and rewarding chances for advancement.

Most people under the 6 Essence will improve their lives and experience growth in their career goals.

YOUR PERSONAL YEAR

Your Personal Year number is a strong indication of the trends and circumstances you experience during the year ahead. Your Personal Year cycles are based on the Universal Year cycles and, therefore, run concurrently with the calendar year. (Transits and Essence cycles are based on the letters of your name and run from birth date to birth-date.) There are nine personal year numbers in a complete Epicycle.

Each Epicycle reveals the progression of a specific part of your personal evolution. Your progress along this Epicycle can be seen quite logically, from the beginning of a growth period to the conclusion or culmination of that process. The 1 personal year describes your first steps in a new direction. The years that follow indicate your progress along this path, concluding with your 9 Personal Year, which completes the cycle.

Below is a description of your current Personal Year. It indicates where you are on the 9-year Epicycle.

Your Personal Year cycle for 2021 is 9



This is your year to finish up all unfinished business, to clean house and make room for new things. On a material level this is a good time to get rid of unnecessary weight, to give away or sell what you do not need anymore and to pay off old debts.

On a spiritual level you will experience a different mode altogether. Your attention should turn to others and their needs, find ways to be of help and give time and energy to worthwhile causes. You must lighten your burden of questions and doubts and the best way to do so is by directing your attention to another direction, away from yourself and you will find yourself becoming lighter and more in touch with yourself. This is a time of completion, problems can be solved and over with, strained relationships relax or disappear, the sources of stress in work or business can be better understood and dealt with. Be social and communicative, enjoy music and other arts. Your creativity is higher than usual.

There can be some difficulties this year due to your desire to face obstacles and overcome them, decisions have to be taken and courage and strength may be severely tested several times, this is not going to be an easy year all the time but you will feel relieved and on the brink of a positive breakthrough by the end of this year. This is the end of a nine year epicycle and will you will feel many times the excitement of a new and promising era when optimism is your friend but you will also experience the fear of letting go, however the more you let go the more room there is to be filled during the next epicycle.

Your Personal Year cycle for 2022 is 1



Be ready for major changes. You will be inspired to start new projects or enterprises. You will feel a strong forward push toward new goals. This is a time for vision and planning. Share your dream with others; make plans, get the necessary support, but, above all, rely

on yourself as the driving force. Be decisive!

You are starting a new nine year Epicycle. Everything you do now will affect your future. Do not hold back the inner force of creation. Be direct, daring, and bold. You will have more confidence and determination this year, particularly in comparison with last year, which was a time of letting go. This year represents a time of birth. It's a time to take charge and to apply yourself to your dream.

This is also a good time to make the personal changes you have long wanted to make: Start a diet and/or an exercise program, or begin a new course of study.

There may be some emotional turmoil, especially in the first two or three months. It takes a while to get the ball rolling. There are many changes you must make and much work to be done. Be open-minded, organized, and focused. Avoid distractions and procrastination. You are at a crossroads. You will need courage and a clear head to stay on the right track. This is a year of opportunities.

The key months in your year ahead are March, in which you are able to lay the foundation to your plans; April, in which changes take place such as a change of residence or career; July and August mark a time in which you will see the fruits of your labors begin to take place; October represents a major turn in events, often fraught with emotional turmoil; the fall marks a coalescing of your plans into more concrete form.

YOUR DUALITIES

How the yearly cycles affect each other.

Your Essence and Personal Year cycles are distinctly separate energies that influence you in different ways. Your Essence reflects your mental, emotional, and spiritual state of mind at a particular time in your life and feels like an internal influence; it's a stage in your personal evolution. Your Personal Year cycle, however, feels more external.

Your Essence and Personal Year cycles overlap creating a duality which produces its own influence. Most importantly, it tells us how you can get the most out of your mix of Personal Year and Essence cycles by looking at their combined influence.

Personal Year cycles run concurrent with the calendar year and change every year, while Essence cycles run from birthday to birthday and can be anywhere from one to eighteen years, sometimes even longer. Therefore, you can have either two or three Dualities during any 12-month period. Three, if your Essence changes (one before your birthday, one after your birthday, and another when the new year starts). If your Essence doesn't change, you have two Dualities, one for each calendar year.

For the purpose of Dualities, Essence cycles with Master Numbers (11, 22, or 33), or Karmic Debt numbers (13, 14, 16, or 19) are reduced to single digits, as their effect in the context of Dualities is indiscernible.

Your Duality after your birth day in 2021 is 3 and 9

All numbers divisible by three are creative. Your current cycle, Richard, combines a 3 Essence and 9 Personal Year, which means your creativity and originality should run particularly high this year. However, you may have noted these influences also have differing traits that are not as compatible.

Your yearly cycle is a 9, which (generally) demands a detached, mature, and thoughtful approach toward events and circumstances you encounter. During the same period, your 3 Essence will lend an energetic, playful, creative, and somewhat scattered state of mind. It will require concerted effort to create a harmonious balance between these conflicting characteristics.

Although a 3 Essence is usually challenging for business and career (all practical matters, really), it can work well in your professional life during a 9 year. The combination makes it easier for your inspiring, imaginative 3 to express enhanced creativity, and it helps the 9 let go of outmoded, unproductive methods. Had an even number ruled the year, a more single-minded focus would have been required.

This is the last year in a nine-year cycle. It will ask you to let go of goals, possessions, and relationships you have outgrown. It is a time to clear emotional baggage and outdated ideas. Change can be uncomfortable; but, like spring pruning, a painful cut makes room for new growth. Relationships will likely be reevaluated.

This could lead to renewed commitment or making room for someone new. Romance is actually favored, as your charm and charisma are heightened during a 3 Essence.

Your Duality before your birth day in 2022 is 3 and 1

Richard, you have a particularly promising and harmonious combination of cycles. The events and circumstances created by the dynamic 1 will deliver opportunities for you to be original, daring, independent, and aggressive (particularly in your career or business). Although your 3 Essence text mentioned mood swings, that aspect of the 3 is usually diminished during a 1 year.

The 3 will lend an optimistic attitude and inspiration to make a new start or take a re-energized approach to your goals. The 1 helps you think-outside-the-box. In this way, your 1 heightens the 3's talents of creativity, imagination, and the ability to communicate ideas. However, the 3 can be challenging for the ambitious 1, as it tends to be impulsive, scattered, and somewhat irresponsible.

Keep an eye on your motives and be clear about your goals. Success will require effort, discipline, and determination. Although your 1 Personal Year will require that you bring discipline and efficiency to the table, your creative, playful, scattered state of mind could be too distracted to deliver.

The dynamic energy of the 1 and charismatic spirit of the 3 are positive for both your professional and personal lives. They help refresh and re-ignite relationships, even if there have been challenges for some time. Romance is also highly favored.

Your Duality after your birth day in 2022 is 6 and 1

Richard, after reading your 6 Essence and 1 Personal Year chapters, you may be wondering how these very different numbers will affect you. Although they differ in other ways each of them is quite practical, so they should work well together in both your professional and personal life. Your 1 Personal Year inspires (and requires) increased drive and effort toward your goals, and your 6 Essence will help you accept more responsibility and expand your range of influence (in all areas of your life).

As you transition from last year's 9 to your current 1 Personal Year, you should begin to feel a change in yourself and your circumstances. The start of a new cycle can feel unstable while things are in flux, but your energy level and confidence should increase as you find the direction you want to pursue.

To use an analogy, last year was a time for letting go of excess baggage, like a balloonist tossing ballast to gain altitude. This year you have the opportunity to use the wind behind you to move quickly forward. Your best approach for this period is to carefully consider your priorities and schedule your time and resources shrewdly. Streamline your life as much as possible, and don't waste time on minor issues. Fortunately, this

combination usually finds it fairly easy to garner the support and cooperation of others.

This is also a great team for making healthy lifestyle changes. If there is room for improvement, consider increasing your commitment to an exercise regime or nutrition program. In a way, you are beginning a new chapter in your life; the more speed you gain now, the farther it will take you.

YOUR PERSONAL MONTH

The influence of a Personal Month gradually changes from one month to the next over approximately five days at the end and the beginning of each month.

Your Personal Month for July-2021 is 9



July is both emotional and demanding. It is a month to take care of loose ends.

Relationships that have been rocky of late will reach critical mass, to be worked out and deepened, or separated entirely. This is a testing period for relationships in all areas of your life. The 9 and 2 combination -- diplomatic, sensitive, and service oriented numbers --

advises that you avoid confrontations. Work with issues quietly and patiently.

At the same time, it is an excellent period to look inward and acknowledge your needs and desires. Let go of all that you have outgrown, including people, situations, material objects -- anything that you have outgrown. This month is your opportunity to avoid becoming an emotional and material packrat. July is a time to empty your cup and make room for new gifts coming your way. It is a transition period. You will likely experience deep emotions, even nostalgia, and melancholy. At times, you may feel exhausted. Such feelings are not altogether unpleasant. There is a cleansing and healing taking place at a very deep and personal level. You are not entirely conscious of all that is happening, and consequently you may have difficulty expressing your feelings to others. You may sense that you do not fully understand yourself. Give it time and much will be revealed to you.

An opportunity to be involved in a good cause may present itself, and your sacrifice will help you achieve stability and inner strength. This is a good time financially. Some payment may be received for something you'd forgotten, or for reasons you do not expect.

July is a month that requires balance: you are feeling emotional, but at the same time you must also focus on the needs of others. If you indulge too much in your feelings, especially self-pity, you will suffer more self-doubt than if you remain balanced between your needs and service to others.

Your Personal Month for August-2021 is 8



August brings financial matters to the foreground. Take a close look at your financial situation and adjust your lifestyle accordingly. Pay off debts. Tie up loose ends. Clean up this area of your life.

Often, an 8 Personal Month, 9 Personal Year brings a stroke of luck; a payment from a forgotten source, or an inheritance. Use any extra income you might have to pay off your debts. You are facing a future that requires some risk taking, or investment. Perhaps you have been thinking about a complete career change or

starting your own business. Either way, you need to get a clean slate before the end of the year.

You also receive recognition and compliments for effort put out in the past, which may result in a promotion.

Romance is in better shape than the last two months. If you are committed to someone and have experienced some troubles in the relationship, you will find stability and comfort this month. If you are single, you may meet someone through work or business.

Your Personal Month for September-2021 is 9



This is the month when your desire for change reaches a climax. You are taking steps to implement changes you have been considering for some time. Nothing is stable right now, but that should not worry you. You are making progress in hidden ways. You feel insecure about the future, but you rightly know that these changes have to be made. There is a lot of adjusting that has to be done, not only for you, but also for the people close to you.

More than at any other time this year, you let go of the old and prepare for the new. This takes place in every area of your life; spiritual, emotional, and material. However, this is not a month to make impulsive decisions and starting anything new should be postponed until very late this month or next month.

A disappointment in romance is possible but will clear the air for future engagements.

Your Personal Month for October-2021 is 1



October is a month of new beginnings, new people, and renewed energy. While most of this year feels like the end of a long day of hard work, with low energy and a desire to put your feet up, October feels like you just had cup of coffee. You are ready to get started, to roll up your sleeves and tackle whatever project is in front of you. This is a time to aggressively pursue the plans you have made in the past. It is a time to act, not to dream or question. Take a chance. Show courage.

This is also a time that requires independence and self-confidence. Don't let the cautious words of others slow you down.

There is some danger connected to financial wheeling and dealings. Be very careful who you trust with your money. Friendships are renewed. You may also meet someone you haven't heard from in some time and this person will play a role in your plans for the future.

Romance is favored, particularly if you are single. You may meet someone who becomes a permanent fixture in your life.

Your Personal Month for November-2021 is 2



You may find yourself wondering what happened to last month's energy. You feel a little burned out and you are not sure about the direction your life has been taking in the past several months. You may question whether you are trying to change too much of your life.

You are moodier than usual and don't seem to be able to get things started. You are extremely sensitive and take the opinions of others more serious than usual. This is a time to take things slowly, to spend time in self-reflection and contemplation, to find strength and stability in yourself instead of in the circumstances around you.

Your relationship to the people close to you improves and a lot of healing takes place there. Romance also is highly favorable, particularly if you do not try to make the impression that you are stronger than you really are.

You are more susceptible to illness and would do well to refrain from alcohol or anything else that weakens your system.

Your Personal Month for December-2021 is 3



It's time to lighten up. Be playful, enjoy yourself. Don't take things too seriously. It is time to recharge your batteries. There will be ample opportunity for social events and you should take advantage of that. Your creativity is enhanced, and so is your sense of humor.

This is not a time to force any issues. Let things happen at their own pace. You are approaching a time of more energy, more opportunities, and progress, but before that happens, take this month to rest and relax. You are entering a 1 Personal Year which brings much progress and a new beginning. This 9 Personal Year has been a year of letting go, next year is a time of renewal, almost rebirth.

Your Personal Month for January-2022 is 2



January is not a month to make important choices or decisions without a lot of careful consideration. Begin this process by taking a critical look at your current state of mind. It's a month of some confusion and self-doubt. More mercurial than usual, you will likely switch from optimism to pessimism and back again. This is to be expected when you go

through the kind of deep and personal transformation brought on by a change of long-term cycles; the last year of the previous nine-year cycle and the first year of the incoming nine-year cycle. This period is invariably accompanied by many small and large changes.

Your transformation can be compared to a low-level reformat of your inner hard-disk. When the job is done,

much of the information is replaced, gaps are closed, and the bugs are ironed out. You can look forward to a time of greater self-confidence, more energy, and a refreshed and more positive outlook on life.

A 1 Personal Year, 2 Personal Month is highly charged in the areas of romance and friendships. You may well meet someone who will touch your heart deeply. Friendships intensify and can be very comforting and healing.

You will likely find yourself being more helpful and involved in the lives of others, particularly as a counselor or adviser. The energies implicit in the month give you greater sensitivity to feelings -- yours, as well as those of others. You will be tactful and capable of creating harmony where there was turmoil. At times, however, you may be overly sensitive and not handle criticism well.

The month starts slowly and with some difficulties. However, once you've passed the mid-point, you increasingly gain confidence, direction, and momentum toward your goals.

Your Personal Month for February-2022 is 3



February brings reasons for optimism, there is a sense of promise and new beginnings in the air. You see your direction a little clearer, which causes you to lighten up and become more social, especially during the latter part of the month. Your upbeat attitude draws people, as well as support, often from unexpected sources.

A new project or business venture ignites your excitement, energy, and motivation, all of which you manage to communicate clearly to others, thereby motivating them. This is a time for ideas and plans more than action. The actual work does not start until next month, which is fortunate, because focus and discipline are not your strongest qualities during most of this month.

You are quick-witted, and your sense of humor is alive and brighter than it has been for some time. Take time out for leisure and relaxation. Recharge your batteries, you will be burning plenty of juice next month.

Romance is exciting and promising. Your charisma and self-expression are improved, and you feel more comfortable talking about your feelings, your expectations, and your dreams.

Your Personal Month for March-2022 is 4



Now is the time to deliver and show yourself and everyone around you, that you are able and willing to do whatever it takes to reach your goals. It is a month to put your nose to the grindstone and to work on all the details. March is also a time when your ability to plan and organize projects is greatly enhanced. So, too, is your clarity of mind. You gain confidence in your abilities, and yourself. It's time to move; to make things happen. Do not procrastinate. Do

not avoid work or effort. Slacking would be a serious mistake.

March can also be a little frustrating because so much of your energy will have to be directed to repetitive and routine duties and activities. However, in spite of the detail-oriented, plodding feel, this is a time that brings opportunities and real progress. This could even be a breakthrough time when you overcome an obstacle, real or perceived, that has dogged you for a long time.

It may be a little surprising, therefore, that against such a serious and work-oriented backdrop, romance can bloom. Someone is impressed with your down-to-earth, go-getter's approach and your can-do mentality. You may find yourself in demand.

Your Personal Month for April-2022 is 5



As explained earlier in your January forecast, this year and last combine to bring about major changes. That also includes changes in many practical areas of your life, and April brings many of them to the surface. There can be a change of residence or office. Travel, sometimes quite unplanned, is very likely.

April could become quite a dynamic and hectic month, but also adventurous and exciting. Consequently, this period requires flexibility, and a willingness to accept change. You have to adapt, respond quickly, and embrace change as opposed to fighting it. The more you allow yourself to flow with the circumstances, the easier and more successful this month will be. Be ready for surprises. There is a sense of randomness and a lack of control which, to many of us, is frightening. No need to worry, many of these changes, once accepted, will actually streamline your life and make progress easier.

Your ability to promote yourself and your ideas is also enhanced. You will find that you have an uncanny talent to be in the right place at the right time this month. You will be able to advertise your talents and abilities at work as well as at social events.

With all this excitement, it may be hard to concentrate and focus on the job at hand. You'll need self-discipline or you may see much of your energy wasted. Unless you manage to concentrate and apply yourself, you may realize at the end of this month that you did not get a lot done.

Romance and social activities may tempt you to be self-indulgent and perhaps irresponsible. Be careful not to let this month's vibrant energy get out of hand.

Your Personal Month for May-2022 is 6



Love, romance, and commitment play an important role whenever a 6 Month teams up with a 1 Year. There is the possibility of a new relationship, the birth of a child, or marriage. It is a month of responsibility, unselfish giving, and a willingness to devote time and energy to the needs of others. Domestic and community matters move to the foreground and have to be given priority. Sometimes, this combination of numbers causes long slumbering discord between couples to surface and be dealt with.

This is a time when the heart rules and emotions run high. It can cause both extremes -- either deeper commitment and more lasting love, or separation and divorce. Honesty is essential to a positive development of the month. You may find yourself tempted to take the easy way out in some awkward situation, perhaps by lying or being secretive. However, that is likely to backfire and can become ugly and destructive, particularly during this month.

In general, this is a good time for career and financial matters; promotion is possible, as is a windfall in the form of an unexpected tax refund or an old debt paid back. This sequence of numbers is also more likely to resolve legal issues or other matters that pit you against large institutions, corporations, home owner associations, or some other faceless entity.

With so much energy dedicated to the heart, to love and emotions, it may seem that your sense of justice, your honor, and your moral values are tested more than once. Don't let opportunities to make a stand, or to right a wrong, slide by. Few feelings are more devastating than regret.

Your Personal Month for June-2022 is 7



This month offers time and opportunity for contemplation and insight. Career and romance do not require as much attention as your need to understand your own motivations and desires. Don't make the mistake of feeling guilty for not carrying your load, or for not working hard enough. That is not what this month is about. Keep up your sails, do what you have to do to avoid problems, but beyond that, let the wind do the rest. Take the time to dwell on your dreams and hopes, find clarity about what you want out of life. Most importantly, don't be afraid to confront yourself.

Your work and other duties take second place this month, however, you may well discover information, through research or by talking to the right people, that will help further your career.

This is not a good time to spend money, take out a loan, invest, sign contracts, or otherwise make long-term business commitments. Social activities are also better kept to a minimum, unless it involves deep or intimate conversations with family or close friends.

Your Personal Month for July-2022 is 8



Career and finances should be at the top of your priorities. Work hard and wisely. Combine practicality and vision. July is not a time to sit and stare into space, but to be on your toes, to keep your eyes wide open, and refrain from taking unnecessary risks, unless risk-taking is in your blood. For professional gamblers, this can be a very profitable period, but for those of us who live according to the simpler laws of effort and reward, this is a month to stay with the tried and true.

All affairs related to money should be handled with the utmost care. But let me be clear: This month is a rewarding time, and your chances that events will take a positive turn are great. If you are wise and cautious, you may increase your bank balance considerably. Nine-out-of-ten people in this combination -- 8 Month, 1 Year -- increase the strength of their financial positions.

This month also brings out strong emotions in personal relationships, both positive and negative. While a 1 and 8 combination, through the usual cycles of effort and reward, cause and effect, and good old-fashioned Karma, tends to increase stability and strengthen the positions of most people (not so if Karma is working against you), it has an almost opposite effect in the area of feelings. It shakes things up, calls out the white elephant in the room, and otherwise rocks the boat. The advice is to be open, tolerant, forgiving, and to refrain from judging -- lest you be judged.

If you are not yet romantically involved, this month may introduce you to someone special through work or business. New friendships and business partnerships are also common under this number sequence.

YOUR PHYSICAL TRANSIT

The individual letters of your name are used to find your Transits.

Your name is like music that vibrates in time; each note, or letter, has a specific duration and influence over the course of your life.

Your life can, therefore, be seen as a musical score, with individual letters making specific contributions at given points, just as notes in a musical piece give it its rhythm, character, and nuance.

The Transits appear as part of your Progressive Chart and will tell you much about specific influences taking place in your life during given years.

Your Physical Transit for age 42 is D



42 for Keep an eye on your health during this transit and consider reevaluating your diet and exercise habits. Preventive measures are key to your health.

