



SHOW ME THE MONEY: Prosperity Combos in Indian Astrology

by Penny Farrow

THE DYNAMIC DUO — prosperity and relationships — top the request lists for most people who seek astrological advice. I can scarcely remember a consultation when this has not been the case. As this is the season of new beginnings and since relationship issues tend to be exacerbated when finances go south, let's take a fresh look at how Indian astrology approaches the all-important topic of prosperity. Out of the many approaches to assess financial gain and stability, we will explore just a few of the classical combinations for wealth, known as Dhana yogas.

Most texts in the Indian tradition point out the importance of the 2nd bhava (house) for themes of self-generated money and net worth, and the 11th bhava for “easy” money flowing from career, gifts, and large commercial enterprises, etc. Texts also extol the roles of the 1st, 5th, and 9th bhavas and their respective lords for bringing good fortune and grace. Therefore, it is particularly notable when lady luck, a trikona lord (of bhava 1, 5, or 9), forms a relationship with one or more of the money lords.

The Indian tradition signals the potency of such combinations and labels them Dhana yogas — or auspicious money combinations — which indicate more wealth than what might be expected when only conducting a house-by-house analysis. Let's consider some combinations likely to show up in astrological charts that are well-worth recognizing. Since Bill Gates is a poster child for prosperity, we will use his chart to point out some classical Dhana yogas.

Bill Gates is a Gemini rising with the ruler of the lagna (Ascendant), Mercury, in its own rashi (sign), Virgo, in the 4th bhava, indicating he's someone capable of actualizing the latent potential in his chart. See chart, p. 32. The fruition of the promise of any chart depends largely on the strength of the lagna and especially the lagna lord (lagnesha). Furthermore, for yogas to strut their stuff, at least one of the yoga-forming grahas (planets) must be strong.

In a Gemini chart, the Moon rules the 2nd bhava, and Mars rules the 11th. The three trikona lords are Mercury (1st lord), Venus (5th lord), and Saturn (9th lord). Notice in Gates's chart that Mercury is with Mars in the 4th bhava. Yogas are formed when grahas have

a mutual relationship (sambandha).¹ This can happen in a few different ways but for the purpose of this article, we will consider yuti (being together in the same bhava) and mutual drishti (a mutual aspect). Using this criteria, Mercury and Mars form a strong Dhana yoga of the 1st and 11th lords, and Mercury contributes strength being in its own rashi (sva rashi).

Additionally, we find that the 2nd bhava lord, the Moon, is in a mutual aspect with Mercury. This is an even more powerful yoga as the Moon is close to full. A very bright Moon is regarded as an important indicator of strength in the Indian tradition. Therefore, both members of the Dhana yoga, 1st lord Mercury and 2nd lord Moon, are powerful.

Gates's life demonstrates the results we'd expect from these Dhana yogas because he generated

Rashi D1 General			
10 Pis Mo 14°38'	11 Ari	12 Tau Ke 26°13'	1 Gem As 26°33'
9 Aqu	Bill Gates		2 Can
8 Cap			Jp 4°32'
7 Sag	6 Sco Ra 26°13'	5 Lib Sa 28°20' Su 11°46'	4 Virg Me 23°19' Ma 16°51'

Vimshottari	Nw 0 <Date> <Lev>
Start Date	Age Dashes
8/ 19/ 1977	21.8 Ke Mo
3/ 20/ 1978	22.4 Ke Ma
8/ 16/ 1978	22.8 Ke Ra
9/ 4/ 1979	23.9 Ke Jp
8/ 10/ 1980	24.8 Ke Sa
9/ 19/ 1981	25.9 Ke Me
9/ 16/ 1982	26.9 Ve Ve
1/ 15/ 1986	30.2 Ve Su
1/ 16/ 1987	31.2 Ve Mo
9/ 15/ 1988	32.9 Ve Ma
11/ 15/ 1989	34.1 Ve Ra
11/ 15/ 1992	37.1 Ve Jp
7/ 17/ 1995	39.7 Ve Sa
9/ 16/ 1998	42.9 Ve Me
7/ 17/ 2001	45.7 Ve Ke
9/ 16/ 2002	46.9 Su Su
1/ 3/ 2003	47.2 Su Mo
7/ 5/ 2003	47.7 Su Ma
11/ 10/ 2003	48.0 Su Ra
10/ 4/ 2004	48.9 Su Jp
7/ 23/ 2005	49.7 Su Sa
7/ 5/ 2006	50.7 Su Me
5/ 11/ 2007	51.5 Su Ke
9/ 16/ 2007	51.9 Su Ve
9/ 15/ 2008	52.9 Mo Mo
7/ 17/ 2009	53.7 Mo Ma
2/ 15/ 2010	54.3 Mo Ra
8/ 17/ 2011	55.8 Mo Jp
12/ 16/ 2012	57.1 Mo Sa
7/ 17/ 2014	58.7 Mo Me
12/ 17/ 2015	60.1 Mo Ke
7/ 17/ 2016	60.7 Mo Ve
3/ 17/ 2018	62.4 Mo Su
9/ 16/ 2018	62.9 Ma Ma
2/ 12/ 2019	63.3 Ma Ra
3/ 2/ 2020	64.3 Ma Jp
2/ 6/ 2021	65.3 Ma Sa
3/ 17/ 2022 now	66.4 Ma Me
3/ 15/ 2023	67.4 Ma Ke
8/ 11/ 2023	67.8 Ma Ve
10/ 10/ 2024	69.0 Ma Su
2/ 15/ 2025	69.3 Ma Mo