You may need to work at expressing your feelings this year and might want a loving shoulder to cry on. Love relationships could be somewhat strained, but they will be easier if you can share your feelings.

The D transit brings opportunities for growth and heightened self-confidence. There is also an increased chance for travel.

Your Physical Transit for age 43 is R



43 for You have deeper understanding and insight during this transit. It is a time to deal with money, power, and authority. You have an opportunity to elevate your financial status and personal growth. This is a period where you are likely to meet the best and the worst. You must exercise caution in everything you do and every decision you make. Be aware of your surroundings.

YOUR MENTAL TRANSIT

The Mental Transit is based on your middle name

Your Mental Transit for age 42 and 43 is O



This is a time of strong emotional experiences, which can affect your health if you are not mindful. You may find yourself worrying unduly. It is likely that more responsibility will be placed on your shoulders, with sensitive, emotional issues involved. You will find yourself more interested in religious, philosophical, and physical studies. Your leadership abilities will be heightened during this transit.

YOUR SPIRITUAL TRANSIT

Your Spiritual Transit is based on your last name.

Your Spiritual Transit for age 42 and 43 is E



The E Transit helps us feel inspired and helpful. It brings increased possibilities for travel and changes in your career or residence. You are more attracted to new and adventurous experiences, including love affairs or marriage.

Although the E is a good letter for finances, you may be less focused or carry a frivolous attitude, which could adversely affect your chances for material progress.

You may find yourself attracted to a new religion or philosophical idea.

YOUR ESSENCE CYCLE

Your Essence number indicates the lessons you will be dealing with during that year. It says a great deal about how you will perceive your environment. It also gives clear advice on how you can be most successful during the year; which types of behavior will be supported by your milieu and which ones will be less effective.

If one or more of your Transits change after your birthday this year, you will find two Essence cycles. If you only have one Essence, it means none of your Transits changed.

Your Essence for age 42 is 6



This is a time of responsibility, duty, family matters, and high ideals. Richard, you will be called upon to support others and maintain a high life condition while you do it. Others look to you as an inspiration and a source of guidance. There is an element of self-sacrifice present in that you must serve those closest to you. Unselfishness and a willingness to be of help to others are the keys to your success.

You will likely experience advancement in business, career, and financial matters. Progress comes more easily during this period, as new opportunities open up to you. At the same time, your achievements bring added responsibility and new demands. You will have to devote yourself entirely to the task at hand to realize your goals.

This can be an emotional period, as family members may be demanding. The whole issue of love comes to the forefront. Your ability to love and be loved will become starkly clear. This is an essence during which many marriages and divorces take place. People discover how much they truly love their partner, or how little love they have in their lives.

Protect your family relationships. Work to maintain harmony in your home. Especially stay focused on the needs of children.

There can be a domineering figure in your life who can oppress you during this time. The key is to be balanced and centered when dealing with all authority figures. Refuse to act rashly or emotionally. Remain focused and in harmony with your long-term goals.

If you keep a strong hold on your ideals, you will gain many supporters and admirers. This brings many great rewards and much appreciation. New and lasting friends come into your life now, and many seek to advance you along the lines of your abilities.

There is a strong artistic urge present. Those with artistic talent, or already working in the arts, will find their abilities greatly enhanced, with many new and rewarding chances for advancement.

Most people under the 6 Essence will improve their lives and experience growth in their career goals.

Your Essence for age 43 is 2



You must learn to cooperate with others in order to accomplish some greater good. This is not a time to lead, but to follow. You must be content to draw your guidance from the environment and those in positions of greater power. You must maintain your own center, but avoid arrogance, rigidity, and stubbornness. The more you insist on your own priorities, the more resistance will you meet. This is a period of partnerships. Your success depends on your ability to work with others.

You will be extremely sensitive and intuitive. Your powers of understanding will be at an all-time high. These abilities will give you the insight you need to perceive subtle changes in people and situations. You will therefore be better able to adapt to changing circumstances.

Your intuition makes it possible to accomplish great tasks, even though you may not be in a leadership role. The reason: you instinctively know how to react to change, and to gently advise people to go in the right directions.

Your role as an advisor or confidant is the key to your success during this period. You are learning the lesson of interdependence. You will also come to know how valuable you can be in a more passive role. It is a period to serve, to be the helper, the assistant. Your ability and willingness to work with others will be tested and rewarded. It is essential that you listen. Be shrewd in your evaluations of others and of situations, but do not enforce your judgments directly on people.

Your sensitivity will make it necessary for you to seek out harmonious and peaceful environments. Be careful of the health of your nervous system. You can become anxious more easily during this period. Therefore, seek out people you trust; share your deeper feelings; allow yourself to be supported by friends and loved ones. Keep your spirits high and avoid depression.

Music plays an important role during this period. Any musical talent you possess will be enhanced. You even possess a certain physical grace that can emerge in dancing, athletics, or simply walking down the street.

In your passive, centered way, you will be charismatic and attractive to others. People will sense your fine intuition and sensitivity and seek you out for private talks. Be loyal to friends and partners. Remain strong inwardly and flexible without. In this way you will avoid the obvious difficulties and remain on your path to success.

This is a period of accomplishment through gentle persuasion.

YOUR PERSONAL YEAR

Your Personal Year number is a strong indication of the trends and circumstances you experience during the year ahead. Your Personal Year cycles are based on the Universal Year cycles and, therefore, run concurrently with the calendar year. (Transits and Essence cycles are based on the letters of your name and run from birth date to birth-date.) There are nine personal year numbers in a complete Epicycle.

Each Epicycle reveals the progression of a specific part of your personal evolution. Your progress along this Epicycle can be seen quite logically, from the beginning of a growth period to the conclusion or culmination of that process. The 1 personal year describes your first steps in a new direction. The years that follow indicate your progress along this path, concluding with your 9 Personal Year, which completes the cycle.

Below is a description of your current Personal Year. It indicates where you are on the 9-year Epicycle.

Your Personal Year cycle for 2022 is 1



Be ready for major changes. You will be inspired to start new projects or enterprises. You will feel a strong forward push toward new goals. This is a time for vision and planning. Share your dream with others; make plans, get the necessary support, but, above all, rely on yourself as the driving force. Be decisive!

You are starting a new nine year Epicycle. Everything you do now will affect your future. Do not hold back the inner force of creation. Be direct, daring, and bold. You will have more confidence and determination this year, particularly in comparison with last year, which was a time of letting go. This year represents a time of birth. It's a time to take charge and to apply yourself to your dream.

This is also a good time to make the personal changes you have long wanted to make: Start a diet and/or an exercise program, or begin a new course of study.

There may be some emotional turmoil, especially in the first two or three months. It takes a while to get the ball rolling. There are many changes you must make and much work to be done. Be open-minded, organized, and focused. Avoid distractions and procrastination. You are at a crossroads. You will need courage and a clear head to stay on the right track. This is a year of opportunities.

The key months in your year ahead are March, in which you are able to lay the foundation to your plans; April, in which changes take place such as a change of residence or career; July and August mark a time in which you will see the fruits of your labors begin to take place; October represents a major turn in events, often fraught with emotional turmoil; the fall marks a coalescing of your plans into more concrete form.

Your Personal Year cycle for 2023 is 2



This is a year to carefully protect and nurture your plans. You will be like a mother watching over her children, conscious of every threat, real or imagined. You need tact and cooperation to keep yourself moving forward. There will likely be confrontations with others, requiring a subtle and gentle approach. You will have to stay focused on your goals, yet use intelligent persuasion. Being forceful may work against you; compromises will work in your favor.

You will be unusually sensitive and may wonder at times what happened to the drive and momentum you felt last year. This year requires something else from you now -- a delicate sense of balance and a willingness to go around obstacles, without losing sight of your goal. You may also experience some emotional depressions and frustrations. The year is marked by struggle, but there are many opportunities to advance your plans. This is a year of slow growth, requiring patience.

Be discriminating in your associations and secretive about your plans. Don't talk too much about your ideas; be a bit secretive; guard yourself and your ideas. You are somewhat vulnerable this year.

This is a good year to improve yourself through reading and research. Your growing awareness of the less visible and less obvious aspects of life will make you much stronger and better prepared for the future.

You must be wise in all your relationships and associations this year. You are far more capable of establishing close, even lifelong relationships this year. Because sensitivity and openness are heightened, many people find their "soul mate" in a two year.

May is the pivotal month in the year. You are extremely intuitive and sensitive. You are also self-reflecting and better able to influence your peers and situation through spiritual awareness. July brings a culmination of plans and a distinct step forward. August sees things become more concrete and brings a new beginning. September is emotional, requiring adjustments, tact, and inner resolve. The 2 year is a year of growth and advancement, but through gentle means, and the indirect use of your personal power.

YOUR DUALITIES

How the yearly cycles affect each other.

Your Essence and Personal Year cycles are distinctly separate energies that influence you in different ways. Your Essence reflects your mental, emotional, and spiritual state of mind at a particular time in your life and feels like an internal influence; it's a stage in your personal evolution. Your Personal Year cycle, however, feels more external.

Your Essence and Personal Year cycles overlap creating a duality which produces its own influence. Most importantly, it tells us how you can get the most out of your mix of Personal Year and Essence cycles by looking at their combined influence.

Personal Year cycles run concurrent with the calendar year and change every year, while Essence cycles run from birthday to birthday and can be anywhere from one to eighteen years, sometimes even longer. Therefore, you can have either two or three Dualities during any 12-month period. Three, if your Essence changes (one before your birthday, one after your birthday, and another when the new year starts). If your Essence doesn't change, you have two Dualities, one for each calendar year.

For the purpose of Dualities, Essence cycles with Master Numbers (11, 22, or 33), or Karmic Debt numbers (13, 14, 16, or 19) are reduced to single digits, as their effect in the context of Dualities is indiscernible.

Your Duality after your birth day in 2022 is 6 and 1

Richard, after reading your 6 Essence and 1 Personal Year chapters, you may be wondering how these very different numbers will affect you. Although they differ in other ways each of them is quite practical, so they should work well together in both your professional and personal life. Your 1 Personal Year inspires (and requires) increased drive and effort toward your goals, and your 6 Essence will help you accept more responsibility and expand your range of influence (in all areas of your life).

As you transition from last year's 9 to your current 1 Personal Year, you should begin to feel a change in yourself and your circumstances. The start of a new cycle can feel unstable while things are in flux, but your energy level and confidence should increase as you find the direction you want to pursue.

To use an analogy, last year was a time for letting go of excess baggage, like a balloonist tossing ballast to gain altitude. This year you have the opportunity to use the wind behind you to move quickly forward. Your best approach for this period is to carefully consider your priorities and schedule your time and resources shrewdly. Streamline your life as much as possible, and don't waste time on minor issues. Fortunately, this combination usually finds it fairly easy to garner the support and cooperation of others.

This is also a great team for making healthy lifestyle changes. If there is room for improvement, consider

increasing your commitment to an exercise regime or nutrition program. In a way, you are beginning a new chapter in your life; the more speed you gain now, the farther it will take you.

Your Duality before your birth day in 2023 is 6 and 2

When you read your Essence and Personal Year cycles, Richard, you probably noticed they both put emphasis on “people” issues. The 6 and 2 team is excellent for resolving personality conflicts, strengthening existing relationships, and acquiring new best friends. You should also be able to improve relationships with people you work with, including those that have been a little difficult in the past.

However, the emphasis placed on relationships during this period can also make it an emotionally turbulent year. The sensitive qualities of the 2 could make you more vulnerable, and discord in relationships might affect you more deeply than usual.

Not all relationships will flourish. Relationships that do not have the foundation and substance needed to grow, and those that are irreparable might dissolve. Both marriage and divorce are more likely to take place under the 2 and 6, because their influence pushes love and family issues to the forefront.

On the upside, this cycle combination is favorable for career and finances. Promotion and/or an increase in responsibilities is also possible, which could lead to a stronger financial outlook.

Your Duality after your birth day in 2023 is 2 and 2

Richard, when the two most important yearly cycles are ruled by the same number, both their advantages and disadvantages tend to have a stronger effect. When you read your Essence and Personal Year cycles, you may have noticed the influences are fairly similar. This is precisely why the positive and negative effects are more pronounced “a double number concentrates their traits, unbalancing the scales.

Combined, the cycles carry a double dose of over sensitivity and emotionality. This can make you feel more vulnerable, subjectively focused, and emotional in your romantic and personal relationships. Additionally, you may find it more difficult to differentiate between what is good for you and what is not, which could lead to poor choices. The lack of pragmatic, realistic numbers (and their characteristics) is one reason you could find this more challenging. You will benefit considerably from trying to apply common sense and objectivity to emotional issues. Also, try not to take life too seriously - things may feel more stressful than they really are. A double 2 Duality can make us more sensitive to physical issues as well. Make it a point to adopt healthy habits this year.

Your professional life should be affected more positively, especially if your career involves considerable interaction with others. The 2’s enhanced intuition can help you persuade others to your cause, and your enhanced cooperative nature will likely gather support. However, you might not be as decisive as you could

(and should) be. Try to focus on your goals without getting sidetracked by minor issues. Strengthening your motivation, ambition, and personal power are the main ingredients for making this combination as successful as it can be.

YOUR PERSONAL MONTH

The influence of a Personal Month gradually changes from one month to the next over approximately five days at the end and the beginning of each month.

Your Personal Month for July-2022 is 1



July is a time of dynamism, courage, and eagerness to begin the new. Last month's blues are gone and you feel you are on top of the world. You are more original and creative than at any time of this already creative year.

There is a distinct possibility that you will be able to break out of unrewarding patterns. You may even consider a career change or start your businesses. It is not a time to be squeamish in any area of your life -- be it money, career or romance. You may experience an urge to write, paint, or express yourself in some other creative way. By all means, take on the challenge.

If you are not already involved you may meet someone, but the relationship, while intense and passionate, may not be a lasting one.

July is a month that will also bring opportunities to mingle with new acquaintances at social events. You will be outgoing and witty. These are great opportunities to make lasting contacts that will help your career and other endeavors.

Your Personal Month for August-2022 is 9



As mentioned more than once during previous monthly forecasts, this year offers plenty of changes, and August continues the trend. Most of this month is dedicated to completion and letting go. This includes old habits, ideas and concepts that you have recognized as no longer valid, perhaps even projects you have lost interest in, and relationships you have outgrown. It is the latter that may be accompanied with a quite a bit of emotional turmoil. However, with relationships as well as any other aspect of your life you are ready to let go off, the result is that you make room for the new.

Within the context of this two-year transformation mentioned in your yearly forecast as well as your January monthly forecast, August stands out as a kind finality. By now, you should have a pretty good sense of how and where you changed. However, you should be prepared for some moments of nostalgia and perhaps regret, these are the usual emotions that are part of the cycle of tossing out the old and inviting in the new. There will be unexplainable emotional upsets, melancholy, and such, but they are essentially the remnants of the old you. Share those feelings with someone close to you. Take comfort in heart-to-heart talks. Still, do not doubt that you now have both feet firmly planted in the new 9-year cycle. You are ready to move ahead.

If your love relationship is fairly recent, or still fragile, this month will likely reveal whether it is of true substance and endurance. Let go of whatever wants to be free; hold on to what wants to stay. And look to a brighter future.

Your Personal Month for September-2022 is 1



You experience an increase in inner strength, independence, and individuality during this month. There is a sense of empowerment. Chances are your health improves, and you are more focused and direct. You are certainly more ambitious and readier to pursue your goals. It may even feel a little like the dawn of a new era.

However, there is also a less fortunate side to this double 1 cycle in the form of lacking patience, irritability, and in some people even moments of violence and aggression. The energy you are experiencing when the 1 dominates to this extent is bundled, like a flashlight as opposed to an omni-directional light. For that reason, many things seem amplified. It is important that you maintain control and keep a close eye on your attitude. Even the gentlest among us tend to be rude or angry a few times under this influence.

Relationship issues should be avoided. As you may have guessed, you are not in the best mood to deal with other people's emotions.

September is a good time to bring about practical changes that you have long contemplated as essential to your health and happiness. This combination inspires smokers to quit, others to modify their diets or start an exercise routine. You are able to muster up great will-power, so take advantage of that.

Direct this month's energy towards your career or your business. Use that drive and ambition to make progress. But leave that kind of energy at your office, don't take it home with you.

Your Personal Month for October-2022 is 2



Your intuition and sensitivity are heightened. You are much more aware of feelings, yours as well as those of others - which is quite a change from last month (although this gentler energy probably started making its presence known about a week before the end of last month).

Under normal circumstances, and if it doesn't affect you personally, you will find it easy to maintain harmony, even in potentially discordant situations. However, on a more personal level, and particularly among your family and friends, this increased sensitivity can cause you to make mountains out of molehills, get jealous when there is no reason for it, or respond excessively to perceived slights. You are also more vulnerable to criticism than usual.

You may also realize that you are given more authority or responsibility in your work. Although promotions and financial improvements may not be obvious, this combination often lays the groundwork for future improvements.

Romance and all heart-centered relationships are central to the events of the month. If single, you will meet someone special. If involved, your relationship will likely become stronger and more committed.

Your Personal Month for November-2022 is 3



November is a month brimming with inspiration, motivation, creativity, and self-expression. However, there can be a superficial undertone that makes many of your ideas or bursts of energy evaporate as fast as they came.

Still, your enthusiasm is contagious, and no obstacle is too great to overcome - or so it feels. It is your challenge for this month to bring in the needed ingredients of discipline and pragmatism.

Unfortunately, you have little patience and would like everything to go much faster. Your mind runs at a high speed, but it is scattering your ideas all over the place, unless you manage to channel it. Fortunately, there is enough brightness and lightness to make it a fun and exciting month. It is actually a very good time to take a break, maybe go on a vacation. If you do, don't forget to bring a notebook to write down the ideas that pop into your head. The expression of having a mind like a popcorn machine is quite fitting for the influence of this month.

Others are attracted to you and temptation is part of this month's game. There is a danger of falling into a trap of irresponsible behavior. Be careful.

Your Personal Month for December-2022 is 4



December brings opportunities as well as frustration. It is crucial that you stay focused on your goals and work hard. The numbers for this period are all about effort, discipline, and progress -- perhaps not an ideal combination for a month supposed to be full of festivities and joy. However, you will find that if you apply yourself, put your nose to the grindstone, when you are in your work environment, it makes the moments when you are out enjoying the holidays that much more satisfying.

This is an excellent month for career with many opportunities for progress, due in part to last month's inspiring ideas and enthusiasm, remnants of which make it into this month with a potential to actually manifest something. There is always promise when a 1 and 4 team up. You may feel that success is coming within reach, or that the breakthrough you have been waiting for is about to happen. However, there is a caveat; courage is big part of this combination, and a dose of that may be required if you don't feel you are

ready.

Sometimes we experience a fear of success not so different from a fear of height. If that is the case, grab the bull by the horns, this is not a time to over think things or let fear stop you from reaching for what you want.

Generally, this combination is less affected by emotions and personality issues than other times. It tends to be fairly stable as far as relationships with friends, family, and co-workers.

Your Personal Month for January-2023 is 3



January brings you optimism and energy. The drive and enthusiasm that emerged during the second half of last year is still with you, along with a caution born of inner change and the emotional ups and downs that arose during the previous 18 months. You're aware of your need for support, cooperation, and advice. And this month, you find yourself establishing closer ties and better communication among those with whom you live and work.

You are also reflective and relaxed. Take the time to play and laugh. Reach out to friends and loved ones. Communicate your ideas freely. You and your plans will be supported, which will heighten your optimism about the future.

Romance is an important part of this months' experiences, and the chances are good that you may meet someone special.

Your Personal Month for February-2023 is 4



You realize early this month that progress depends on your willingness to work diligently and remain focused on details. You feel capable and confident, but as your effort increases -- and the hours pile up -- you may become frustrated with the slow response of others. Keep your nose to the grindstone, and if necessary put in overtime. Don't try to dodge the bullet; bite down on it and keep going. Meanwhile, be willing to cooperate, listen to others, and tactfully communicate your convictions, as well as your doubts.

February is an excellent month to improve your financial position, particularly through better management. Due to consistent and patient effort, a raise or profitable business deal is in the cards.

Relationships tend to be a little shaky for most of this month. Richard, you may be somewhat irritable and lack patience as a result of stress and emotional turmoil in your work-environment.

Maintaining a well-ordered environment and avoiding procrastination will help you bypass much emotional stress.

Your Personal Month for March-2023 is 5



March brings some relief from last months' frustrating efforts to persuade others and to keep track of the details. This month will be hectic with some unexpected changes. Don't try to plan everything down to its final detail. Instead, be flexible and adapt to whatever comes your way. The expression "being in the flow", is instructive for most of this month, and you will be astonished by coincidences in which timing is crucial. Don't make financially risky decisions, especially involving business. Checking and double-check all your facts before going forward with your plans. Be skeptical! However, your ability to promote yourself, your plans, or a product is enhanced.

There will be many social events and opportunities. Take advantage of them. The chances of meeting new people who can support you in your endeavors are especially good. A letter or phone call from someone you haven't heard from in a long time may surprise you.

It's high noon for romance but be warned. You may not be as discriminating and cautious as you should be. Allow your rational mind to take a critical look at flattering admirer(s).

Your Personal Month for April-2023 is 6



Matters of the heart come to the foreground. Romance is now at the top of your list of opportunities. On the other hand, the month brings instability to outdated relationships, and some may end. You become aware of the need to let go of certain people, although final good-byes may not occur until July or early August of this year.

Your family and friends need more attention. You may find yourself playing the roles of mediator, comforter, and counselor. You'll be the one to offer the proverbial shoulder to cry on this month. A younger person, particularly, needs your love and attention.

There is an increase in your workload and responsibilities due to a promotion - or one that may be in the offing. The change may well bring financial rewards. April is a good time for finances, particularly those related to real-estate.

Your Personal Month for May-2023 is 7



May leads to powerful self-discoveries and intuitive perceptions. It is a highly spiritual time, causing you to withdraw from the hustle and bustle of daily life. Your focus is inward. You find yourself contemplating the mystery of your existence, your purpose in life, and your direction. You find yourself taking time off to read or meditate. It's an

excellent time to take a vacation, but you may want to avoid group activities.

Social demands will make you irritable and out of sorts. Be with yourself or enjoy meaningful discussions with someone close to you. In this way, you may deepen your marriage or romantic relationship.

It is a time for wisdom and insights, even premonitions and revelations that have little to do with intellectual effort but are the result of heightened awareness and a free-flowing channel between your sub-conscious and your conscious. Be particularly alert to your dreams and the direction and insight they offer.

Your Personal Month for June-2023 is 8



The time is ripe to reach out and receive some of the fruits of your labors. It is a harvesting time, but the rewards are still dependent upon good relations with co-workers. Ask for a promotion, or a raise. Let those in the right positions know that you value the recognition and respect they bestow upon you.

You are in the right state of mind to deal with some tricky personality-clashes; solve communication problems; turn enemies into friends, and in many ways manipulate events through gentle persuasion. The numbers 2 and 8 allow you to handle sensitive issues with tact and diplomacy, as well as with authority and decisiveness. It is a good time for negotiations in every area of your life, personal as well as professional.

Romance is very favorable but can be spoiled by money issues. On the other hand, domestic affairs can be troublesome and can leave you feeling powerless unless you are willing to cooperate. Leave such issues alone for now. The domestic scene is better handled in July, when dealing with relatives is easier and goes more smoothly.

Your Personal Month for July-2023 is 9



July is both emotional and demanding. It is a month to take care of loose ends. Relationships that have been rocky of late will reach critical mass, to be worked out and deepened, or separated entirely. This is a testing period for relationships in all areas of your life. The 9 and 2 combination -- diplomatic, sensitive, and service oriented numbers -- advises that you avoid confrontations. Work with issues quietly and patiently.

At the same time, it is an excellent period to look inward and acknowledge your needs and desires. Let go of all that you have outgrown, including people, situations, material objects -- anything that you have outgrown. This month is your opportunity to avoid becoming an emotional and material packrat. July is a time to empty your cup and make room for new gifts coming your way. It is a transition period. You will likely experience deep emotions, even nostalgia, and melancholy. At times, you may feel exhausted. Such feelings are not altogether unpleasant. There is a cleansing and healing taking place at a very deep and personal level.

You are not entirely conscious of all that is happening, and consequently you may have difficulty expressing your feelings to others. You may sense that you do not fully understand yourself. Give it time and much will be revealed to you.

An opportunity to be involved in a good cause may present itself, and your sacrifice will help you achieve stability and inner strength. This is a good time financially. Some payment may be received for something you'd forgotten, or for reasons you do not expect.

July is a month that requires balance: you are feeling emotional, but at the same time you must also focus on the needs of others. If you indulge too much in your feelings, especially self-pity, you will suffer more self-doubt than if you remain balanced between your needs and service to others.

YOUR PHYSICAL TRANSIT

The individual letters of your name are used to find your Transits.

Your name is like music that vibrates in time; each note, or letter, has a specific duration and influence over the course of your life.

Your life can, therefore, be seen as a musical score, with individual letters making specific contributions at given points, just as notes in a musical piece give it its rhythm, character, and nuance.

The Transits appear as part of your Progressive Chart and will tell you much about specific influences taking place in your life during given years.

Your Physical Transit for age 43 and 44 is R



You have deeper understanding and insight during this transit. It is a time to deal with money, power, and authority. You have an opportunity to elevate your financial status and personal growth. This is a period where you are likely to meet the best and the worst. You must exercise caution in everything you do and every decision you make. Be aware of your surroundings.

YOUR MENTAL TRANSIT

The Mental Transit is based on your middle name

Your Mental Transit for age 43 and 44 is O



This is a time of strong emotional experiences, which can affect your health if you are not mindful. You may find yourself worrying unduly. It is likely that more responsibility will be placed on your shoulders, with sensitive, emotional issues involved. You will find yourself more interested in religious, philosophical, and physical studies. Your leadership abilities will be heightened during this transit.

YOUR SPIRITUAL TRANSIT

Your Spiritual Transit is based on your last name.

Your Spiritual Transit for age 43 and 44 is E



The E Transit helps us feel inspired and helpful. It brings increased possibilities for travel and changes in your career or residence. You are more attracted to new and adventurous experiences, including love affairs or marriage.

Although the E is a good letter for finances, you may be less focused or carry a frivolous attitude, which could adversely affect your chances for material progress.

You may find yourself attracted to a new religion or philosophical idea.

YOUR ESSENCE CYCLE

Your Essence number indicates the lessons you will be dealing with during that year. It says a great deal about how you will perceive your environment. It also gives clear advice on how you can be most successful during the year; which types of behavior will be supported by your milieu and which ones will be less effective.

If one or more of your Transits change after your birthday this year, you will find two Essence cycles. If you only have one Essence, it means none of your Transits changed.

Richard, Your Essence for age 43 and 44 is 2



You must learn to cooperate with others in order to accomplish some greater good. This is not a time to lead, but to follow. You must be content to draw your guidance from the environment and those in positions of greater power. You must maintain your own center, but avoid arrogance, rigidity, and stubbornness. The more you insist on your own priorities, the more resistance will you meet. This is a period of partnerships. Your success depends on your ability to work with others.

You will be extremely sensitive and intuitive. Your powers of understanding will be at an all-time high. These abilities will give you the insight you need to perceive subtle changes in people and situations. You will therefore be better able to adapt to changing circumstances.

Your intuition makes it possible to accomplish great tasks, even though you may not be in a leadership role. The reason: you instinctively know how to react to change, and to gently advise people to go in the right directions.

Your role as an advisor or confidant is the key to your success during this period. You are learning the lesson of interdependence. You will also come to know how valuable you can be in a more passive role. It is a period to serve, to be the helper, the assistant. Your ability and willingness to work with others will be tested and rewarded. It is essential that you listen. Be shrewd in your evaluations of others and of situations, but do not enforce your judgments directly on people.

Your sensitivity will make it necessary for you to seek out harmonious and peaceful environments. Be careful of the health of your nervous system. You can become anxious more easily during this period. Therefore, seek out people you trust; share your deeper feelings; allow yourself to be supported by friends and loved ones. Keep your spirits high and avoid depression.

Music plays an important role during this period. Any musical talent you possess will be enhanced. You even possess a certain physical grace that can emerge in dancing, athletics, or simply walking down the

street.

In your passive, centered way, you will be charismatic and attractive to others. People will sense your fine intuition and sensitivity and seek you out for private talks. Be loyal to friends and partners. Remain strong inwardly and flexible without. In this way you will avoid the obvious difficulties and remain on your path to success.

This is a period of accomplishment through gentle persuasion.

YOUR PERSONAL YEAR

Your Personal Year number is a strong indication of the trends and circumstances you experience during the year ahead. Your Personal Year cycles are based on the Universal Year cycles and, therefore, run concurrently with the calendar year. (Transits and Essence cycles are based on the letters of your name and run from birth date to birth-date.) There are nine personal year numbers in a complete Epicycle.

Each Epicycle reveals the progression of a specific part of your personal evolution. Your progress along this Epicycle can be seen quite logically, from the beginning of a growth period to the conclusion or culmination of that process. The 1 personal year describes your first steps in a new direction. The years that follow indicate your progress along this path, concluding with your 9 Personal Year, which completes the cycle.

Below is a description of your current Personal Year. It indicates where you are on the 9-year Epicycle.

Your Personal Year cycle for 2023 is 2



This is a year to carefully protect and nurture your plans. You will be like a mother watching over her children, conscious of every threat, real or imagined. You need tact and cooperation to keep yourself moving forward. There will likely be confrontations with others, requiring a subtle and gentle approach. You will have to stay focused on your goals, yet use intelligent persuasion. Being forceful may work against you; compromises will work in your favor.

You will be unusually sensitive and may wonder at times what happened to the drive and momentum you felt last year. This year requires something else from you now -- a delicate sense of balance and a willingness to go around obstacles, without losing sight of your goal. You may also experience some emotional depressions and frustrations. The year is marked by struggle, but there are many opportunities to advance your plans. This is a year of slow growth, requiring patience.

Be discriminating in your associations and secretive about your plans. Don't talk too much about your ideas; be a bit secretive; guard yourself and your ideas. You are somewhat vulnerable this year.

This is a good year to improve yourself through reading and research. Your growing awareness of the less visible and less obvious aspects of life will make you much stronger and better prepared for the future.

You must be wise in all your relationships and associations this year. You are far more capable of establishing close, even lifelong relationships this year. Because sensitivity and openness are heightened, many people find their "soul mate" in a two year.

May is the pivotal month in the year. You are extremely intuitive and sensitive. You are also self-reflecting and better able to influence your peers and situation through spiritual awareness. July brings a culmination of plans and a distinct step forward. August sees things become more concrete and brings a new beginning.

September is emotional, requiring adjustments, tact, and inner resolve. The 2 year is a year of growth and advancement, but through gentle means, and the indirect use of your personal power.

Your Personal Year cycle for 2024 is 3



This is a year of expansion and personal growth. It is a time of heightened personal expression. Creativity and artistic talent come to the forefront. You are lighthearted and drawn to all kinds of social events. More than most other years, you will entertain and be entertained. You meet new and exciting people. It is a time to appreciate all that you have.

You are highly dynamic and charismatic. Your challenge is to avoid scattering your energies. You have a rare opportunity to bring forth new and creative ideas. But that requires discipline and focus. It is easy to be optimistic and enthusiastic this year and this may result in speeding up your projects. Yet there will be delays and disappointments unless your enthusiasm is based upon the reality of work and concentration.

This is a pleasant time in which friendship is enjoyed and love shared easily.

This is often a good financial year, particularly if your creativity is well directed. Surround yourself with upbeat and positive people.

You may travel more than usual, which in all likelihood will be filled with exciting people and pleasure. Control this year's tendencies towards glamour and extravagance, yet allow yourself more room to enjoy and celebrate.

You communicate well this year and are more capable of getting your ideas across.

February brings changes; June sees the completion of a project and July signals a new beginning. August can be emotional, as can November.

YOUR DUALITIES

How the yearly cycles affect each other.

Your Essence and Personal Year cycles are distinctly separate energies that influence you in different ways. Your Essence reflects your mental, emotional, and spiritual state of mind at a particular time in your life and feels like an internal influence; it's a stage in your personal evolution. Your Personal Year cycle, however, feels more external.

Your Essence and Personal Year cycles overlap creating a duality which produces its own influence. Most importantly, it tells us how you can get the most out of your mix of Personal Year and Essence cycles by looking at their combined influence.

Personal Year cycles run concurrent with the calendar year and change every year, while Essence cycles run from birthday to birthday and can be anywhere from one to eighteen years, sometimes even longer. Therefore, you can have either two or three Dualities during any 12-month period. Three, if your Essence changes (one before your birthday, one after your birthday, and another when the new year starts). If your Essence doesn't change, you have two Dualities, one for each calendar year.

For the purpose of Dualities, Essence cycles with Master Numbers (11, 22, or 33), or Karmic Debt numbers (13, 14, 16, or 19) are reduced to single digits, as their effect in the context of Dualities is indiscernible.

Your Duality after your birth day in 2023 is 2 and 2

Richard, when the two most important yearly cycles are ruled by the same number, both their advantages and disadvantages tend to have a stronger effect. When you read your Essence and Personal Year cycles, you may have noticed the influences are fairly similar. This is precisely why the positive and negative effects are more pronounced – a double number concentrates their traits, unbalancing the scales.

Combined, the cycles carry a double dose of over sensitivity and emotionality. This can make you feel more vulnerable, subjectively focused, and emotional in your romantic and personal relationships. Additionally, you may find it more difficult to differentiate between what is good for you and what is not, which could lead to poor choices. The lack of pragmatic, realistic numbers (and their characteristics) is one reason you could find this more challenging. You will benefit considerably from trying to apply common sense and objectivity to emotional issues. Also, try not to take life too seriously - things may feel more stressful than they really are. A double 2 Duality can make us more sensitive to physical issues as well. Make it a point to adopt healthy habits this year.

Your professional life should be affected more positively, especially if your career involves considerable interaction with others. The 2's enhanced intuition can help you persuade others to your cause, and your enhanced cooperative nature will likely gather support. However, you might not be as decisive as you could

(and should) be. Try to focus on your goals without getting sidetracked by minor issues. Strengthening your motivation, ambition, and personal power are the main ingredients for making this combination as successful as it can be.

Your Duality in 2024 is 2 and 3

After reading your Essence and Personal Year cycles, Richard, you may have sensed the potential for a little turbulence ahead. A conflict exists between your light-hearted 3 Personal Year and your emotionally vulnerable 2 Essence (mainly relating to your personal life, emotions, and relationships).

Romance could be a particularly vulnerable aspect under this combination, due to the emotional 2's tendency to exaggerate relationship issues. Consequently, although it is cooperative and harmonious by nature, the overly sensitive 2 could put a damper on the upbeat, playful aspect of a potentially fruitful, creative year.

Although you may have ups and downs emotionally, the 2 and 3 combination is favorable for business, career, and projects. It is especially helpful in professions that require interacting with others (sales, public relations, real estate, marketing). Politicians and attorneys also fare well. Artists can expect a breakthrough in creativity, as the intuitive 2 is a wonderful companion to the creative, playful 3.

Challenges for the 3 include being easily distracted and having difficulty completing projects. You may find yourself daydreaming more than usual. Getting lost in your thoughts while dealing with others could lead to misreading them or leaving them feeling ignored or undervalued. Combined with the susceptibility of the 2, inattention could also make you more vulnerable to being taken advantage of.

Success during this period will require you to be as efficient and disciplined as you can be (not easy with the 3 in play). Also, be aware that your emotions could be somewhat overblown at times; try not to get caught up in unnecessary drama.

YOUR PERSONAL MONTH

The influence of a Personal Month gradually changes from one month to the next over approximately five days at the end and the beginning of each month.

Your Personal Month for July-2023 is 2



At this time, your relationship with the people in your work or business environment is extremely important. You will need to be sensitive to their needs and desires, and you will probably be called upon to play the role of mediator in a conflict between some of these people. Your success in that role will directly affect your future. You may be disturbed by these new challenges because they emerge at a time when your workload is considerable. However, you are more sensitive and better able to discern the true basis of the conflict this month.

Richard, your enhanced sensitivity also helps you in other areas of your life. Romance is strongly represented, but should be kept out of the work environment, which may not be an easy thing to do. You may have the opportunity to go to a concert or some other musical event and because of your enhanced sensitivity, such events will prove very therapeutic. Pamper yourself in healthful ways, such as massage, a new exercise, and dietary regime, or some time near the ocean, in the mountains, in the forest.

Your Personal Month for August-2023 is 1



August brings new energy and a kind of restoration of life. There is a feeling of rebirth, excitement, a brightness in the air that wipes away the last residues of last month's™s bouts of gloominess and self-doubt. You want a change, a challenge, some goal toward which you can direct your enthusiasm. Well, that's what this month will bring. A new project, career change, something new. Keep in mind, however, that you are planting seeds now that must be nurtured and cultivated over the next year or so. In other words, you must remain focused on this dream to nurture it properly over time.

Don't take chances financially. Your optimism may make you impulsive and vulnerable. Remain cautious and research all propositions brought to you.

You will be introduced to new people and, if you are not already involved, one may turn into a passionate romance. Here, also, the careful approach can save some future heartache. The child in you is very much alive, trusting and believing that everything is what it seems.

While this is a very promising time for romance, keep in mind that a certain amount of rational examination is necessary to protect yourself. Wait until the end of next month before you surrender your heart to the person you are attracted to.

Your Personal Month for September-2023 is 2



The number 11 (referred to in numerology as a Master number), is highly charged, sensitive and intuitive. You are extremely perceptive. Dreams are full of insight and seemingly irrational, and creative ideas should be examined seriously.

Your most powerful asset right now is your inner antenna that is picking up vibrations that escape others. Your relationship with co-workers is fragile, but this is due largely to your enhanced sensitivity. Don't take your emotions too serious. Increased sensitivity magnifies and exaggerates emotions. If you fixate too much on them, you'll do yourself a disservice. Overlook slights and let things pass without retort. People will come around.

Romance is still strong, but you must remain realistic. Last months' excitement and infatuation has given rise to self-examination. As with co-workers, long-term relationships and friendships are fragile right now. Again, be skeptical of your emotions; it's quite possible that you are making mountains out of molehills.

Cooperation, tact, patience, tolerance, and forgiveness are the key-words to make this month pleasant and successful.

Your Personal Month for October-2023 is 3



You need a break. If possible, take some time off to recharge your batteries. You need sunshine, relaxation, fun, and laughter with friends. The only career aspects favorably highlighted are those related to creativity, and inspiring and motivating those with whom you work. It's a good time to express the thoughts and ideas that you've been thinking about for the past several months. You can make a favorable impression on superiors, even with ideas that are a little daring.

Avoid stress and working under pressure now. The next five months give you the strength to survive and even prosper under pressure but avoid stressful situations this month. Postpone important financial decisions if possible, unless they have to do with "fun projects", such as travel, exercise equipment, creative endeavors, and the like. A modest amount of gambling can be healthy and has a better chance of paying off this month than most other months.

Romance is light and playful. Again, postpone important decisions in the area of romance.

Your Personal Month for November-2023 is 4



November is time to get down to business, to focus on work, and finish anything left undone. Pay attention to the details; don't procrastinate; don't cut corners. Get the picture? You are laying a foundation for the future, proving to yourself and others that you are worthy of the responsibilities and challenges you have taken on.

Your energy is strong and focused. You can concentrate even when work becomes routine and boring. You are in a crucial stage in your life, but you've got the energy and a take-no-prisoners attitude that will lead you to success. The best way to balance such determination is to get in touch with nature: take a walk in the woods; sit at the edge of the lake; feel the earth and your connection with it.

If you have recently become involved in a romance, this month will bring commitment and stability to the relationship.

Your Personal Month for December-2023 is 5



December brings changes and restlessness. You feel a need to be with others, to be social, to laugh and talk and enjoy yourself. You receive opportunities to travel and will meet a new and exciting person on a trip away from home. This person inspires and motivates you to try something new, to get off the beaten path and take a chance.

This is a month that could bring quite a few surprises, most of which invigorate you. It is a dynamic time that brings information and knowledge from unexpected sources. You want change. You are ready to try a new direction, which causes you to see your career with new eyes. You are in an adventurous mode and willing to take a risk.

This month requires courage and flexibility. There are new opportunities awaiting you and it is up to you to prevent them from slipping by.

Your love relationship is in a vulnerable state, and some suppressed anxieties need to be released. You are somewhat impulsive and may need to force yourself to slow down. You experience a bit of self-indulgence. There is a need for self-discipline.

Your Personal Month for January-2024 is 4



January offers opportunities for progress in your career. You are inspiring and motivating to yourself and others and know how to express your ideas. Your creativity is enhanced. You find original solutions and manage to implement them. Your co-workers and superiors are impressed. You are optimistic and light-hearted this month, which further enhances your work situation. However, you will tend to be impulsive and may find yourself with your foot in your

mouth. Make sure you have the information to back up any claims. You also may tend to procrastinate, which can spoil opportunities and damage your career.

January is a month to be on your toes and take full advantage of a favorable combination of cycles. If you have considered remodeling or redecorating your house or starting a gardening project, now is the time to get started.

Marriage or a romantic relationship takes on more depth.