his own wealth by way of his inventive mind, vision, will power, and forceful personality. And the outcomes we'd anticipate from Dhana yogas that involve the 11th bhava are also evident: a copious inflow of money from career (the 11th bhava is second from the 10th bhava of career) and a worldwide commercial enterprise. The 11th

bhava is known as the labha sthana, the place of fulfillment of desires, achievements, titles, and upward mobility, and these themes are quite evident in his life as well.

And if that were not enough, there is a sambandha (in this case, a mutual aspect) between the two money lords, the Moon and Mars, across the 4/10 axis, making another Dhana yoga, and the bright Moon fulfills the strength requirement. All of these independent variables paint a confluent picture of prosperity.

There is another kind of Dhana yoga that forms when trikona bhava lords are in sambandha. And while these combinations do not always indicate wealth, it is more likely when one of the Dhana yogas, described above, is present in the chart. Therefore, any sambandha between the 1st, 5th, and/or 9th lords can be an accountable Dhana yoga.

Gates has 9th lord, Saturn, yuti 5th lord, Venus. What greatly elevates this particular yoga is the strength of both grahas. Saturn is exalted and Venus is sva rashi. We will soon see that this combination becomes stratospheric due to another prosperity yoga. So, for Gates, the count is now four Dhana yogas and each one qualified in that at least one yoga-forming graha is strong.

We can increase the count by considering Dhana yogas formed in other ways, such as the Chandra (Moon) Mangala (Mars) yoga. Classically, it is formed when the Moon and Mars are yuti, but many astrologers extend it to the mutual drishti. Since it is a common yoga, we want to see something more onboard before considering it significant, such as in Gates's chart. For starters, both the Moon and Mars are in positive bhavas, and the Moon is very strong. What really gives this particular Chandra Mangala yoga a wow factor is that these are the two grahas that represent the money bhavas *and* they already make four Dhana yogas in the chart!

A fitting climax in his nativity is the mother lode of Dhana yogas — the Lakshmi yoga. Lakshmi, also known as Goddess Shri, represents good fortune and auspiciousness in a myriad of ways. Wealth is but one part and, understandably, one many are eager to know about. However, there are several yogas named Lakshmi, so it is important to know which is intended. The most familiar combination, detailed in the text *Phaladeepika*² is formed when the lord of the 9th and Venus are in their own rashi or exalted, while occupying a kendra (bhavas 1, 4, 7, or 10) or a trikona (bhavas 1, 5, or 9).

Rashi D1 General			
2 Pis Sa _{2°4'}	3 Ari Ra _{18°53'} Mo _{25°54'}	4 Tau	5 Gem
1 Aqu As _{9°22'}	Kellyanne Conway		6 Can Jp _{6°0'}
12 Cap Me _{8°4'} Ve _{23°51'} Su _{6°25'}			7 Leo
11 Sag	10 Sco	9 Libr Ke _{18°53'}	8 Virg Ma _{29°10'}