Your Personal Month for February-2024 is 5



February brings changes, excitement, and perhaps some upheaval. You may move, travel, or go on an unexpected trip. Carefully prepared plans confront the unexpected: events and people you had not expected. If you are flexible and not afraid of changes will enjoy this month. However, if you rigidly try to stick to expectations and refuse to adapt, you may experience a difficult time in which almost nothing works out, no matter how hard you try.

February is a month to allow the forces of nature to guide your ship. Despite these disruptions, do not give in to impulsiveness or irresponsibility. Make the plans you can; adhere to them as well as possible and be flexible.

Love is exciting, adventurous, and playful. You uplift your partner and reveal your deeper self. Hidden thoughts and desires that you have kept hidden during the past two years come freely to the surface. You are open and childlike and for that reason very attractive to others. A word of caution for those who are uncomfortable with this kind of openness: Do not allow fear to turn this wonderful urge to share your thoughts and feelings into a superficial act.

If you have a tendency to self-indulgence, this month's cycles are dangerous. Be cautious and control your appetite for whatever excesses tempt you.

Your Personal Month for March-2024 is 6



March brings family affairs and issues involving relationships to center stage. You may be asked to sacrifice some of your time and energy to help others. A parent or child may need more care and attention than usual. Answer the call and you will be rewarded with a wonderful experience of love and closeness.

Many people in the 3 Personal Rhythm Cycle will make a deep commitment of love, or even get married this month. At the same time, separation and divorce are also possible since the theme of this month is to be committed to your true feelings. Confrontations are unavoidable in all troubled relationships. While these

trends may be difficult and painful, the forces are working at clarifying your relationships. Your work situation will be rather demanding as more responsibility is transferred to you. However, the reward is right around the corner. (May and June will bring the pay-off.)

This month may be good financially, due to an earlier investment or from payments arriving from previously done work.

Your Personal Month for April-2024 is 7



April represents a pause for self-evaluation. It is a time of light and shadow, a month of contrasting moods. You may alternate between light-hearted optimism and periods of doubt and even depression. The time requires you to look within. Meditate and contemplate your life. Such self-reflection will awaken deep feelings of gratitude for all the blessings bestowed upon you, including the greatest gift of all: your life itself.

During the first half of the month, you may feel the inner you begin to stir. Your dreams may be intense, graphic, and highly revealing. They are a source of insight if you care to listen. There is a sub-conscious attempt to communicate, not with others but with your deeper self.

Let career, finances, and romance all take a back seat during this important spiritual time. You will be quite safe.

If possible, take some time off. At the very least, walk in the woods, sit at a lake, or otherwise bring yourself in close contact with nature. Keep a journal and write down your dreams, insights, and revelations. They will offer insight into your life's direction.

Your Personal Month for May-2024 is 8



May brings financial rewards, as well as respect and recognition. This, of course, is proportional to the effort you have put out during the past year. May is a month to focus on career, to be a visionary, and not to hold back when it comes to showing the world how capable you are. For those who are in business, this is a good time to finalize deals and sign contracts. Investments are generally favorable, as are requests for loans, mortgages, or other methods of financial support. In all worldly matters, this is a time to reach out, to go for your goals. Do not be afraid to take a risk.

As far as matters of the heart are concerned, this is a time to take yourself and your feelings with a grain of salt. You are in a generous mode and feel blessed with so many good friends, but when it comes to commitment, you may want to wait a couple of months, when you are more realistic in these matters.

If you are not involved in a relationship, a coincidental meeting with a person from the past sparks a romance.

Your Personal Month for June-2024 is 9



June brings a bit of moodiness and instability. You have completed many tasks and enjoyed many rewards during the first half of the year, and now you may be feeling a bit empty -- not unlike the fatigue one has the day after a party. It may be a minor case of burn-out, but for reasons you cannot put your finger on. It is a time to let go of many old things and prepare for the new.

You have had some good ideas during the first part of the year. You have been motivated and experienced much excitement, but not all of your ideas proved realistic. Now reality forces you to take a second look at your projects and goals in a new light. It's a weeding out period. The positive side of the coin is that, by the end of this month, you'll have a clearer perspective on your direction and projects. You'll know where to place your energy during the second half of the year. While you may find yourself going through some ups and downs during this month, you also feel the first trembling of new excitement.

This month also brings a concluding chapter to one or more relationships, which may cause additional emotional turmoil. However, you are going through a time of natural selection; what is worth holding on to will stay. The rest will go.

Your Personal Month for July-2024 is 1



July is a time of dynamism, courage, and eagerness to begin the new. Last month's blues are gone and you feel you are on top of the world. You are more original and creative than at any time of this already creative year.

There is a distinct possibility that you will be able to break out of unrewarding patterns. You may even consider a career change or start your businesses. It is not a time to be squeamish in any area of your life -- be it money, career or romance. You may experience an urge to write, paint, or express yourself in some other creative way. By all means, take on the challenge.

If you are not already involved you may meet someone, but the relationship, while intense and passionate, may not be a lasting one.

July is a month that will also bring opportunities to mingle with new acquaintances at social events. You will be outgoing and witty. These are great opportunities to make lasting contacts that will help your career and other endeavors.

YOUR PHYSICAL TRANSIT

The individual letters of your name are used to find your Transits.

Your name is like music that vibrates in time; each note, or letter, has a specific duration and influence over the course of your life.

Your life can, therefore, be seen as a musical score, with individual letters making specific contributions at given points, just as notes in a musical piece give it its rhythm, character, and nuance.

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You have deeper understanding and insight during this transit. It is a time to deal with money, power, and authority. You have an opportunity to elevate your financial status and personal growth. This is a period where you are likely to meet the best and the worst. You must exercise caution in everything you do and every decision you make. Be aware of your surroundings.

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The Mental Transit is based on your middle name

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This is a time of strong emotional experiences, which can affect your health if you are not mindful. You may find yourself worrying unduly. It is likely that more responsibility will be placed on your shoulders, with sensitive, emotional issues involved. You will find yourself more interested in religious, philosophical, and physical studies. Your leadership abilities will be heightened during this transit.

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Your Spiritual Transit is based on your last name.

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The E Transit helps us feel inspired and helpful. It brings increased possibilities for travel and changes in your career or residence. You are more attracted to new and adventurous experiences, including love affairs or marriage.

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You must learn to cooperate with others in order to accomplish some greater good. This is not a time to lead, but to follow. You must be content to draw your guidance from the environment and those in positions of greater power. You must maintain your own center, but avoid arrogance, rigidity, and stubbornness. The more you insist on your own priorities, the more resistance will you meet. This is a period of partnerships. Your success depends on your ability to work with others.

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Your sensitivity will make it necessary for you to seek out harmonious and peaceful environments. Be careful of the health of your nervous system. You can become anxious more easily during this period. Therefore, seek out people you trust; share your deeper feelings; allow yourself to be supported by friends and loved ones. Keep your spirits high and avoid depression.

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Below is a description of your current Personal Year. It indicates where you are on the 9-year Epicycle.

Your Personal Year cycle for 2024 is 3



This is a year of expansion and personal growth. It is a time of heightened personal expression. Creativity and artistic talent come to the forefront. You are lighthearted and drawn to all kinds of social events. More than most other years, you will entertain and be entertained. You meet new and exciting people. It is a time to appreciate all that you have.

You are highly dynamic and charismatic. Your challenge is to avoid scattering your energies. You have a rare opportunity to bring forth new and creative ideas. But that requires discipline and focus. It is easy to be optimistic and enthusiastic this year and this may result in speeding up your projects. Yet there will be delays and disappointments unless your enthusiasm is based upon the reality of work and concentration.

This is a pleasant time in which friendship is enjoyed and love shared easily.

This is often a good financial year, particularly if your creativity is well directed. Surround yourself with upbeat and positive people.

You may travel more than usual, which in all likelihood will be filled with exciting people and pleasure. Control this year's tendencies towards glamour and extravagance, yet allow yourself more room to enjoy and celebrate.

You communicate well this year and are more capable of getting your ideas across.

February brings changes; June sees the completion of a project and July signals a new beginning. August can be emotional, as can November.

Your Personal Year cycle for 2025 is 4



This is a year to be organized and practical. Take care of details. Commit yourself entirely to your goals. Your concentration and ability to focus will be much improved over last year. You will have an attitude of realism and determination.

There can be a sense of limitation and some frustration this year. However, it is a year of important opportunities that must be seized. There can be considerable work-related travel. You must be flexible this year to make full use of the opportunities that present themselves. It will require a combination of perseverance, hard work, and versatility. You will receive recognition for your efforts and support from your friends and family.

It is a good year to buy real estate or remodel your home. It is also a good time to take care of projects which have been postponed for too long. Fulfill your obligations and do not be afraid to spend some of that hard earned money. Selling and trading during this year usually is quite successful. This is the year to work on your foundation and prepare yourself for the many changes that will undoubtedly come next year.

As a result of your hard work, there will be much satisfaction and a feeling of accomplishment. January and February will bring some important change, a new opportunity perhaps. March requires self-reflection and reshaping of your plans. It is a good time to meditate on what lies ahead. June brings a new and important step -- a breakthrough, perhaps -- in your work. October brings changes and a sense of chaos. You may feel threatened by the changes that are on the horizon. But November brings assistance in the form of a promotion or additional financial support.

YOUR DUALITIES

How the yearly cycles affect each other.

Your Essence and Personal Year cycles are distinctly separate energies that influence you in different ways. Your Essence reflects your mental, emotional, and spiritual state of mind at a particular time in your life and feels like an internal influence; it's a stage in your personal evolution. Your Personal Year cycle, however, feels more external.

Your Essence and Personal Year cycles overlap creating a duality which produces its own influence. Most importantly, it tells us how you can get the most out of your mix of Personal Year and Essence cycles by looking at their combined influence.

Personal Year cycles run concurrent with the calendar year and change every year, while Essence cycles run from birthday to birthday and can be anywhere from one to eighteen years, sometimes even longer. Therefore, you can have either two or three Dualities during any 12-month period. Three, if your Essence changes (one before your birthday, one after your birthday, and another when the new year starts). If your Essence doesn't change, you have two Dualities, one for each calendar year.

For the purpose of Dualities, Essence cycles with Master Numbers (11, 22, or 33), or Karmic Debt numbers (13, 14, 16, or 19) are reduced to single digits, as their effect in the context of Dualities is indiscernible.

Your Duality in 2024 is 2 and 3

After reading your Essence and Personal Year cycles, Richard, you may have sensed the potential for a little turbulence ahead. A conflict exists between your light-hearted 3 Personal Year and your emotionally vulnerable 2 Essence (mainly relating to your personal life, emotions, and relationships).

Romance could be a particularly vulnerable aspect under this combination, due to the emotional 2's tendency to exaggerate relationship issues. Consequently, although it is cooperative and harmonious by nature, the overly sensitive 2 could put a damper on the upbeat, playful aspect of a potentially fruitful, creative year.

Although you may have ups and downs emotionally, the 2 and 3 combination is favorable for business, career, and projects. It is especially helpful in professions that require interacting with others (sales, public relations, real estate, marketing). Politicians and attorneys also fare well. Artists can expect a breakthrough in creativity, as the intuitive 2 is a wonderful companion to the creative, playful 3.

Challenges for the 3 include being easily distracted and having difficulty completing projects. You may find yourself daydreaming more than usual. Getting lost in your thoughts while dealing with others could lead to misreading them or leaving them feeling ignored or undervalued. Combined with the susceptibility of the 2,

inattention could also make you more vulnerable to being taken advantage of.

Success during this period will require you to be as efficient and disciplined as you can be (not easy with the 3 in play). Also, be aware that your emotions could be somewhat overblown at times; try not to get caught up in unnecessary drama.

Your Duality in 2025 is 2 and 4

After reading your Personal Year and Essence cycles, Richard, you probably noticed both influences are practical and realistic. However, this is pretty much where the similarities end.

The 2 lends an intuitive, vulnerable and emotionally charged mindset, while the practical 4 is the most no-nonsense and least emotional of the nine numbers. As your Personal Year number, the 4 will affect the events and circumstances you encounter this year.

The conflict between the impassive 4 and sensitive 2 can leave you feeling insecure in your relationships and social interactions. The rigid 4 would rather ignore the strong feeling of the emotional 2. Romance could be especially challenging. One moment you might be all heart and feelings, and the next be too focused on your project or routine to have time for it. This could make you look, and feel, as if you are unsure of what you want; changing your mind or manner can send mixed messages that leave others confused.

Interestingly, these opposing influences are positive for almost all areas of your professional life. This is especially the case if your work is detail-oriented or you are in management. As changeable emotionally as you can be in personal relationships, you will likely be quite successful in non-emotional, practical, project-related dealings. Your 4 will be the ally that keeps you focused and efficient, and the 2 will lend the cooperative, harmonious, intuitive traits that help you work well with others.

This is a good year to focus on your career, business, and other productive areas. In your personal life, protect yourself emotionally but try not to be overly sensitive. To stay focused on your goals, you will need to make an effort to keep the peace in your private life.

YOUR PERSONAL MONTH

The influence of a Personal Month gradually changes from one month to the next over approximately five days at the end and the beginning of each month.

Your Personal Month for July-2024 is 3



Money matters come to the foreground; debts are called in and close attention should be paid to your bank account.

Your ability to influence the ideas and opinions of others works in your favor and may create a new source of income. This is also a good time to promote yourself. If you have considered upgrading your resume or trying out for that new position you have been considering, now is the time to do it. A career change is also possible as a result of outside forces. You are more creative.

You feel somewhat restless and impulsive and are willing to take risks for the sole reason that you need a change. There is a tendency to be somewhat scattered and even a little irresponsible during this cycle.

Your domestic environment also becomes a source of restlessness and you may have to guard against irrational behavior from your side. At the same time, you reach out to old friends and relatives you have not been in touch with for some time.

Your emotional state is a little turbulent causing you to be moody. Try to maintain equilibrium. This is a month to be somewhat detached from the events and circumstances surrounding your life. Don't take yourself too seriously, and, if possible, take some time off for a vacation. It's a good time to recharge your batteries.

Your Personal Month for August-2024 is 2



August requires a sensitive and cooperative attitude at work and in all other areas. You are upbeat and optimistic during the early part of this month, but an anticipated reward or recognition may go to someone else, much to your dismay. Your challenge is to set the record straight by using your diplomatic skills. Do not allow anger to alienate you from those involved. Otherwise, relationships go favorably this month. You are in a position to smooth out some long-standing disagreements between people close to you. Often, these disagreements do not involve you directly. You have the opportunity to serve as a peacemaker.

Romance is favorable, your feelings run deep and your ability to communicate them is enhanced. A good month to spend extra time with your lover.

Your Personal Month for September-2024 is 3



Your creativity is at an all-time high. You find solutions and discover new ways to improve old methods. You are communicative and express yourself well. You have a strong urge to write to old friends you haven't seen in some time. This need to re-establish relationships with people may even surprise you.

At work, you discover that it is easy to reach others and influence the way they feel about themselves and their work. You uplift them and are rewarded with gratitude and support.

This is a time to be social, easy-going, and optimistic.

Your Personal Month for October-2024 is 4



October requires you to be practical and disciplined in all matters. It brings opportunity as well as limitations. Career is a high priority, and you will find yourself putting in overtime. Details will need to be taken care of. There is very little room for slacking, and everyone may be making demands of you. You may feel frustrated and need to blow off steam.

On the other hand, there is also much opportunity implicit in these demands, and you will be pleasantly surprised with the rewards that come your way late in the month. You'll have to respond quickly. You may feel that you are not ready to take on the new challenge that comes with this opportunity, but if you overcome this temporary lack of confidence you will be well rewarded.

This month is demanding in domestic affairs, as well. There is an ongoing need to watch finances carefully, make decisions concerning your budget, and plan for the future. If you have not been keeping a close eye on your checkbook, This month will force you to balance your account and make up for haphazard expenditures of the past.

There's not a whole lot of time for romance this month, but when you can find the time, your partner's love brings perspective and rejuvenation.

Your Personal Month for November-2024 is 5



November brings change, excitement, and possibly a financial boost. It brings movement -- travel, a change of residence or office, perhaps.

You will receive a letter or phone call from someone close to you whom you haven't heard from in some time.

This month should be light and playful. Try not to take things too seriously. The down-side of this

combination (5 and 3) is in the area of relationships. You may tend to misread others, to be a little insensitive and short on tact. Avoid confrontations in personal matters as well as those related to work. As long as you are upbeat and supportive, friendship and social events are favorable.

As was the case with February of this year, November may also find you in the mood to indulge yourself. Moderation may be hard to maintain, but it's still the best advice.

Your Personal Month for December-2024 is 6



This monthly cycle stabilizes your work environment but requires that you work on your relationships and family affairs. You will be in the unique position to counsel and support someone in your circle of friends and family with immediate and positive result. It will be one of the most rewarding experiences of this year for you.

A promotion or a raise are possible, as is an increase in your workload. This month is good for business and financial affairs, particularly for long-term planning and investment. If you are involved in legal affairs, the time is right to surge ahead.

Romance is also favorable. Commitments bring stability. For those who have become involved in a relationship during this year, this is a good month to exchange vows.

Your Personal Month for January-2025 is 5



You experience some self-doubt related to your work situation. You may question your direction. This frustration will be in the background for most of the year, but this month particularly feels a little bit out of control. However, hidden forces are guiding you carefully, and your best approach is to persevere. Later this month, or early next month, an opportunity will come your way that represents a step forward in your career.

This month also brings some unexpected changes in other areas of your life; possibly an unexpected trip. Be cautious in all financial affairs.

Your family members demand a lot of attention, and much practical guidance is required from you. They look to you for direction.

Social events are favorable, particularly when they are work-related. You will make a very positive impression on someone who can help you move forward.

If married or involved, maintain harmony and avoid rocking the boat.

Your Personal Month for February-2025 is 6



February brings an increase in responsibility and workload. You receive recognition for your efforts and abilities, and probably a financial increase, as well. Perhaps even more important is the role friends and family play during the period. Loyalty and a willingness to sacrifice time and energy to your loved ones are needed. In return, you receive comfort and satisfaction. It is a time of love, warmth, and a strengthening of the bonds that form the foundation of your life. It is also a good time to start domestic projects, such as minor remodeling and home repair.

If you are not married and are not involved in a relationship, you may meet someone who catches your interest. In this case, the relationship will develop slowly but will endure. Your focus should be on being dependable and active. There is no room for procrastination.

Your health improves during this time.

Your Personal Month for March-2025 is 7



Richard, March should bring some significant changes in your outlook. Indeed, the month is filled with the mystery of life. You are aware that you are developing spiritually. It is not a good time to deny important issues in your life or be superficial about significant matters. Your dreams are vivid, and if you take some time immediately after awakening to contemplate their meaning, you have the potential to gain some insights that uplifts you and raises your confidence in your life's direction.

You are mentally sharp and creative. You solve problems and gain insight into things that have floated in the background of your consciousness for some time. It is a period of hard work -- possibly overtime -- juxtaposed with much soul-searching and the need for quiet contemplation.

You may be offered an opportunity to become involved in a new endeavor. Be careful with anything that promises a fast return. This year, long-term projects are far more favorable than get-rich-quick-schemes, or short-term gambles.

Your need for peace and quiet during this month may make your friends and family members wonder whether you have some problem that you are not willing to share.

Your Personal Month for April-2025 is 8



April promises to be rewarding financially as well as in other areas of life. There is a catch: It is essential to take care of details, to be reliable, and to keep things organized. If you allow yourself to get sloppy in any of these areas, the results could be disastrous. Still, the combination of numbers (8 and 4) gives you ample support in all efforts at organization

and management. Respect, recognition, financial reward come to those who are careful. Financial problems and struggle (some may even experience bankruptcy) come to those who are careless. The more you stay clear and focused, the higher the rewards will be.

Relationships that are not related to work are not a high priority this month. Your attention should be given towards career and finances, as well as to people who play important roles in those areas of your life. The advice for this month is to get up early, put your nose to the grindstone, be organized, and don't hesitate to move yourself to the foreground in your work-environment. If you are due for a raise, ask for it. If a business associate is not fulfilling his/her duties, confront that person. If a payment is due, call it in.

Your Personal Month for May-2025 is 9



This month may introduce some emotional turmoil due to a relationship gone awry. A friend or co-worker has let you down. Your trust has been damaged, and you realize that this is not just a temporary disappointment but the conclusion of the relationship. While you have reason to be angry, you should avoid self-righteousness. You may want to remember that you are not without fault. It allows the anger and disappointment to turn into understanding and forgiveness, even if the situation cannot be saved. As a way of healing this type of wound, life may offer you the opportunity to become involved in a good cause. Sacrificing some of your time and energy will prove very rewarding and will deliver some benefits that are not immediately obvious.

Your health requires some special attention, particularly your digestive tract. Watch what you eat. Avoid excesses.

It is possible that your career is heading for a change of direction, which may be of some concern to you. Look to next month for some insight into that aspect of your life.

Your Personal Month for June-2025 is 1



June gives you a new start in some area of your life, perhaps career, or some new project or endeavor. This is a month of promise and opportunity. Your energy-level increases, as does your excitement for your new direction.

This period requires courage and flexibility. You should also be more verbal: Express your thoughts and feelings; inspire and motivate others to follow your lead. You may have a difficult time relaxing or enjoying yourself outside working hours. But it's important that you do just that.

An attraction to someone at work may signal danger to you. Even if you are committed, this attraction will prove quite powerful. Be careful. It may damage your future in many ways, not least of which is your career. Consider postponing any action in this area.

Your Personal Month for July-2025 is 2



At this time, your relationship with the people in your work or business environment is extremely important. You will need to be sensitive to their needs and desires, and you will probably be called upon to play the role of mediator in a conflict between some of these people. Your success in that role will directly affect your future. You may be disturbed by these new challenges because they emerge at a time when your workload is considerable. However, you are more sensitive and better able to discern the true basis of the conflict this month.

Richard, your enhanced sensitivity also helps you in other areas of your life. Romance is strongly represented, but should be kept out of the work environment, which may not be an easy thing to do. You may have the opportunity to go to a concert or some other musical event and because of your enhanced sensitivity, such events will prove very therapeutic. Pamper yourself in healthful ways, such as massage, a new exercise, and dietary regime, or some time near the ocean, in the mountains, in the forest.

YOUR PHYSICAL TRANSIT

The individual letters of your name are used to find your Transits.

Your name is like music that vibrates in time; each note, or letter, has a specific duration and influence over the course of your life.

Your life can, therefore, be seen as a musical score, with individual letters making specific contributions at given points, just as notes in a musical piece give it its rhythm, character, and nuance.

The Transits appear as part of your Progressive Chart and will tell you much about specific influences taking place in your life during given years.

Your Physical Transit for age 45 and 46 is R



You have deeper understanding and insight during this transit. It is a time to deal with money, power, and authority. You have an opportunity to elevate your financial status and personal growth. This is a period where you are likely to meet the best and the worst. You must exercise caution in everything you do and every decision you make. Be aware of your surroundings.

YOUR MENTAL TRANSIT

The Mental Transit is based on your middle name

Your Mental Transit for age 45 and 46 is O



This is a time of strong emotional experiences, which can affect your health if you are not mindful. You may find yourself worrying unduly. It is likely that more responsibility will be placed on your shoulders, with sensitive, emotional issues involved. You will find yourself more interested in religious, philosophical, and physical studies. Your leadership abilities will be heightened during this transit.

YOUR SPIRITUAL TRANSIT

Your Spiritual Transit is based on your last name.

Your Spiritual Transit for age 45 and 46 is E



The E Transit helps us feel inspired and helpful. It brings increased possibilities for travel and changes in your career or residence. You are more attracted to new and adventurous experiences, including love affairs or marriage.

Although the E is a good letter for finances, you may be less focused or carry a frivolous attitude, which could adversely affect your chances for material progress.

You may find yourself attracted to a new religion or philosophical idea.

YOUR ESSENCE CYCLE

Your Essence number indicates the lessons you will be dealing with during that year. It says a great deal about how you will perceive your environment. It also gives clear advice on how you can be most successful during the year; which types of behavior will be supported by your milieu and which ones will be less effective.

If one or more of your Transits change after your birthday this year, you will find two Essence cycles. If you only have one Essence, it means none of your Transits changed.

Richard, Your Essence for age 45 and 46 is 2



You must learn to cooperate with others in order to accomplish some greater good. This is not a time to lead, but to follow. You must be content to draw your guidance from the environment and those in positions of greater power. You must maintain your own center, but avoid arrogance, rigidity, and stubbornness. The more you insist on your own priorities, the more resistance will you meet. This is a period of partnerships. Your success depends on your ability to work with others.

You will be extremely sensitive and intuitive. Your powers of understanding will be at an all-time high. These abilities will give you the insight you need to perceive subtle changes in people and situations. You will therefore be better able to adapt to changing circumstances.

Your intuition makes it possible to accomplish great tasks, even though you may not be in a leadership role. The reason: you instinctively know how to react to change, and to gently advise people to go in the right directions.

Your role as an advisor or confidant is the key to your success during this period. You are learning the lesson of interdependence. You will also come to know how valuable you can be in a more passive role. It is a period to serve, to be the helper, the assistant. Your ability and willingness to work with others will be tested and rewarded. It is essential that you listen. Be shrewd in your evaluations of others and of situations, but do not enforce your judgments directly on people.

Your sensitivity will make it necessary for you to seek out harmonious and peaceful environments. Be careful of the health of your nervous system. You can become anxious more easily during this period. Therefore, seek out people you trust; share your deeper feelings; allow yourself to be supported by friends and loved ones. Keep your spirits high and avoid depression.

Music plays an important role during this period. Any musical talent you possess will be enhanced. You even possess a certain physical grace that can emerge in dancing, athletics, or simply walking down the

street.

In your passive, centered way, you will be charismatic and attractive to others. People will sense your fine intuition and sensitivity and seek you out for private talks. Be loyal to friends and partners. Remain strong inwardly and flexible without. In this way you will avoid the obvious difficulties and remain on your path to success.

This is a period of accomplishment through gentle persuasion.

YOUR PERSONAL YEAR

Your Personal Year number is a strong indication of the trends and circumstances you experience during the year ahead. Your Personal Year cycles are based on the Universal Year cycles and, therefore, run concurrently with the calendar year. (Transits and Essence cycles are based on the letters of your name and run from birth date to birth-date.) There are nine personal year numbers in a complete Epicycle.

Each Epicycle reveals the progression of a specific part of your personal evolution. Your progress along this Epicycle can be seen quite logically, from the beginning of a growth period to the conclusion or culmination of that process. The 1 personal year describes your first steps in a new direction. The years that follow indicate your progress along this path, concluding with your 9 Personal Year, which completes the cycle.

Below is a description of your current Personal Year. It indicates where you are on the 9-year Epicycle.

Your Personal Year cycle for 2025 is 4



This is a year to be organized and practical. Take care of details. Commit yourself entirely to your goals. Your concentration and ability to focus will be much improved over last year. You will have an attitude of realism and determination.

There can be a sense of limitation and some frustration this year. However, it is a year of important opportunities that must be seized. There can be considerable work-related travel. You must be flexible this year to make full use of the opportunities that present themselves. It will require a combination of perseverance, hard work, and versatility. You will receive recognition for your efforts and support from your friends and family.

It is a good year to buy real estate or remodel your home. It is also a good time to take care of projects which have been postponed for too long. Fulfill your obligations and do not be afraid to spend some of that hard earned money. Selling and trading during this year usually is quite successful. This is the year to work on your foundation and prepare yourself for the many changes that will undoubtedly come next year.

As a result of your hard work, there will be much satisfaction and a feeling of accomplishment. January and February will bring some important change, a new opportunity perhaps. March requires self-reflection and reshaping of your plans. It is a good time to meditate on what lies ahead. June brings a new and important step -- a breakthrough, perhaps -- in your work. October brings changes and a sense of chaos. You may feel threatened by the changes that are on the horizon. But November brings assistance in the form of a promotion or additional financial support.

Your Personal Year cycle for 2026 is 5



This is a year of dynamic change. Many surprises will come your way. Be open and ready to embrace new opportunities. Do not be overly careful this year. This is a year in which a major step forward can take place if you are willing to take some calculated risks and do a little gambling. Wisdom and prudence is the key, but you will definitely be faced with choices that require fast action and a willingness to act before all the facts are in.

This is an exciting year in which you will be required to promote yourself in order to take full advantage of the opportunities that await you. There will be increased opportunity to travel and possibly a change of residence. You will have some unexpected adventures and lucky breaks this year.

You may be tempted by the desires of the flesh: too much food, alcohol, sex, and drugs. Be careful and discriminate. You could make mistakes in these areas.

This can be an unsettling year if you try to cling to outmoded methods or characteristics. This a year to throw off the old and adopt the new. It is a rebirth and a release after last year's struggle.

This is a year in which change takes place consistently, and particularly so in April and May. July is a breakthrough, a time to enjoy life. September can be intense, while October requires tact and balance in relationships.

YOUR DUALITIES

How the yearly cycles affect each other.

Your Essence and Personal Year cycles are distinctly separate energies that influence you in different ways. Your Essence reflects your mental, emotional, and spiritual state of mind at a particular time in your life and feels like an internal influence; it's a stage in your personal evolution. Your Personal Year cycle, however, feels more external.

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Your Duality for 2025 is 2 and 4

After reading your Personal Year and Essence cycles, Richard, you probably noticed both influences are practical and realistic. However, this is pretty much where the similarities end.

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Interestingly, these opposing influences are positive for almost all areas of your professional life. This is especially the case if your work is detail-oriented or you are in management. As changeable emotionally as you can be in personal relationships, you will likely be quite successful in non-emotional, practical, project-related dealings. Your 4 will be the ally that keeps you focused and efficient, and the 2 will lend the

cooperative, harmonious, intuitive traits that help you work well with others.

This is a good year to focus on your career, business, and other productive areas. In your personal life, protect yourself emotionally but try not to be overly sensitive. To stay focused on your goals, you will need to make an effort to keep the peace in your private life.

Your Duality before your birth day in 2026 is 2 and 5

The Duality of a 5 Personal Year and 2 Essence cycle can be challenging, Richard. The main conflict stems from your Essence being largely focused on feelings and relationships, while your Personal Year influence wants freedom, variety, and adventure. Your 2 Essence produces a mindset that desires peace and harmony during a period when your 5 Year rocks the boat and brings change.

You will probably be restless this year, and a little tired of the predictability of your circumstances, thanks to your freedom-loving 5. However, your vulnerable 2 Essence could make you hesitant to address those feelings, for fear of disrupting your romantic (and other) relationships.

Consequently, you will likely find one side of you holding back, while the other side reaches out.

With your Personal Year delivering the dynamic 5, events and circumstances around you could be unpredictable, seemingly random, and often hectic. The conflict with your desire to maintain the status quo while your environment summons you to take chances can cause considerable frustration. It can also make you indecisive and hesitant.

Your best response is to ignore - to some extent - the tendency to be overly cautious and conventional. (Your fragile 2 Essence could make you worry more than usual.) Courage, decisiveness, fast thinking and quick reflexes are the tools needed to make the most of this combination.

Relationships that have a solid foundation will adjust and survive. Try to be sensitive to others (easy for the 2) but honor your need for change and excitement as well.

Your Duality for 2026 is 2 and 5

YOUR PERSONAL MONTH

The influence of a Personal Month gradually changes from one month to the next over approximately five days at the end and the beginning of each month.

Your Personal Month for July-2025 is 4



Richard, it is a time to seriously apply yourself to your duties and responsibilities. Take charge in home, career, and community affairs. Be patient and apply yourself to routine and details diligently. Organize your personal life and your career. Tie up loose ends. Start projects that will improve your living situation such as repairing the house or starting a garden.

Someone in your circle of friends and relatives needs help. Usually, this is a younger person who has not yet found stability or purpose in life.

This month may well bring an excellent opportunity in your own career. Focus on legal affairs. Discipline and effort are the key-words for this month.

Romance takes a more serious turn. Expectations are expressed, and commitments made.

Your Personal Month for August-2025 is 3



August is a good time for some relaxation. You will find your workload a little less demanding and may want to take some time off. You are upbeat and optimistic and able to inspire and uplift others. Do not take matters so seriously this month. It's a time of enhanced creativity and practical application. You are original in your approach to problem-solving. You receive inspiring ideas and can turn some of them into reality. You impress others with your deep understanding of the issues.

This month also brings spiritual realizations and insights. You are more aware of the underlying forces that are at play in your life and in the world around you.

The challenge of this month is in overcoming fear. You may find yourself confronting some injustice. It may be necessary to meet that injustice alone. Stand up for yourself!

Be wise, but do not seek to avoid the issues.

Your Personal Month for September-2025 is 4



Six months or a year from now, you will look back at this month and realize that in some way it represented a turning point on your path to success. However, you may feel frustrated during this month and wonder why everything is moving so slow. In a way, it seems that life has you in a straight-jacket, but in fact you are being protected from yourself. The emphasize is on the irritating and seemingly unnecessarily details. You are forced to deal with things you consider a waste of time. These loose ends can no longer be ignored, but you feel frustrated by the limitations of time and the massive amount of work.

The situation is, in fact, two-sided: One side is effort, the other reward. You are being prepared to take full advantage of a string of opportunities that will begin next month and will continue all next year. The challenge for you is to keep up. For that reason, you must finish the work in front of you now, to make room for the opportunities to come.

Meanwhile, guard your health, especially against the effects of stress and frustration. You would do well to eat healthy foods and in a regular and orderly fashion. Go to bed early; read to widen your view and escape. Do not dwell on the negative. Leave affairs of the heart to themselves for a while, until this intense period passes.

Late this month, you will start to see the light at the end of the tunnel. However, looking back you will be grateful and relieved that you took on this process of re-organizing the basics in both your work, and your personal life.

Your Personal Month for October-2025 is 5



October brings opportunity and change. You may be asked to go on a trip related to work or business. This trip is unexpected but will bring very positive results. Another possibility is that you will be offered a transfer and promotion. Either way, there will be changes in your environment.

Now is the time to take some chances, to promote yourself unabashed, and to reach out to other possible sources of income. If you are in sales or business, this is one of the most promising times of your life.

If your work is service-oriented, you may receive a long-awaited promotion. Friends and family members are supportive. Romance is exciting. It is a dynamic month in all respects and will wipe away the frustrations of last month. However, a warning is in place: You may tend to make impulsive decisions, to be a little irresponsible, and to put your foot in your mouth.

This hectic and dynamic month brings with it some chaos, and restraint is needed to maintain some control over the events.

Your Personal Month for November-2025 is 6



November offers the chance to strengthen your foundation in life. You pay close attention to the needs of your family and circle of friends. You are serious and responsible in all matters related to career and receive recognition and respect for that.

Financially, this could be a good month with an unexpected reward coming sometime during the last week. In many ways, this month brings blessings and can be very satisfying. Your workload is considerable but doesn't burden you as much as it did during other times of this year.

You have the energy and feel confident that you are now moving in the right direction. Feelings of insecurity and frustration that loomed so prominently during most of this year are disappearing. Your friends and family members display strong signs of loyalty and feelings are expressed more freely. One or more of your friends or relatives needs a boost and comes to you for help. You are happy with the opportunity to help out in a practical way as well as with moral support. You play the role of (m)patriarch.

The only troubling experience during this month will be the need to deal diplomatically and tactfully with a long-standing problem, perhaps with someone at work. A basic personality conflict has been the cause of friction between you and a co-worker and can no longer be ignored. Tension may come to a head, but there is an opportunity to turn a difficult relationship into one of tolerance and mutual respect.

Your Personal Month for December-2025 is 7



December is a fitting end for this year. You now enter a period of introspection, contemplation, and meditation, similar to that experience in March. December focuses you on inner-growth and soul-searching. However, that is where the similarities end. December is a more comfortable time for such an inward journey and expansion of your consciousness. There will be plenty of opportunities to withdraw, to seek the quiet. Whether you enjoy this time depends on whether you value such an experience.

It's been a year of hard work and, at times, frustration, but the work will pay off. You are more aware of that now, and you are probably well aware that the year was well-spent.

Understanding the value of day-dreaming and contemplation is more difficult as a result of this society's emphasize on action and result. However, the quiet, "un-productive" times of this month will be at least as rewarding, spiritually as well as practically. It allows for deep inner contentment and a fuller awareness of the love and goodwill of others.

Your Personal Month for January-2026 is 6



All during this month the focus is on your attitude towards friends, co-workers, and family members. You are in a position to improve relationships in all areas. You are warm, and more outgoing than usual. Others are attracted to your optimistic disposition, and several people close to you will come to you for advice and comfort. January may bring a turbulent new relationship into your life. The initial introduction may start off a little awkward, even cause some friction. You will need to be tolerant and understanding. Even if you feel sure that your point of view is correct, a hardheaded, stubborn approach is not beneficial. On the contrary, the true purpose of this conflict is an opportunity for you to reach out and earn the appreciation and respect of this person by freely demonstrating your own. Other, more practical changes are also in the picture. Many will make changes in their office, residence, or work routine.

You may get some strong signals that your career may receive a boost in the very near future, which only buoys your optimism.

If you are single, this is an excellent month to be social and meet new people.

Your Personal Month for February-2026 is 7



February finds you more inwardly focused. Self-reflection and contemplation bring spiritual clarity and growth. At the same time, your career improves and you manage to impress important people. Doors that have been closed open and offer access to opportunities. Financially, this month may also show some progress but the emphasize is more on opportunities and your ability to take advantage of them.

Warnings are justified in two areas. Your dynamism and excitement may cause you to be somewhat insensitive at times. Also, you would rather plan and discuss future endeavors than to put forth the effort required to take full advantage of current opportunities. Key-words to make this month a success are caution and discipline.

If you are married or otherwise committed, you may feel a little distant from your partner. This is temporary and does not require any special attention. If you are single, romance is not a high priority. Minor health problems that have not been treated may come to the foreground. This is a good month to apply discipline to your eating habits and to step-up your exercise regimen.

Your Personal Month for March-2026 is 8



Be careful in all financial matters this month. Issues involving money take center stage. More people go bankrupt or make a killing during this period than with almost any other number combination. Now, especially, you are required to balance the material and the spiritual. If you are considering a major purchase that involves long-range financing -- such as buying a house or a car -- but you question whether you can fulfill the obligation, you would do well to wait until the second half of May before acting.

The worlds of work and personal relationships require an opposite approach this month. A certain amount of aggression in career and business matters is favorable. Promote your ideas. Put out effort. Work harder and longer than is required. On the other hand, your personal life requires patience and understanding -- both of others and yourself. You may want to clear the air between you and a loved one, but you have difficulty overcoming your fear of being misunderstood. Or perhaps you are not clear about what you feel. Try putting your thoughts on paper first to achieve a higher degree of clarity.

Your Personal Month for April-2026 is 9



April brings a certain amount of completion in both your personal life and career. It is time to let go and prepare for new adventures. It is necessary to keep a close eye on the details, particularly those related to your finances. Check your bank balance regularly and make sure you save the receipts for deposits and other transactions. There are indications of upcoming changes in your work environment; you are in the unique position to move to the spotlight. Self-promotion is favorable. You are a little more emotional and vulnerable and may tend to make mountains out of molehills, however.

Someone you care about is leaving, being transferred, or going on a long trip.

Social events make this a hectic month and a certain amount of moderation and discipline is needed.

Your Personal Month for May-2026 is 1



May brings a sense of freshness or a new beginning in your personal life and career. You are more energetic and decisive than last month; this will help you cope with the hectic pace this month brings. This is a time of opportunity and the need to adapt quickly. You have been selected to play an important role in some new endeavor. This is an opportunity to move your career forward but it requires courage and the willingness to sacrifice some short-term goals. Financially, this is a dangerous time because of the tendency to splurge.

If you are single, you may well be introduced to someone very interesting and attractive. If married, romance is rekindled. Still, new romantic relationships started under this number combination tend to burn out

quickly. The attraction is physical and immediate but may falter as soon as it is put to the test. Even if you are already committed you may well find yourself eye to eye with someone very attractive, in which case you may have to show considerable restraint in order to avoid a situation you may later regret.

Your Personal Month for June-2026 is 2



The 2 and 5 combination enhance your insight into the motivations and emotions of others. You play the role of counselor several times this month. Your intuitive powers are also enhanced, but this does not extend to money matters. It's not a good time to take financial risks. There are changes taking place in many areas of your life this year, and the general instability is felt strongly this month.

Study and reading are more favorable, especially when related to your career. The focus is on relationships at work and at home. You need to trust others enough to open up your heart and reveal your deeper feelings. This is a good time to release some bottled-up feelings.

Romance also plays an important role this month, particularly if you are involved in a relationship that originated fairly recent. Your enhanced sensitivity and intuition helps you to see the deeper meanings and values, which make the relationship stronger or . . . cause a permanent break. A critical issue here, is your ability to express your true feelings. Communicate!

An unexpected invitation to visit a friend or relative in some distant town may inspire you to pack your bags and go. This will turn out to be beneficial.

Your Personal Month for July-2026 is 3



Money matters come to the foreground; debts are called in and close attention should be paid to your bank account.

Your ability to influence the ideas and opinions of others works in your favor and may create a new source of income. This is also a good time to promote yourself. If you have considered upgrading your resume or trying out for that new position you have been considering, now is the time to do it. A career change is also possible as a result of outside forces. You are more creative.