Vimshottari	Nw 0 <Date> <Lev>
Start Date	Age Dashes
9/ 9/ 1988	21.6 Ma Ke
2/ 5/ 1989	22.0 Ma Ve
4/ 7/ 1990	23.2 Ma Su
8/ 13/ 1990	23.6 Ma Mo
3/ 14/ 1991	24.1 Ra Ra
11/ 24/ 1993	26.8 Ra Jp
4/ 19/ 1996	29.2 Ra Sa
2/ 24/ 1999	32.1 Ra Me
9/ 12/ 2001	34.6 Ra Ke
10/ 1/ 2002	35.7 Ra Ve
10/ 1/ 2005	38.7 Ra Su
8/ 25/ 2006	39.6 Ra Mo
2/ 24/ 2008	41.1 Ra Ma
3/ 14/ 2009	42.1 Jp Jp
5/ 2/ 2011	44.3 Jp Sa
11/ 12/ 2013	46.8 Jp Me
2/ 18/ 2016	49.1 Jp Ke
1/ 24/ 2017	50.0 Jp Ve
9/ 25/ 2019	52.7 Jp Su
7/ 13/ 2020	53.5 Jp Mo
11/ 12/ 2021 now	54.8 Jp Ma
10/ 19/ 2022	55.7 Jp Ra
3/ 14/ 2025	58.1 Sa Sa
3/ 17/ 2028	61.2 Sa Me
11/ 25/ 2030	63.8 Sa Ke
1/ 4/ 2032	65.0 Sa Ve
3/ 5/ 2035	68.1 Sa Su
2/ 15/ 2036	69.1 Sa Mo
9/ 16/ 2037	70.7 Sa Ma
10/ 25/ 2038	71.8 Sa Ra
8/ 31/ 2041	74.6 Sa Jp
3/ 14/ 2044	77.1 Me Me
8/ 10/ 2046	79.6 Me Ke
8/ 8/ 2047	80.5 Me Ve
6/ 7/ 2050	83.4 Me Su
4/ 14/ 2051	84.2 Me Mo
9/ 12/ 2052	85.6 Me Ma
9/ 10/ 2053	86.6 Me Ra
3/ 29/ 2056	89.2 Me Jp
7/ 5/ 2058	91.5 Me Sa
3/ 14/ 2061	94.1 Ke Ke
8/ 10/ 2061	94.6 Ke Ve

They do not have to be in sambandha with each other; they just need the indicated strength and location.

In our example chart, notice that Venus is in the 5th in Libra, and Saturn, the 9th lord, is exalted and also in the 5th — a stunning Lakshmi yoga. But here is the really fun part: having yogas in one's chart is all well and good, but most people will want to know *when* the prosperity will come — show me the

money! Indian astrology has an exquisite timing mechanism known as the dasha system.³ Each graha has, so to speak, a turn on the center stage of someone's life and brings forward the role it plays according to an unfolding karmic script.

As the wheel of time turned so did the life of Bill Gates. When Venus took the microphone and spotlight for 20 years (the span of a Venus dasha), Gates dropped out of Harvard to work on the operating system he and his cohorts envisioned. And the rest is history — Lakshmi fulfilled the promised destiny of one Bill Gates.

When considering prosperity in a chart, it is worth noting that there are two Ascendants that have a “leg up” on prosperity due to the way the bhava lordships distribute. In an Aquarius lagna, Jupiter is the ruler of money bhavas 2 and 11,

while in a Leo lagna, Mercury rules those bhavas. However, upon closer examination, the Leo chart is even more fruitful in this regard. Why should that be the case? Aside from the obvious connection to royalty through the symbol of the Lion, it is an astronomical fact that Mercury doesn't travel farther than 28° from the Sun, meaning the probability is high that the Sun and Mercury will be together in the same bhava and guarantees two Dhana yogas — 1st and 11th lords and 1st and 2nd lords. That will not be the case for an Aquarius native because Jupiter and Saturn have no such astronomical constraints about where they must be with respect to each other.

Now, let's look at the chart of Aquarian Kellyanne Conway. See chart, this page. Note that her lagna lord, Saturn, is in the 2nd bhava of money and is aspected by an exalted, retrograde Jupiter. Though not strictly a conventional sambandha, a lagna lord aspected by such a strong money lord looking back into its own bhava elevates the wealth potential. And since it is also the 11th lord, this doubles down on the promise — and that is just the start. Jupiter supplies fire power and is in a full sambandha with 9th lord Venus, creating two Dhana yogas (bhavas 9 and 11, and 9 and 2). Moreover, Jupiter is in a full sambandha with