You feel somewhat restless and impulsive and are willing to take risks for the sole reason that you need a change. There is a tendency to be somewhat scattered and even a little irresponsible during this cycle.

Your domestic environment also becomes a source of restlessness and you may have to guard against irrational behavior from your side. At the same time, you reach out to old friends and relatives you have not

been in touch with for some time.

Your emotional state is a little turbulent causing you to be moody. Try to maintain equilibrium. This is a month to be somewhat detached from the events and circumstances surrounding your life. Don't take yourself too seriously, and, if possible, take some time off for a vacation. It's a good time to recharge your batteries.

YOUR PHYSICAL TRANSIT

The individual letters of your name are used to find your Transits.

Your name is like music that vibrates in time; each note, or letter, has a specific duration and influence over the course of your life.

Your life can, therefore, be seen as a musical score, with individual letters making specific contributions at given points, just as notes in a musical piece give it its rhythm, character, and nuance.

The Transits appear as part of your Progressive Chart and will tell you much about specific influences taking place in your life during given years.

Your Physical Transit for age 46 and 47 is R



You have deeper understanding and insight during this transit. It is a time to deal with money, power, and authority. You have an opportunity to elevate your financial status and personal growth. This is a period where you are likely to meet the best and the worst. You must exercise caution in everything you do and every decision you make. Be aware of your surroundings.

YOUR MENTAL TRANSIT

The Mental Transit is based on your middle name

Your Mental Transit for age 46 is O



This is a time of strong emotional experiences, which can affect your health if you are not mindful. You may find yourself worrying unduly. It is likely that more responsibility will be placed on your shoulders, with sensitive, emotional issues involved. You will find yourself more interested in religious, philosophical, and physical studies. Your leadership abilities will be heightened during this transit.

Your Mental Transit for age 47 is H



Your mind will be quite active during this period. The H Transit brings thoughts and ideas that are unconventional, original, and inventive. This is an ambitious time and self-promotion should pay off. Advancement and success are possible. Self-discipline is heightened, and you possess a clear understanding of what you want. Emotionally you could feel a little vulnerable and in need of love and attention.

YOUR SPIRITUAL TRANSIT

Your Spiritual Transit is based on your last name.

Your Spiritual Transit for age 46 is E



The E Transit helps us feel inspired and helpful. It brings increased possibilities for travel and changes in your career or residence. You are more attracted to new and adventurous experiences, including love affairs or marriage.

Although the E is a good letter for finances, you may be less focused or carry a frivolous attitude, which could adversely affect your chances for material progress.

You may find yourself attracted to a new religion or philosophical idea.

Your Spiritual Transit for age 47 is R



You have deeper understanding and insight during this transit. It is a time to deal with money, power, and authority. You have an opportunity to elevate your financial status and personal growth. This is a period where you are likely to meet the best and the worst. You must exercise caution in everything you do and every decision you make. Be aware of your surroundings.

YOUR ESSENCE CYCLE

Your Essence number indicates the lessons you will be dealing with during that year. It says a great deal about how you will perceive your environment. It also gives clear advice on how you can be most successful during the year; which types of behavior will be supported by your milieu and which ones will be less effective.

If one or more of your Transits change after your birthday this year, you will find two Essence cycles. If you only have one Essence, it means none of your Transits changed.

Your Essence for age 46 is 2



You must learn to cooperate with others in order to accomplish some greater good. This is not a time to lead, but to follow. You must be content to draw your guidance from the environment and those in positions of greater power. You must maintain your own center, but avoid arrogance, rigidity, and stubbornness. The more you insist on your own priorities, the more resistance will you meet. This is a period of partnerships. Your success depends on your ability to work with others.

You will be extremely sensitive and intuitive. Your powers of understanding will be at an all-time high. These abilities will give you the insight you need to perceive subtle changes in people and situations. You will therefore be better able to adapt to changing circumstances.

Your intuition makes it possible to accomplish great tasks, even though you may not be in a leadership role. The reason: you instinctively know how to react to change, and to gently advise people to go in the right directions.

Your role as an advisor or confidant is the key to your success during this period. You are learning the lesson of interdependence. You will also come to know how valuable you can be in a more passive role. It is a period to serve, to be the helper, the assistant. Your ability and willingness to work with others will be tested and rewarded. It is essential that you listen. Be shrewd in your evaluations of others and of situations, but do not enforce your judgments directly on people.

Your sensitivity will make it necessary for you to seek out harmonious and peaceful environments. Be careful of the health of your nervous system. You can become anxious more easily during this period. Therefore, seek out people you trust; share your deeper feelings; allow yourself to be supported by friends and loved ones. Keep your spirits high and avoid depression.

Music plays an important role during this period. Any musical talent you possess will be enhanced. You even possess a certain physical grace that can emerge in dancing, athletics, or simply walking down the

street.

In your passive, centered way, you will be charismatic and attractive to others. People will sense your fine intuition and sensitivity and seek you out for private talks. Be loyal to friends and partners. Remain strong inwardly and flexible without. In this way you will avoid the obvious difficulties and remain on your path to success.

This is a period of accomplishment through gentle persuasion.

Your Essence for age 47 is 8



This is a period when business and career affairs dominate your agenda. A new opportunity will unfold to you and you will have to give yourself to it entirely to make it work. It is a time of progress and much personal power, but the demands of the time are equally large, thus requiring careful planning and attention to detail.

All business matters -- including personal economies -- will come under sharp scrutiny. You will likely have more money than during previous years, but, conversely, you must be more careful with it. A new start can be made. You sense the need to grasp it. But you also are aware that it must be treated with great care. Therefore, be astute in all your business dealings. Major mistakes can be made if you are not careful, and they can affect you for some years to come. It is a time of cautious use of power. You are being asked to develop wisdom in all your dealings. Balance -- in areas from your mundane affairs to your eminently important relationships -- is the key to your success. Keep a tight control on your bookkeeping, while providing strong leadership and gentle guidance to your family or close associates.

It is also a time when old issues -- especially debts from the past -- surface with a vengeance, making it necessary to pay the piper before further progress can be made. The irony is that while you have greater resources, there are often equally large demands made of you.

This is a time, too, when you will realize that you are a survivor. No matter what difficulties you have experienced in the past, this is a period when you can regain a sense of progress in career matters. You will feel that you are doing important work, and will be richly rewarded for it.

YOUR PERSONAL YEAR

Your Personal Year number is a strong indication of the trends and circumstances you experience during the year ahead. Your Personal Year cycles are based on the Universal Year cycles and, therefore, run concurrently with the calendar year. (Transits and Essence cycles are based on the letters of your name and run from birth date to birth-date.) There are nine personal year numbers in a complete Epicycle.

Each Epicycle reveals the progression of a specific part of your personal evolution. Your progress along this Epicycle can be seen quite logically, from the beginning of a growth period to the conclusion or culmination of that process. The 1 personal year describes your first steps in a new direction. The years that follow indicate your progress along this path, concluding with your 9 Personal Year, which completes the cycle.

Below is a description of your current Personal Year. It indicates where you are on the 9-year Epicycle.

Your Personal Year cycle for 2026 is 5



This is a year of dynamic change. Many surprises will come your way. Be open and ready to embrace new opportunities. Do not be overly careful this year. This is a year in which a major step forward can take place if you are willing to take some calculated risks and do a little gambling. Wisdom and prudence is the key, but you will definitely be faced with choices that require fast action and a willingness to act before all the facts are in.

This is an exciting year in which you will be required to promote yourself in order to take full advantage of the opportunities that await you. There will be increased opportunity to travel and possibly a change of residence. You will have some unexpected adventures and lucky breaks this year.

You may be tempted by the desires of the flesh: too much food, alcohol, sex, and drugs. Be careful and discriminate. You could make mistakes in these areas.

This can be an unsettling year if you try to cling to outmoded methods or characteristics. This is a year to throw off the old and adopt the new. It is a rebirth and a release after last year's struggle.

This is a year in which change takes place consistently, and particularly so in April and May. July is a breakthrough, a time to enjoy life. September can be intense, while October requires tact and balance in relationships.

Your Personal Year cycle for 2027 is 6



This is a year of progress and financial advancement. Major career opportunities present themselves. It is a challenging year in which personal growth is joined with new responsibilities and challenges. This is a year of domestic responsibility and attention to the needs of family and friends. It is a time of heartfelt emotions and some sacrifice. It is a time for comforting and caring. You realize the importance of your place within your community. You will be called upon to help others bear their burdens. You are the proverbial friend in need. Deep feelings bring renewal to relationships and often a birth in the family.

You must work to create an atmosphere of harmony and balance. It is often a time when marital issues surface and need attention. However, you possess the understanding to deal with such issues effectively if you apply yourself with love and flexibility.

May is an emotional month filled with the promise and the stress of imminent changes. June is a breakthrough and a relief. September brings advancement, October self- reflection and readjustments, and December brings a sense of completion and fulfillment.

YOUR DUALITIES

How the yearly cycles affect each other.

Your Essence and Personal Year cycles are distinctly separate energies that influence you in different ways. Your Essence reflects your mental, emotional, and spiritual state of mind at a particular time in your life and feels like an internal influence; it's a stage in your personal evolution. Your Personal Year cycle, however, feels more external.

Your Essence and Personal Year cycles overlap creating a duality which produces its own influence. Most importantly, it tells us how you can get the most out of your mix of Personal Year and Essence cycles by looking at their combined influence.

Personal Year cycles run concurrent with the calendar year and change every year, while Essence cycles run from birthday to birthday and can be anywhere from one to eighteen years, sometimes even longer. Therefore, you can have either two or three Dualities during any 12-month period. Three, if your Essence changes (one before your birthday, one after your birthday, and another when the new year starts). If your Essence doesn't change, you have two Dualities, one for each calendar year.

For the purpose of Dualities, Essence cycles with Master Numbers (11, 22, or 33), or Karmic Debt numbers (13, 14, 16, or 19) are reduced to single digits, as their effect in the context of Dualities is indiscernible.

Your Duality after your birth day in 2026 is 2 and 5

The Duality of a 5 Personal Year and 2 Essence cycle can be challenging, Richard. The main conflict stems from your Essence being largely focused on feelings and relationships, while your Personal Year influence wants freedom, variety, and adventure. Your 2 Essence produces a mindset that desires peace and harmony during a period when your 5 Year rocks the boat and brings change.

You will probably be restless this year, and a little tired of the predictability of your circumstances, thanks to your freedom-loving 5. However, your vulnerable 2 Essence could make you hesitant to address those feelings, for fear of disrupting your romantic (and other) relationships.

Consequently, you will likely find one side of you holding back, while the other side reaches out.

With your Personal Year delivering the dynamic 5, events and circumstances around you could be unpredictable, seemingly random, and often hectic. The conflict with your desire to maintain the status quo while your environment summons you to take chances can cause considerable frustration. It can also make you indecisive and hesitant.

Your best response is to ignore - to some extent - the tendency to be overly cautious and conventional. (Your fragile 2 Essence could make you worry more than usual.) Courage, decisiveness, fast thinking and quick

reflexes are the tools needed to make the most of this combination.

Relationships that have a solid foundation will adjust and survive. Try to be sensitive to others (easy for the 2) but honor your need for change and excitement as well.

Your Duality before your birth day in 2027 is 2 and 6

Richard, when the 2 and 6 team up, they deliver excellent traits for strengthening existing relationships and resolving personality conflicts. After reading about each cycle separately, you may have noticed they both focus on people: friends, family, co-workers, and romantic partners.

The 2 should put you in a sensitive, intuitive, and tactful state of mind. This is fortunate, because your 6 Personal Year will likely bring relationship issues to the surface. However, due to the vulnerable, sometimes overly sensitive side of the 2, it could also be a stressful period emotionally. The degree to which this will be the case will depend upon how difficult your relationship issues are. Generally, though, discord will probably affect you more than usual.

The 2 is known to be harmonious and cooperative, which will draw others to support you. However, the 6/2 combination can also bring an end to relationships that are no longer healthy. Both marriage and divorce are more likely to take place during a period when both the 2 and 6 are in play.

This duality cycle is favorable for career, especially if you are in sales, education, medicine, banking, the legal field, or another occupation where interacting with people is an essential element. Promotion and an increase in responsibility are also common.

Finally, this is the perfect time to make healthy lifestyle changes physically, mentally, and emotionally. Both the 2 and the 6 seek balance and care. This combination creates a 4 Bridge number that tells us your best ally this year will be the efficient traits of the 4. Success will require discipline, efficiency, organization, an eye for detail, and a practical approach.

YOUR PERSONAL MONTH

The influence of a Personal Month gradually changes from one month to the next over approximately five days at the end and the beginning of each month.

Your Personal Month for July-2026 is 5



July is a time of unexpected events. Be flexible, especially in thought. Let old concepts and dogma go. This is a time of incredible growth, mentally as well as spiritually, but you have to allow such growth to occur. New information comes to you. You have the opportunity to change old ideas about life or people. Your circumstances could even change. Travel is also possible and favorable. A sudden phone call could put you on the plane the next day. Letters or phone calls could come from people you have not heard from in a long time.

Meanwhile, you feel scattered and restless and want to avoid the nitty gritty details of life. Go with the flow; answer demands as they come up and do not try to control the circumstances too much.

Richard, you are mentally sharp and quick to see the meaning of new information. You are also creative and imaginative. This month releases your wilder side, especially when it comes to your social life and love relationship. Within the context of this year's serious and spiritual overtones, July is by far the most dynamic month. Be careful of too much self-indulgence and irresponsibility. Moderation, again, is the key.

Your Personal Month for August-2026 is 4



Your career may be demanding and a bit frustrating this month. You need to attend to routine matters, some of which may be boring. This is not a time to slack. Don't procrastinate. Commit to your responsibilities and see projects through to completion.

This August could bring a welcome opportunity on the job front, but your success will depend upon your willingness to stand up for yourself, to take charge of circumstances, and refuse to be victimized by outside events. You need the courage to stand up for your beliefs, to "do the right thing."

Make important changes in your life. Such as start a diet and/or exercise regimen, quit smoking, dedicate yourself to a good cause, and reconnect to your higher spiritual values. This is the month to make fundamental and positive long-term changes in your life.

It's important to demonstrate to those around you that you are dependable and can be relied upon. This affects both your work and love life. You will impress all of those around you with your sense of duty and trustworthiness.

Your Personal Month for September-2026 is 5



The hectic pace of last month continues. However, the nature of activities is quite different. You are challenged to keep up with events and influences that, at times, appear out of your control. If you can be flexible and adaptable, you will cruise through this month comfortably and successfully. Let old plans, expectations, and concepts go. Otherwise, stress may take a physical toll. If you are willing to take the changes in stride and "go with the flow", you will find yourself in a better position in career as well as personal life by the end of this month.

This is an adventurous, dynamic, and progressive time, with less focus on details and routine stuff. Social events and romantic adventures highlight the month. The word "adventure" is the operative word: few romances that begin during this time have the emotional depth and substance needed to survive the test of time. However, any relationship begun now still has much to teach you about life and love, so be open to all the possibilities. Be warned, however, you may have a tendency for over-indulging your senses this month. Moderation is wisdom.

Your health may cause you some concern. In most cases, this is the body reacting to changes that have taken place during the course of this year and are only temporary. If problems persist, seek the advice of health counselor or physician.

Your Personal Month for October-2026 is 6



October brings stability to the dynamic changes the year has presented. Expect increased responsibility, recognition, and perhaps a raise or promotion. This month shifts the focus to relationships with family and friends. You share greater closeness with loved ones and may find yourself giving and receiving comfort and advice. Loyalty and trust are fundamental to your wellbeing this month. If you are unwilling to trust or abuse the trust of someone else, you could experience the break-up of a relationship. Share your feelings.

If you are single, a new and lasting romance is possible. If you already have a relationship, this is the time to commit. All affairs of the heart are positively highlighted. Health problems will also take a turn for the better.

Your Personal Month for November-2026 is 7



November, with the 7 playing such a major role, directs the focus to your inner self. Some people experience this month as lonely, but it doesn't have to be. You will be inspired to refine your understanding of your place in the universe. Spend time considering what you are going to do with the rest of your life. Search your soul, define your priorities, and plan your future. Study and read and think. You are observant and insightful.

Put romance, career, and financial matters on the back burner this month. There will be plenty of time for

that later. If you direct all your effort toward honest self-confrontation, your future progress will be insured.

Your Personal Month for December-2026 is 8



December will be rewarding in many areas of life. This is a good time for business and money matters. But don't indulge in spending money to impress others or flaunt your success.

The 8 Personal Month brings balance in all material matters. Expect some recognition in your working environment, perhaps a bonus or promotion. This is an excellent time to promote some of your ideas or any other input you have in relation to your career.

Romance is favorable too. Express your love.

Your Personal Month for January-2027 is 7



January brings stability and clarity. Your career shows promise, but there is not any promotion or practical gain just yet. If you are involved in legal affairs or have wanted to take care of something that involves the law, this month is a good time to start the necessary procedures. You may be notified of an impending legal procedure that affects

you or a loved one.

Study or read and enjoy the much needed quiet after last year's hectic pace. Domestic affairs play a major role during this year and begin now. However, you will be feeling more intellectual than emotional during this month. Tolerance and forgiveness will not come naturally, and you could be a little self-righteous. Try to be more flexible.

Your Personal Month for February-2027 is 8



February may bring upheaval in family affairs or with friends. The 8 carries a powerful balancing energy and much of that will be directed to your relationships. The truth will come out and you will have the opportunity to heal relationships that have been damaged by misconceptions. Real relationships will become stronger but superficial ones will break

down.

Rewards and recognition in your career will also come to you this month. Often, the 8 Personal Month/6 Personal Year brings considerable progress and financial gain.

Romance is also strongly represented. You meet an attractive person, but the challenge here is to approach

the situation with sensitivity and awareness. If you come on strong, you will blow the opportunity. Focus on sensitivity and avoid the temptation to be rude at all costs.

Your Personal Month for March-2027 is 9



Whenever the 6 and 9 team up, it is often emotional because you may have to let go of someone close to you. You experience relationships more deeply and feel greater warmth for others. You reach out for contact and substance. Other people will also be drawn to open up their hearts and minds to you. This reflects strongly in your relationship with family and friends, but also in the work-environment. People will come to you with their problems, seeking an understanding ear and a shoulder to cry on. You feel closer to your fellow man, and because of your attractive disposition you will receive much support from others.

Good news may come from your work that will boost your self-esteem. Move slowly and carefully where romance is concerned, however, because you are not in a position to make long-range plans.

Your Personal Month for April-2027 is 1



This month brings new beginnings in several areas of your life. You have more energy and are ready to implement some changes in your life. Display aggression in your career and it will progress nicely. Start new projects. Take a chance. A 6 Personal Year often brings considerable financial gain, particularly in or around the months of April (this month) or November.

This is also a time in which matters of the heart come to some kind of climax. Young lovers get married, married people re-commit, and troubled relationships either work it out or separate.

The month of April brings challenges in the area of communication. Be careful what you say and how you say it, so you don't stick your foot in your mouth. Actively pursue the things you want in your career, finances, and love-life. Romance is very positive now and more people find their soul-mate during this period than at any other time during the 9-year cycle.

Your Personal Month for May-2027 is 2



May is a 2 Personal Month in a 6 Personal Year and focuses on harmony and diplomacy in all relationships, including the work-environment. You are more sensitive and aware of the feelings of others than you were last month, and you will be called upon to use those abilities.

You will find yourself in the role of mediator/peacemaker in order to maintain harmony in the work place. Become a hard-nosed yet diplomatic negotiator. Find a balance between tact and sensitivity on one hand, and persistence and conviction on the other. You will be able to meet these challenges and will come through with flying colors. Financial rewards will come. Keep things organized and take care of details or else you may find yourself in chaos by the end of this month.

If you are involved in a legal tangle, and quite a few people in this stage of their Personal Rhythm Cycle are, you will gain some ground and find good reasons to be optimistic.

Romance is highly favored now, especially for new relationships.

Your Personal Month for June-2027 is 3



This is an excellent time to give yourself a break. Take some time off. Enjoy yourself. Don't be too serious. This is a time of enhanced creativity and originality. Become involved in playful activities. Participate in social events. You will meet new people who offer a welcome change to the routine aspects of your life.

Your career may seem unpredictable now but will be much better next month. "Luck" in financial affairs is likely now. Romance is also favorable.

The emphasize of this month is on fun and leisure. Enjoy.

Your Personal Month for July-2027 is 4



Richard, it is a time to seriously apply yourself to your duties and responsibilities. Take charge in home, career, and community affairs. Be patient and apply yourself to routine and details diligently. Organize your personal life and your career. Tie up loose ends. Start projects that will improve your living situation such as repairing the house or starting a garden.

Someone in your circle of friends and relatives needs help. Usually, this is a younger person who has not yet found stability or purpose in life.

This month may well bring an excellent opportunity in your own career. Focus on legal affairs. Discipline and effort are the key-words for this month.

Romance takes a more serious turn. Expectations are expressed, and commitments made.

YOUR PHYSICAL TRANSIT

The individual letters of your name are used to find your Transits.

Your name is like music that vibrates in time; each note, or letter, has a specific duration and influence over the course of your life.

Your life can, therefore, be seen as a musical score, with individual letters making specific contributions at given points, just as notes in a musical piece give it its rhythm, character, and nuance.

The Transits appear as part of your Progressive Chart and will tell you much about specific influences taking place in your life during given years.

Your Physical Transit for age 47 and 48 is R



You have deeper understanding and insight during this transit. It is a time to deal with money, power, and authority. You have an opportunity to elevate your financial status and personal growth. This is a period where you are likely to meet the best and the worst. You must exercise caution in everything you do and every decision you make. Be aware of your surroundings.

YOUR MENTAL TRANSIT

The Mental Transit is based on your middle name

Your Mental Transit for age 47 and 48 is H



Your mind will be quite active during this period. The H Transit brings thoughts and ideas that are unconventional, original, and inventive. This is an ambitious time and self-promotion should pay off. Advancement and success are possible. Self-discipline is heightened, and you possess a clear understanding of what you want. Emotionally you could feel a little vulnerable and in need of love and attention.

YOUR SPIRITUAL TRANSIT

Your Spiritual Transit is based on your last name.

Your Spiritual Transit for age 47 and 48 is R



You have deeper understanding and insight during this transit. It is a time to deal with money, power, and authority. You have an opportunity to elevate your financial status and personal growth. This is a period where you are likely to meet the best and the worst. You must exercise caution in everything you do and every decision you make. Be aware of your surroundings.

YOUR ESSENCE CYCLE

Your Essence number indicates the lessons you will be dealing with during that year. It says a great deal about how you will perceive your environment. It also gives clear advice on how you can be most successful during the year; which types of behavior will be supported by your milieu and which ones will be less effective.

If one or more of your Transits change after your birthday this year, you will find two Essence cycles. If you only have one Essence, it means none of your Transits changed.

Richard, Your Essence for age 47 and 48 is 8



This is a period when business and career affairs dominate your agenda. A new opportunity will unfold to you and you will have to give yourself to it entirely to make it work. It is a time of progress and much personal power, but the demands of the time are equally large, thus requiring careful planning and attention to detail.

All business matters -- including personal economies -- will come under sharp scrutiny. You will likely have more money than during previous years, but, conversely, you must be more careful with it. A new start can be made. You sense the need to grasp it. But you also are aware that it must be treated with great care. Therefore, be astute in all your business dealings. Major mistakes can be made if you are not careful, and they can affect you for some years to come. It is a time of cautious use of power. You are being asked to develop wisdom in all your dealings. Balance -- in areas from your mundane affairs to your eminently important relationships -- is the key to your success. Keep a tight control on your bookkeeping, while providing strong leadership and gentle guidance to your family or close associates.

It is also a time when old issues -- especially debts from the past -- surface with a vengeance, making it necessary to pay the piper before further progress can be made. The irony is that while you have greater resources, there are often equally large demands made of you.

This is a time, too, when you will realize that you are a survivor. No matter what difficulties you have experienced in the past, this is a period when you can regain a sense of progress in career matters. You will feel that you are doing important work, and will be richly rewarded for it.

YOUR PERSONAL YEAR

Your Personal Year number is a strong indication of the trends and circumstances you experience during the year ahead. Your Personal Year cycles are based on the Universal Year cycles and, therefore, run concurrently with the calendar year. (Transits and Essence cycles are based on the letters of your name and run from birth date to birth-date.) There are nine personal year numbers in a complete Epicycle.

Each Epicycle reveals the progression of a specific part of your personal evolution. Your progress along this Epicycle can be seen quite logically, from the beginning of a growth period to the conclusion or culmination of that process. The 1 personal year describes your first steps in a new direction. The years that follow indicate your progress along this path, concluding with your 9 Personal Year, which completes the cycle.

Below is a description of your current Personal Year. It indicates where you are on the 9-year Epicycle.

Your Personal Year cycle for 2027 is 6



This is a year of progress and financial advancement. Major career opportunities present themselves. It is a challenging year in which personal growth is joined with new responsibilities and challenges. This is a year of domestic responsibility and attention to the needs of family and friends. It is a time of heartfelt emotions and some sacrifice. It is a time for comforting and caring. You realize the importance of your place within your community. You will be called upon to help others bear their burdens. You are the proverbial friend in need. Deep feelings bring renewal to relationships and often a birth in the family.

You must work to create an atmosphere of harmony and balance. It is often a time when marital issues surface and need attention. However, you possess the understanding to deal with such issues effectively if you apply yourself with love and flexibility.

May is an emotional month filled with the promise and the stress of imminent changes. June is a breakthrough and a relief. September brings advancement, October self- reflection and readjustments, and December brings a sense of completion and fulfillment.

Your Personal Year cycle for 2028 is 7



You will experience a strong tendency to spend more time alone, to delve inside and find some answers and to reach a better understanding of yourself. This is not a year for social activities nor is it a year to try and reach goals on a material level. You will find that the necessities of daily life seem to be taken care of by themselves. There is no need to be overly concerned regarding your material needs. Without slacking on your daily duties and responsibilities, you can afford to give more attention to yourself. This is a year for inner growth. It is your spiritual and mental presence that requires attention. Improve the quality of your life, read, contemplate and gain insight

in yourself. You are important now. Rest and attend to your health.

It is during this year that you strengthen the foundation of your life, after all your success in all matters rests upon the strength of your inner self. There will be many strange and unusual events inspiring you to take a closer look at life and an opportunity is there to experience the joy and beauty of life without any artificial or exterior involvement but purely the growing awareness of yourself. Too much concern and desire for material rewards, Richard, will turn this period of your life into a very bad experience indeed, while a "let go and let god " attitude will make this such a fruitful and pleasant year that you may find yourself wondering what you did to deserve this.

YOUR DUALITIES

How the yearly cycles affect each other.

Your Essence and Personal Year cycles are distinctly separate energies that influence you in different ways. Your Essence reflects your mental, emotional, and spiritual state of mind at a particular time in your life and feels like an internal influence; it's a stage in your personal evolution. Your Personal Year cycle, however, feels more external.

Your Essence and Personal Year cycles overlap creating a duality which produces its own influence. Most importantly, it tells us how you can get the most out of your mix of Personal Year and Essence cycles by looking at their combined influence.

Personal Year cycles run concurrent with the calendar year and change every year, while Essence cycles run from birthday to birthday and can be anywhere from one to eighteen years, sometimes even longer. Therefore, you can have either two or three Dualities during any 12-month period. Three, if your Essence changes (one before your birthday, one after your birthday, and another when the new year starts). If your Essence doesn't change, you have two Dualities, one for each calendar year.

For the purpose of Dualities, Essence cycles with Master Numbers (11, 22, or 33), or Karmic Debt numbers (13, 14, 16, or 19) are reduced to single digits, as their effect in the context of Dualities is indiscernible.

Your Duality after your birth day in 2027 is 8 and 6

An 8 Essence during a 6 Personal Year is one of the more promising combinations, Richard. Their traits work well together, especially in career, business, and other practical endeavors. Both numbers are sensible, realistic influences that take responsibility and commitment seriously. However, that is pretty much where their similarities end.

The chapter on your 8 Essence mentioned its ambitious, results-oriented, and business-savvy mindset. An 8 in this position helps you notice opportunities more quickly, and enhances the vision, perseverance, and leadership qualities that enable you to take advantage of them.

The chapter on your 6 Personal Year talked about its loving nature and the increased likelihood of being closely involved with others. It also mentioned the tendency for the 6 to expand your responsibilities and influence. Despite their differences, these cycles clearly complement one another.

Your personal life should also benefit, if you can balance the differing approaches of the 6 and 8. Your pragmatic, determined 8 Essence lends the confident traits you need to move through both work and personal issues without feeling vulnerable or defensive. However, if not kept in check it may cause conflict when emotions are involved. The sacrificing, caring 6 will sometimes be at odds with the somewhat

overbearing, abrasive 8. Consequently, you may need to keep an eye on your attitude toward others, especially when interacting with loved ones. Although an authoritative, ambitious approach often works in your professional life, personal relationships benefit from a gentle, loving response.

Your Duality in 2028 is 8 and 7

This is one of the trickier combinations of cycles and one where understanding what each number represents can be crucial to making this a happy, successful year.

While reading your Essence and Personal Year cycles, Richard, you probably noticed their characteristics are polar opposites. Your Essence influences you from the inside out, affecting your state of mind and the way you approach situations. An 8 in this position inspires you to take the reins and move forward - it is a doer, determined, ambitious, and business savvy.

Your Yearly cycle mainly affects the events and circumstances around you. This year the 7 will direct your focus inward, which is the opposite intention of your results-oriented Essence. Many circumstances you encounter will require patience and forethought at a time when you would rather jump right in.

This combination can produce a frustrating period where you feel caught between an internal force that is ambitious and driven, and an external force that creates situations and events that are not achievement oriented. However, being aware of this conflict and knowing how to balance these opposing characteristics can help them become complementary.

You can compartmentalize the influence of these cycles by using the traits of your ambitious 8 Essence for your career and practical matters, and the traits of your inwardly focused 7 for study, contemplation, and self-discovery. Giving each side attention allows your inner growth and insight to enhance the practical areas of your life. This could seem a little unnatural at first - a little like asking a driven entrepreneur to do yoga or meditation â€“ but it will add a broader dimension to your life.

With your desire for material progress coupled with this yearâ€™s focus on inner development, relationships and romance may take a back seat. Try not to let important relationships deteriorate; this may take a conscious effort on your part.

YOUR PERSONAL MONTH

The influence of a Personal Month gradually changes from one month to the next over approximately five days at the end and the beginning of each month.

Your Personal Month for July-2027 is 6



July is an excellent time for business and financial affairs, Richard. Respect and recognition for past efforts is followed by financial gain or promotion. You are in a position to ask and receive what you believe to be your due. However, you may find that you are not as diplomatic as you might be. This is your most challenging weakness during this month. Guard against arrogance. Your responsibilities increase possibly as a result of a promotion.

Family affairs, friendships, and romance also move to the foreground and are rewarding and healing. You will be asked to sacrifice some of your time and energy to a younger person or someone who is old or sick. You feel closer to the people around you and you want to be there for them. Somewhat contradicting to this show of warmth and affection is the lack of tact and sensitivity you may display a number of times during this month. Richard, you may be too intent on forcing people to see life as you do, rather than allowing them their own perspectives and their own rates of growth.

The later part of this month brings changes that arise from a chance meeting at a social event. This change may be based on a romantic encounter and may affect your living situation. An unexpected travel is also a possibility.

Your Personal Month for August-2027 is 5



August brings some changes in work and your personal life. It is a dynamic time, and nothing goes according to plans. Play things by ear.

Your career progresses well as a result of your enhanced ability to find creative solutions. You make a good impression on some people who are in a position to reward you. There will, however, be a confrontation between you and a co-worker, with long-ranging affects. The outcome will depend on your personal strength and self-confidence. If you are involved in business deals or legal affairs, some surprising changes may take place. In all areas of your life, flexibility and adaptability are important. Your friends and family require a lot of attention. Social gatherings are frequent and will bring new relationships into your life.

Traveling, perhaps across the ocean, is possible and favorable.

Romance is exciting. Be socially active. If you are single, you could meet someone who will be a permanent part of your life.

Your Personal Month for September-2027 is 6



September will force you to deal with the issues of responsibility and loyalty. Devote your time and energy to the needs of family and community. Become involved in some sort of activity that will benefit others financially. You will, and should be, concerned less with your own financial affairs, than with those involving others. Be selfless and generous in all areas of your life. It is a time to forgive and heal. You are highly aware of your bond with the people you love, as well as with neighbors and co-workers.

Legal affairs you might be involved in come to the foreground. Financially, September has the potential to be very good.

Romance is shaky. Choose your words well and follow up on promises. Don't forget birthdays.

Your Personal Month for October-2027 is 7



Distance yourself somewhat from the affairs and troubles of other people. During the course of this year you have been asked to help, counsel, and advise others many times. Now, give yourself a break. Spend time alone for contemplation and meditation. Study and reading are also favorable. Your workload does not decrease but much of it is routine and allows you to mentally drift. Still, your mind is sharp, and you can easily concentrate when you want to.

Inner healing takes place. Old wounds may be reopened. There is some sadness and nostalgia, but the healing is real and needed. This is a time of spiritual growth. Postpone decisions regarding financial affairs, if possible, until next month.

Matters of the heart are also a low priority. You are not very clear this month and would rather not be bothered with it. Emphasize your personal well-being. Diet, exercise, and go for walks. Don't distract yourself from soul-searching by watching television or other mind-numbing practices.

In many ways, your experience of this month will set the tone and direction for next year.

Your Personal Month for November-2027 is 8



November is an excellent time for business ventures, financial affairs, and all things related to the material world. You receive recognition for past effort in the form of financial rewards, respect, and possibly promotion. Implement any changes you have been considering in your business affairs.

As always, when the 8 shows up in the chart, a certain amount of balancing takes place. Punishment and

reward are both possible. If you have put out sincere effort, the reward will be there. However, for some people, an 8 month may bring bad news, after all, the 8 is balance, including the balance between effort and reward.

This is a good time to straighten out financial dealings you may have with friends or relatives as well. This is not a good time to go into debt. But it is a good time for love. Strong feelings and passionate exchanges on the emotional and physical level make this an exciting month.

Your Personal Month for December-2027 is 9



December is the second time this year that some letting go has to be done. A relationship is going to end. This can cause some distress, but there are also feelings of gratitude. Your feelings run deep, but you have difficulty expressing them. You feel vulnerable and emotional. You are attracted to giving your time and energy to something outside of yourself. Clean out the garage or attic and donate the excess to charity.

There are changes in the work situation, such as a shift in personnel. In a strange turn of events, you may find yourself having to defend your actions and motivations. Your honesty may be questioned. If you are single, you may meet someone later this month. If you are committed, you may feel you are involved in a roller-coaster kind of relationship. Not to worry, things calm down by the end of the month.

Your Personal Month for January-2028 is 8



This, the first month of your 7 Personal Year cycle, brings success and reward from past effort. Self-reliance and confidence are the keys to success this month. Stand up for yourself and show stubborn persistence.

Your career is stable, with few ups and downs, but your finances are less secure. A conservative attitude to money matters is favorable. Your attention is focused on long-term planning. You have good ideas that may well turn into an additional source of income later this year (during or around October). You also become interested in new avenues of thought or spiritual paths, which will inspire you to study or read.

This month's emphasis is on long-term goals.

Friends and relatives feel that you are a little distant and may get on your case in the hope that you will spend more time with them. Romance is not particularly important. If you are involved with someone, feelings deepen, and the bond becomes stronger.

Your Personal Month for February-2028 is 9



February brings a number of changes, most of them occurring inside of you. You awaken to new feelings about your job, your house, and the people around you. It is a time of reevaluating the choices and decisions you have made over the past several years. You gain clarity and understand your motivations and needs better.

You may cause some practical changes as a result of this, and even distance yourself from outdated habits or relationships. There may be some emotional turmoil connected to this, but the feeling of relief is more prominent. This is a tricky time in all areas of relationships. Your irritation threshold is lower than usual. Irrational demands and lack of patience from your side may bring on feelings of guilt and you will probably find yourself apologizing more than once. You have strong idealistic, humanitarian, and spiritual feelings and may want to become more involved in some practical endeavors concerning one or more of these areas of life. However, you will probably postpone any active involvement for the time being, because you feel the time is not right.

Most important this month, is your enhanced clarity in all matters concerning your life and the direction it is taking. It is a time of re-assessment of your values and priorities and the influence of this month will be felt for a long time to come.

The practical aspects of career, business, relationships, and romance are all on the back-burner, but the inner-changes that take place represent a much larger step forward than you will probably realize at this time.

Your Personal Month for March-2028 is 1



Richard, you may still have a case of the blues on the early days of this month, March soon brings optimism, increased energy, and excitement. You are intellectually sharp and imaginative. You feel that anything is possible and that the sky is the limit. Against the background of self-reflection and soul-searching that's such a major part of this year is this month's sense of spring-time in your heart. This is an excellent time to take on new challenges in your career, to start new endeavors, or, if you are in business or sales, to go out and snare that important new client.

Often, this month brings financial gain, but your attention is more directed towards intellectual accomplishments. Your pride and self-esteem gets a boost.

A more difficult aspect of this month is your relationship with loved ones. You lack the necessary sensitivity to respond properly to the needs of those close to you. Richard, you are under the illusion that everyone feels the way you do; that problems are only minor impediments that can be taken in stride. However, your optimistic attitude also inspires them, and they grudgingly respect you for the way you seem to be handling things.

A romantic experience brings passion and excitement either late this month or early next month.

Your Personal Month for April-2028 is 2



Now the pendulum swings back from the insensitivity of last month to heightened awareness, especially of others. You are aware of the emotional subtleties that lie beneath the surfaces. You take nothing for granted. Your wisdom and diplomacy will surprise people and prevent several situations from becoming explosive. Relationships with both subordinates and higher-ups will improve. You receive support and are well-spoken of. Your intuition is keen; rely on it and respect any premonitions you may have. Someone you meet sparks your interest, but you may find that the person is unstable and fragile. You play the role of teacher and counselor in this relationship.

Your understanding and intuition also offer you the means to heal formerly difficult relationships this month.

Your Personal Month for May-2028 is 3



The month of May is an excellent time for leisure and play. Take time off and, if possible, go on vacation. Get in touch with the inner you, daydream, and share those feelings and thoughts with someone you trust. Your need for others heightens.

You sense changes on the horizon, but feel you are in limbo, waiting for events to provide a new direction. Seek the advice, perspective, and insight of others.

You continue to make a good impression on those you work with, but not because of enhanced sensitivity and awareness, as was the case in April, but because of your ability to express yourself well and motivate others to see things your way. Be careful not to become manipulative.

This is a "lucky" month. You're in the right place at the right time and coincidences will occur in your favor. You are more attractive to others than usual and may receive some interesting proposals.

Your Personal Month for June-2028 is 4



June may prove to be the busiest month of the year. Work is demanding. Responsibilities and duties could become frustrating. You've got to stick to the routine and, consequently, you may become bored with your environment. Your energy level is high, and you want things to change. Reorganize your personal life. Manage your time more efficiently. Work on the house or garden so that you can enjoy improvements in your environment as well as your work life.

You are more serious this month than you were last month. Don't take chances in financial affairs. It is better to save than to spend. Open your heart to your loved ones. They may sense your preoccupation with work and details and need you to reach out to them.

Your Personal Month for July-2028 is 5



July is a time of unexpected events. Be flexible, especially in thought. Let old concepts and dogma go. This is a time of incredible growth, mentally as well as spiritually, but you have to allow such growth to occur. New information comes to you. You have the opportunity to change old ideas about life or people. Your circumstances could even change. Travel is also possible and favorable. A sudden phone call could put you on the plane the next day. Letters or phone calls could come from people you have not heard from in a long time.

Meanwhile, you feel scattered and restless and want to avoid the nitty gritty details of life. Go with the flow; answer demands as they come up and do not try to control the circumstances too much.

Richard, you are mentally sharp and quick to see the meaning of new information. You are also creative and imaginative. This month releases your wilder side, especially when it comes to your social life and love relationship. Within the context of this year's serious and spiritual overtones, July is by far the most dynamic month. Be careful of too much self-indulgence and irresponsibility. Moderation, again, is the key.

YOUR PHYSICAL TRANSIT

The individual letters of your name are used to find your Transits.

Your name is like music that vibrates in time; each note, or letter, has a specific duration and influence over the course of your life.

Your life can, therefore, be seen as a musical score, with individual letters making specific contributions at given points, just as notes in a musical piece give it its rhythm, character, and nuance.

The Transits appear as part of your Progressive Chart and will tell you much about specific influences taking place in your life during given years.

Your Physical Transit for age 48 and 49 is R



You have deeper understanding and insight during this transit. It is a time to deal with money, power, and authority. You have an opportunity to elevate your financial status and personal growth. This is a period where you are likely to meet the best and the worst. You must exercise caution in everything you do and every decision you make. Be aware of your surroundings.

YOUR MENTAL TRANSIT

The Mental Transit is based on your middle name

Your Mental Transit for age 48 and 49 is H



Your mind will be quite active during this period. The H Transit brings thoughts and ideas that are unconventional, original, and inventive. This is an ambitious time and self-promotion should pay off. Advancement and success are possible. Self-discipline is heightened, and you possess a clear understanding of what you want. Emotionally you could feel a little vulnerable and in need of love and attention.