Vimshottari	Nw 0 <Date> <Lev>
Start Date	Age Dashes
4/ 27/ 1938	29.7 Mo Su
10/ 26/ 1938	30.2 Ma Ma
3/ 24/ 1939	30.6 Ma Ra
4/ 11/ 1940	31.6 Ma Jp
3/ 18/ 1941	32.6 Ma Sa
4/ 27/ 1942	33.7 Ma Me
4/ 24/ 1943	34.7 Ma Ke
9/ 20/ 1943	35.1 Ma Ve
11/ 19/ 1944	36.2 Ma Su
3/ 27/ 1945	36.6 Ma Mo
10/ 26/ 1945	37.2 Ra Ra
7/ 8/ 1948	39.9 Ra Jp
12/ 2/ 1950	42.3 Ra Sa
10/ 8/ 1953	45.1 Ra Me
4/ 26/ 1956	47.7 Ra Ke
5/ 15/ 1957	48.7 Ra Ve
5/ 14/ 1960	51.7 Ra Su
4/ 8/ 1961	52.6 Ra Mo
10/ 8/ 1962	54.1 Ra Ma
10/ 27/ 1963	55.2 Jp Jp
12/ 14/ 1965	57.3 Jp Sa
6/ 26/ 1968	59.8 Jp Me
10/ 2/ 1970	62.1 Jp Ke
9/ 8/ 1971	63.0 Jp Ve
5/ 9/ 1974	65.7 Jp Su
2/ 25/ 1975	66.5 Jp Mo
6/ 26/ 1976	67.8 Jp Ma
6/ 2/ 1977	68.8 Jp Ra
10/ 27/ 1979	71.2 Sa Sa
10/ 29/ 1982	74.2 Sa Me
7/ 9/ 1985	76.9 Sa Ke
8/ 17/ 1986	78.0 Sa Ve
10/ 17/ 1989	81.1 Sa Su
9/ 29/ 1990	82.1 Sa Mo
4/ 29/ 1992	83.7 Sa Ma
6/ 8/ 1993	84.8 Sa Ra
4/ 14/ 1996	87.6 Sa Jp
10/ 27/ 1998	90.2 Me Me
3/ 24/ 2001	92.6 Me Ke
3/ 21/ 2002	93.6 Me Ve
1/ 19/ 2005	96.4 Me Su
11/ 26/ 2005	97.2 Me Mo

Rashi D1 General			
8 Pis Sa _{16°33'}	9 Ari	10 Tau	11 Gem Ra _{9°12'} Ve _{26°47'}
7 Aqu	Lyndon Johnson		12 Can Jp _{4°0'} Su _{11°12'} Ma _{9°28'} Mo _{17°13'} As _{11°12'} Me _{17°50'}
6 Cap			1 Leo
5 Sag Ke _{9°12'}	4 Sco	3 Libr	2 Virg

Mercury, the 5th lord, creating another pair of Dhana yogas: bhavas 5 and 11, and 5 and 2. As with Bill Gates, the wheel of time was also kind to Conway. She started her Jupiter dasha in the prime of her life, and it is still running. She is reputed to have a net worth of about \$39 million.

For our Leo native, let's look at the chart of Lyndon Baines Johnson, former president of the US. See **chart**, p. 33. His spectacular Ascendant holds double-money lord Mercury in a mutual relationship with lagna lord, the Sun. On top of that, the other two trikona lords are located in the Ascendant, which means that every possible permutation of a money lord meeting a trikona lord occurs in Johnson's chart. These are high-octane Dhana yogas in that at least one of the members has strength. Mercury, the two-time money lord, is strong by dig bala (directional strength);⁴ forms two Dhana yogas with the sva rashi lagna lord, the Sun, (bhavas 1 and 2, and 1 and 11); makes two Dhana yogas with Jupiter, which is also strong by dig bala (bhavas 5 and 11, and 5 and 2); and carries out two Dhana yogas with Mars (bhavas 2 and 9, and 11 and 9). And it doesn't end there. The Moon and Mars are likewise in the Ascendant, making a Chandra Mangala yoga.

There oughta to be a law!

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Chart Data and Sources

Bill Gates, October 28, 1955; 9:05 p.m. (rectified from 10 p.m.), Seattle, WA, USA (47°N 36', 122°W20') A: from memory; Astrodatbank.com.

Kellyanne Conway, January 20, 1967; 8:58 a.m. EST; Camden, NJ, USA (55°N33', 75°W7'); AA: quoted BC/BR; Astrodatbank.com.

Lyndon Baines Johnson, August 27, 1908; 6:12 a.m. CST; Stonewall, TX, USA (30°N14', 98°W40') C: accuracy in question; Astrodatbank.com. (Author uses 6:12 a.m.)

References

1. Penny Farrow, "The Eastern Window: The Intricate Weave of Relationships," *The Mountain Astrologer*, Aug./Sept. 2017, pp. 21–23.
2. *Phaladeepika*, chapter 6, verses 21 and 24, Sagar Publications.
3. Penny Farrow, "The Eastern Window: Timing is Everything," *The Mountain Astrologer*, April/May 2018, pp. 14–15.
4. Penny Farrow, "Barack Obama: The Agony and the Ecstasy," *The Mountain Astrologer*, Oct./Nov. 2017, pp. 70–71.