YOUR SPIRITUAL TRANSIT

Your Spiritual Transit is based on your last name.

Your Spiritual Transit for age 48 and 49 is R



You have deeper understanding and insight during this transit. It is a time to deal with money, power, and authority. You have an opportunity to elevate your financial status and personal growth. This is a period where you are likely to meet the best and the worst. You must exercise caution in everything you do and every decision you make. Be aware of your surroundings.

YOUR ESSENCE CYCLE

Your Essence number indicates the lessons you will be dealing with during that year. It says a great deal about how you will perceive your environment. It also gives clear advice on how you can be most successful during the year; which types of behavior will be supported by your milieu and which ones will be less effective.

If one or more of your Transits change after your birthday this year, you will find two Essence cycles. If you only have one Essence, it means none of your Transits changed.

Richard, Your Essence for age 48 and 49 is 8



This is a period when business and career affairs dominate your agenda. A new opportunity will unfold to you and you will have to give yourself to it entirely to make it work. It is a time of progress and much personal power, but the demands of the time are equally large, thus requiring careful planning and attention to detail.

All business matters -- including personal economies -- will come under sharp scrutiny. You will likely have more money than during previous years, but, conversely, you must be more careful with it. A new start can be made. You sense the need to grasp it. But you also are aware that it must be treated with great care. Therefore, be astute in all your business dealings. Major mistakes can be made if you are not careful, and they can affect you for some years to come. It is a time of cautious use of power. You are being asked to develop wisdom in all your dealings. Balance -- in areas from your mundane affairs to your eminently important relationships -- is the key to your success. Keep a tight control on your bookkeeping, while providing strong leadership and gentle guidance to your family or close associates.

It is also a time when old issues -- especially debts from the past -- surface with a vengeance, making it necessary to pay the piper before further progress can be made. The irony is that while you have greater resources, there are often equally large demands made of you.

This is a time, too, when you will realize that you are a survivor. No matter what difficulties you have experienced in the past, this is a period when you can regain a sense of progress in career matters. You will feel that you are doing important work, and will be richly rewarded for it.

YOUR PERSONAL YEAR

Your Personal Year number is a strong indication of the trends and circumstances you experience during the year ahead. Your Personal Year cycles are based on the Universal Year cycles and, therefore, run concurrently with the calendar year. (Transits and Essence cycles are based on the letters of your name and run from birth date to birth-date.) There are nine personal year numbers in a complete Epicycle.

Each Epicycle reveals the progression of a specific part of your personal evolution. Your progress along this Epicycle can be seen quite logically, from the beginning of a growth period to the conclusion or culmination of that process. The 1 personal year describes your first steps in a new direction. The years that follow indicate your progress along this path, concluding with your 9 Personal Year, which completes the cycle.

Below is a description of your current Personal Year. It indicates where you are on the 9-year Epicycle.

Your Personal Year cycle for 2028 is 7



You will experience a strong tendency to spend more time alone, to delve inside and find some answers and to reach a better understanding of yourself. This is not a year for social activities nor is it a year to try and reach goals on a material level. You will find that the necessities of daily life seem to be taken care of by themselves. There is no need to be overly concerned regarding your material needs. Without slacking on your daily duties and responsibilities, you can afford to give more attention to yourself. This is a year for inner growth. It is your spiritual and mental presence that requires attention. Improve the quality of your life, read, contemplate and gain insight in yourself. You are important now. Rest and attend to your health.

It is during this year that you strengthen the foundation of your life, after all your success in all matters rests upon the strength of your inner self. There will be many strange and unusual events inspiring you to take a closer look at life and an opportunity is there to experience the joy and beauty of life without any artificial or exterior involvement but purely the growing awareness of yourself. Too much concern and desire for material rewards, Richard, will turn this period of your life into a very bad experience indeed, while a "let go and let god " attitude will make this such a fruitful and pleasant year that you may find yourself wondering what you did to deserve this.

Your Personal Year cycle for 2029 is 8



After last year's constant involvement with yourself and very possible occasional doubts about the state of your business or career you will find this year to be a relief. Things finally work out. Long postponed checks and promotions come through. You see the light at the end of your financial tunnel and an inner strength and confidence is breaking through. This is your year of harvest and, depending on the effort you put out in the past seven years, your

reward will be equally large.

There is a beauty in these cycles we can recognize and understand and in doing so we find ourselves "in the flow" and there is no more need to try and struggle upstream. So this year you will have an opportunity to involve yourself fully in work and material growth and bring home the rewards, at the same time a certain detachment is also necessary, for you and for the experience you have because it is not the reward that brings you happiness but your experience of life, which is why before the rewarding eight year you have had such opportunity for growth during the soul-searching of a seven year. Give in to your ambitions, you will find yourself clearer and more focused and able to pursue and reach your goals. Your power is visible and strong, mental creativity is high, vision and intuition will guide you, and at the same time you are more efficient and focused.

There can be loss, serious loss, bankruptcy and failure, because always the rewards are directly proportionate to your effort and motivation, however you know the effort you put out and you know your motivations, so there must be no room for fear and doubt, only for success and winning and this year will undoubtedly turn out to be a very satisfying year.

YOUR DUALITIES

How the yearly cycles affect each other.

Your Essence and Personal Year cycles are distinctly separate energies that influence you in different ways. Your Essence reflects your mental, emotional, and spiritual state of mind at a particular time in your life and feels like an internal influence; it's a stage in your personal evolution. Your Personal Year cycle, however, feels more external.

Your Essence and Personal Year cycles overlap creating a duality which produces its own influence. Most importantly, it tells us how you can get the most out of your mix of Personal Year and Essence cycles by looking at their combined influence.

Personal Year cycles run concurrent with the calendar year and change every year, while Essence cycles run from birthday to birthday and can be anywhere from one to eighteen years, sometimes even longer. Therefore, you can have either two or three Dualities during any 12-month period. Three, if your Essence changes (one before your birthday, one after your birthday, and another when the new year starts). If your Essence doesn't change, you have two Dualities, one for each calendar year.

For the purpose of Dualities, Essence cycles with Master Numbers (11, 22, or 33), or Karmic Debt numbers (13, 14, 16, or 19) are reduced to single digits, as their effect in the context of Dualities is indiscernible.

Your Duality in 2028 is 8 and 7

This is one of the trickier combinations of cycles and one where understanding what each number represents can be crucial to making this a happy, successful year.

While reading your Essence and Personal Year cycles, Richard, you probably noticed their characteristics are polar opposites. Your Essence influences you from the inside out, affecting your state of mind and the way you approach situations. An 8 in this position inspires you to take the reins and move forward - it is a doer, determined, ambitious, and business savvy.

Your Yearly cycle mainly affects the events and circumstances around you. This year the 7 will direct your focus inward, which is the opposite intention of your results-oriented Essence. Many circumstances you encounter will require patience and forethought at a time when you would rather jump right in.

This combination can produce a frustrating period where you feel caught between an internal force that is ambitious and driven, and an external force that creates situations and events that are not achievement oriented. However, being aware of this conflict and knowing how to balance these opposing characteristics can help them become complementary.

You can compartmentalize the influence of these cycles by using the traits of your ambitious 8 Essence for your career and practical matters, and the traits of your inwardly focused 7 for study, contemplation, and self-discovery. Giving each side attention allows your inner growth and insight to enhance the practical areas of your life. This could seem a little unnatural at first - a little like asking a driven entrepreneur to do yoga or meditation “ but it will add a broader dimension to your life.

With your desire for material progress coupled with this year’s focus on inner development, relationships and romance may take a back seat. Try not to let important relationships deteriorate; this may take a conscious effort on your part.

Your Duality in 2029 is 8 and 8

Richard, when you read the chapters describing your Essence and Personal Year cycles, it may have felt like you were reading the same text twice. However, although their numbers carry the same attributes, they will affect you in different ways due to their positions in your chart.

Your Essence influences your state of mind and the approach you take toward situations you encounter. An 8 Essence enhances your perseverance, vision, drive, confidence, and leadership skills, which can help you become more self-assured and ambitious.

Your Personal Year impacts you externally; it affects the events and circumstances you will face this year. The 8 focuses on practical goals, career, and material gain. Combined, these cycles have the potential to make great progress and financial gain, but it will take determined effort and focus to realize this potential. There are also challenges inherent in this Duality.

The 8 represents balance, as its shape so perfectly symbolizes. Although the 8 can be “rocked” off balance it almost always, inevitably, reestablishes equilibrium. The 8 delivers reward or loss depending on what needs rectifying. There is usually some of both (“you reap what you sow” is a fitting analogy for this number). During this period, you could gain or lose money, respect, status, success “ whatever is fitting to right a situation. This is strongly connected to your history of choices, decisions, actions and thoughts, sacrifice and egotism. Like everyone, you have earned credits and incurred debts.

This combination is a double-edged sword that will likely produce a roller coaster year. Fortunately, you can do a good deal to minimize its negative and maximize its positive effects. Your best approach will be to keep a close eye on your affairs. Stay as focused as possible, double-check information that could affect your finances and career, and carefully research and consider all options before acting. The ambitious, results-oriented, risk-taking qualities of this number can make you overly confident and unwisely encourage you take chances or make impulsive decisions.

At the same time, some opportunities may appear out of nowhere, requiring a quick response. At such times your ability to act swiftly and courageously could be crucial to your success. In this situation, it could be

challenging to know whether or not to act. Do your best to investigate before making important decisions, but also know when to trust your judgment when a quick reply is required.

This is a period focused primarily on practical concerns. With so much of your attention focused elsewhere, people close to you may feel neglected. This Duality can make you a little selfish and insensitive to the needs of others, so you may need to make a conscious effort to nurture your relationships this year.

YOUR PERSONAL MONTH

The influence of a Personal Month gradually changes from one month to the next over approximately five days at the end and the beginning of each month.

Your Personal Month for July-2028 is 7



July represents a time of insight and awareness. You start to realize the magnitude of the deep inner changes that are taking place, and this fills you with a combination of fear and excitement. You know that the time has come to face up to important decisions that will affect your life, as well as the lives of those close to you for a long time to come. Your fear is based on your indecision and inability to know if what you want to do is right. Your excitement comes from the knowledge that at least something is happening. In this situation, the key is to choose what feels right. Rely on your heart and your intuition and have faith in yourself and your Creator.

Richard, your career and finances are not priorities, except when they relate to plans you may have for the future. This is a time to prepare for the long-term, not to reach for immediate rewards.

Your Personal Month for August-2028 is 6



With August comes stability and quiet. There is recognition and respect at work, but also the possibility that someone else takes credit for your effort. Apply yourself diligently. Responsibility and duty rule this month. There is financial gain, probably from a source other than work.

Your family and friends need your love and attention; give of it freely. Especially give your time and advice to a younger person. There is a lot of love that surrounds you this month, but you may not be aware of it. Your attention is focused inward and you may want more time alone than you actually have. Maintain balance. The people close to you need attention and you should be there for them. Your spouse or romantic partner requires much of you this month, too, and your relationship will deepen as a result.

Your Personal Month for September-2028 is 7



Now, more than ever, spiritual growth and self-discovery are highlighted. If you have not been fully aware of this inner search during part of this year, there is no escaping it this month. Dreams will be intense, and you won't be able to shake them when you wake up.

You will find yourself staring into space more often than usual. You are withdrawing and may experience some loneliness as a result. You are questioning a lot of things that you had been taking for granted. You think about your life and the direction it is taking. The mysteries of life and death (without

being morbid) occupy your mind.

You are mentally sharp and flexible, and you easily keep up with any demands that come your way. Your career, finances, and other mundane aspects of your life occupy a relatively smaller place in your life, this month. Without avoiding your duties, you can let these areas take care of themselves until early next month.

Your friends and family are less demanding. Romantic ties can be surprisingly strong, however. You have a real desire to share your innermost feelings with the person you are attracted to, revealing a side of yourself that has not been available in such intimacy before.

Your Personal Month for October-2028 is 8



October brings reward and recognition. Often, this is a very good month for all matters related to career, business, and finances. You reap the rewards of what you sowed in the past seven years. (Next year offers even greater rewards than this month.) October gives you the opportunity to peak into the near future because it represents a small-scale sample of what next year will bring.

The eight cycle is a rewarding time, but there are two important sides to the way it is delivered. On one hand, it is directly proportionate to the effort you have put out in the past. On the other, you receive exactly what you need to continue on your path. For that reason, you would do well keeping a close eye on your finances, especially to protect yourself from any shortfalls next year. Financial gain is much more common this month (and in the 8 Personal Year). In any case, this is a time to be aggressive in all matters relating to career and finances.

Your Personal Month for November-2028 is 9



Your heightened inner awareness and the long inner growth-process you've been working on this year now reach a kind of completion this month in the form of realizations and insights that in turn improve your self-confidence and faith in the future.

At the same time, this is a period marked by emotional ups and downs as you are releasing old concepts, responsibilities, and relationships that you've outgrown. You are doing some inner-house cleaning which reflects in work as well as personal life.

Your career may seem somewhat stagnant. You are looking for new opportunities and challenges, but not much will be forthcoming until late this month or early next month. You should take it slow; perhaps even take some time off for rest.

There will be an opportunity for you to become involved with a good cause, which will prove both

personally and professionally rewarding. In the long run, it may even help you financially.

As for money matters, this is not a good time to take chances or spend money on major purchases.

Some of your relationships with friends and relatives are being put to the test. You have grown and changed over the past year and may be a little out of touch with some of the people with whom you were close. In addition, you have become more discriminating about whom you wish to spend time with.

Sometimes, the 9 Personal Month brings a personal loss. You may have to let go of an old relationship or even someone you regard as a teacher. Romance is also in a make or break period. If the relationship has real substance, there will be some emotional turmoil, but the bond will only become stronger. If the relationship isn't strong, this will become very clear and cause a permanent break.

Your Personal Month for December-2028 is 1



December brings renewed energy and enthusiasm. Your career makes a big step forward. There is financial reward, promotion, and possibly a transfer that brings a welcome change. You will be introduced to someone or several people who are important for your career and can positively influence your future.

While this month brings you and your relatives and friends closer together, the feelings are also intensified and your relationship with some of these people is in a very fragile state. There may be some outbursts of long suppressed feelings that have to be dealt with. Relationships of all kinds - family, friends, and co-workers - tend to be somewhat unstable during this time.

If you are single, romance may become an important ingredient of this month's experience. You may meet someone new and this person will be an intellectual and spiritual challenge.

The attraction will be based less on physical appearance than on curiosity: there are profound differences between you in point of view and lifestyle, which is fascinating on some level. You learn from this person and, like looking into a mirror, you discover a lot about yourself and the changes that have taken place on a very deep level during the course of this year.

Your Personal Month for January-2029 is 9



January marks a period of completion. You have gone through a spiritual growth cycle that resulted in a better understanding of yourself. You have gained much insight. Now you are entering a time when spiritual understanding must merge with the practical and material side of life. You are moving from a 7 Personal Year, which was dominated by spiritual growth, into an 8 Personal Year, which is focused on the material aspects of your life. This may throw you a

little off balance. The year begins with some confusion and self-doubt.

Often, there is financial stress. You need to apply yourself to your career and other worldly matters. This is the year of harvesting your rewards, but before that happens, you need to prepare yourself, to regain your footing. Now you must become more aggressive and ambitious. January requires effort. It also requires a letting go of outdated and outgrown concepts, habits, and relationships. For that reason, January tends to be emotional and somewhat insecure. However, you will soon pick up momentum, and your personal power increases.

Romantic and love-relationships experience some stresses. You are somewhat distant and aloof, which may make your partner feel left out. Spend some time reassuring your mate.

Your Personal Month for February-2029 is 1



This February things begin to speed up. Unlike last month, you now feel full of energy and enthusiasm. In fact, you're impatient to start new projects, and must guard against impulsive decisions. Your career and financial affairs are the areas of your life that require the most attention. There are great opportunities as well as potential dangers. This is the year marked by opposites: times when everything seems to go your way, and other times when it seems the rug has been pulled out from under you. February gives the first indication of what this year will bring but, more important, it challenges you to put your best foot forward, to show what you are made of.

The month may begin with a challenge. You may have to confront one of your biggest fears, which is followed by an opportunity to put that fear to rest once and for all. Courage, determination, and inner strength are the needed ingredients that will make this a successful month and a profitable year. The year can be characterized by the old carrot-and-stick metaphor: February reveals the carrot -- the prize you can obtain -- but it also shows the pitfalls and dangers; in short, the stick.

Relationships are favorable in all areas of your life. Co-workers show support, friends tell you how much they admire you, relatives make it clear they have confidence in you, and your lover makes you feel you deserve the best.

Your Personal Month for March-2029 is 2



March demonstrates how you can sometimes make more progress and be more successful by staying in the background than by forcing the issue. March gives you ample opportunity to influence others, to make them listen to your ideas, even to inspire them to do things your way. You are tactful and sensitive, yet also driven and motivated. You find better ways to handle challenging situations.

Later this month, you gain respect and recognition and will find yourself taking on a leadership role. Your authority is impressive because you balance force and strength with diplomacy and tact. Romance is favorable and, if you are single, you may meet someone through work or a business meeting who will touch your heart.

Your Personal Month for April-2029 is 3



The events of this month inspire creativity and optimism, as well as a need for flexibility and adaptability. Sometimes, the early part of an 8 Personal Year brings financial challenges and problems. If this is the case, April is the most challenging time of the year.

It is a testing time that forces you to confront your lifestyle and your priorities. With the right adjustments, you can put yourself on sounder financial ground. The month also encourages a certain detachment from trying to control financial matters too much. Once you stop controlling matters too much, your spiritual understanding of life really pays off in a practical and applicable way.

Last year's opportunities to contemplate and search for insight -- which may have seemed unproductive at times -- now prove to be your best defense on the battle ground of material progress. You are being forced to achieve a balance between the spiritual and the material, especially this month. In any case, April will reveal to you how capable you are of doing that. Be generous but don't waste money. Focus on getting things done, but don't let financial reward be your only motivation. Introduce creativity and a playful attitude to the job at hand. And most important; don't let temporary setbacks ruin your ambition. This is a time to reach out, not to suppress.

Romance and relationships continue to be favorable. Social events bring new people. Your self-expression and sense of humor improve, and it is easy to make new friends during this time.

Your Personal Month for May-2029 is 4



May is a time of hard work, progress, and opportunity. As with most of this year, the focus in May is on career and finances. There may well be a great opportunity that comes your way. This opportunity offers all kinds of changes, such as a move of residence (either in June, or in or around November), a change of employer, or a promotion.

The early part of May can be frustrating due to the need to involve yourself with routine affairs and details. You have some catching up to do. You may feel restless and bored. However, later this month brings the opportunity you have been waiting for. You are more organized and manage your time well. You are dependable and anxious to take care of some long-postponed chores. You may decide to start a remodeling project on your house. Your relationships are more harmonious.

If you are involved in a long-term love relationship, you will find that comfort and security replace some old

doubts.

Your Personal Month for June-2029 is 5



June brings changes and unexpected events. There isn't much use in planning too much this month, because much will happen unexpectedly. This is a hectic and dynamic month. Go with the flow; be flexible; and trust your instinct. If you are able to adapt to the unpredictable events of this month, your experience will be exciting and adventurous, and quite possibly profitable. However, if you insist stubbornly to stick to your plans and expectations, you will be disappointed.

You are in a position to show your special talents and abilities to people who can be influential in your career. You are able to think on your feet and your reflexes are sharp. This time is particularly good for those who are in retail, real estate, or some other business that's based on sales and closing deals. Financial gains are often considerable.

Travel is possible and favorable. This is also a good time to move or change your environment in some way. Romance is very exciting and, if you are single, you will have to hide out to keep from meeting someone. People gravitate to you and are more than usually attracted to you.

Your Personal Month for July-2029 is 6



July is an excellent time for business and financial affairs, Richard. Respect and recognition for past efforts is followed by financial gain or promotion. You are in a position to ask and receive what you believe to be your due. However, you may find that you are not as diplomatic as you might be. This is your most challenging weakness during this month. Guard against arrogance. Your responsibilities increase possibly as a result of a promotion.

Family affairs, friendships, and romance also move to the foreground and are rewarding and healing. You will be asked to sacrifice some of your time and energy to a younger person or someone who is old or sick. You feel closer to the people around you and you want to be there for them. Somewhat contradicting to this show of warmth and affection is the lack of tact and sensitivity you may display a number of times during this month. Richard, you may be too intent on forcing people to see life as you do, rather than allowing them their own perspectives and their own rates of growth.

The later part of this month brings changes that arise from a chance meeting at a social event. This change may be based on a romantic encounter and may affect your living situation.

An unexpected travel is also a possibility.