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庚子年

THRIVER'S GUIDE 2020

THE DEFINITIVE GUIDE TO MAKING THE METAL RAT YEAR YOUR BEST YEAR EVER



WHAT'S INSIDE

- The Feng Shui Outlook for 2020
- Your 12 Animals Chinese Horoscope Forecasts
- Your Qi Men Dun Jia Guardians in 2020
- Strategies and Auspicious Dates
- And much, much more...

JOEY YAP

If you're a business owner, professional , or simply someone who wants to live a more intentional life in 2020, this book is for you.

- The Feng Shui Outlook for 2020 And Your Personal Favourable Directions
- Your 12 Animals Chinese Horoscope Forecasts In Matters Of Wealth, Career, Romance, Health And Family in the year of the Metal Rat
- Your Qi Men Dun Jia guardians in 2020 and How To Forecast Outcomes Based on the Qi Men Dun Jia charts
- Strategies and Auspicious Dates for maximum impact and results. The Retro Chinese New Year Calendar
- And much, much more...

THE YEAR Ahead

Year of The Metal Rat 2020

It'll be a New Year before you know it and with it comes new beginnings! The upcoming year of the Metal Rat will be an exciting time for us – the shift in Qi that will permeate 2020 means that new opportunities as well as challenges are in store.

We all know the frustration of being ill-prepared to surmount life's challenges and boldly grasp great opportunities... but what if you had insights to these prospects beforehand?

Find out what you can expect from the year ahead based on your Animal Sign and use that knowledge to design a great 2020 for yourself!

For the advanced practitioners, you may want to access my Outlook 2020 article. Click here and we'll send it to you:
www.joeyyap.com/2020outlook

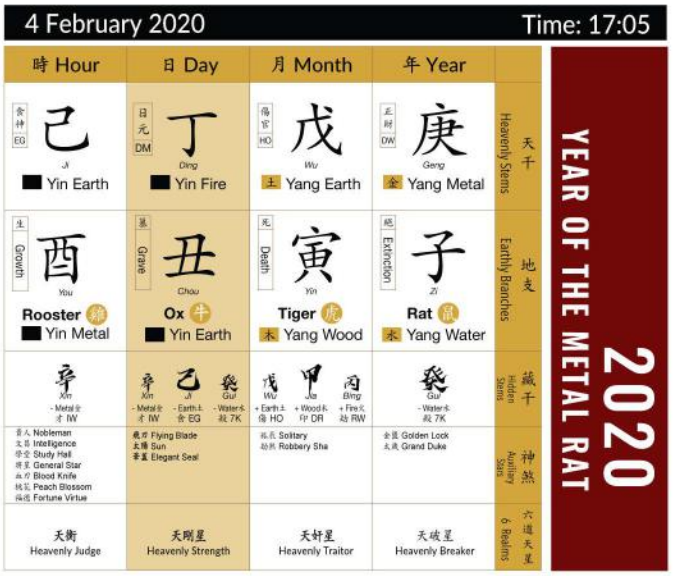
SEE WHAT OTHERS DON'T

The Philosophy. The Process. The Purpose

Every decision we have ever made, was based on some form of forecasting. Whether you're a business owner planning the next big launch, a pilot getting ready to take off or even if just you're about to approach the girl of your dreams – you would've unconsciously or intentionally considered the possible outcomes before committing to any action. In fact in business, decisions are made based on anticipation of events and business judgement based on past trends and statistics - i.e. this is a form of forecasting based on assumptions.

All Feng Shui & Chinese Astrology is rooted in the study of Qi (energy) and how it affects us. Whether the Qi is internal or external, or positive or negative, we examine how these forces interact and look for patterns and trends. Both systems provide us an energy map, or in modern language – data points for the year. By referencing and analysing these 'data points', a traditional Chinese Metaphysics practitioner can make their observations and forecasts for what to expect. While the data points (elements and charts) remain the same, the forecasts are only as good as the person forecasting it. Imagine having a medical report but going to a medical student versus going to a doctor with a decade of experience in the field.

It's an understatement to say I'm oversimplifying this, but I'm going to spare you the technicalities of the interactions of 5 elements, yin and yang polarities and why in the world did the ancient Chinese use farm animals to name their stars. The gist of it is this – by understanding these forces, we can use it to create a better and more intentional life.



The chart above is the BaZi chart for 2020 (Year of the Metal Rat) and is generally divided into the minute, hour, day, month or year pillars plus stems, branches and hidden stems. We look into its entirety as well as the individual boxes or the relationships between these components to interpret it's meaning.

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DESTINY BY DESIGN

How this guide was designed and how you can 10X your life using it...

According to Chinese Metaphysics, a person's destiny and luck is influenced by 3 things.

Part 1 Heaven – Knowing Yourself

Heaven is the hand you are dealt. When and where you were born, who your parents are or what innate talents, hidden strengths or gifts are great examples. Chinese Astrology (BaZi) helps you to recognize these opportunities and to create more intimacy in your relationships, make business profitable and life more fun again.

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2. The 12 Animals Forecast *pg. 6*
3. The Truth About Your Animal Sign *pg. 19*
4. Decoding Your Destiny *pg. 20*
5. Unlocking Opprotunities for Phenomenal Personal Growth *pg. 23*

Part 2 Earth - Your Environment

In Feng Shui, we study the invisible forces of our environment known as Qi (energy). By tapping into positive Qi, we can use it to not support our endeavours by to enhance what's already good.

1. Mastering Your Environment *pg. 25*
2. Top Five (5) Feng Shui Myth *pg. 26*
3. The Annual Flying Stars 2020 *pg. 28*
4. Applying Feng Shui to You Home or Office *pg. 29*
5. The Five (5) Most Important Areas of Feng Shui *pg. 31*
6. Four (4) Sectors to Avoid *pg. 35*
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Part 3 Man - Your Actions

You need to put in the work. Taking the right action in the wrong time will nullify the results.

1. Auspicious Dates *pg. 38*
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3. Chinese New Year Retro Calendar *pg. 45*
4. Right Action, Right Time, Right Results *pg. 79*

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PART 1

HEAVEN

KNOWING YOURSELF

Unlocking Opportunities For
Phenomenal Personal Growth

FIND YOUR ANIMAL SIGN

1936, 1948, 1960, 1972
1984, 1996, 2008, 2020

子 ZI **RAT**





OX 丑 CHOU

1925, 1937, 1949, 1961,
1973, 1985, 1997, 2009

1926, 1938, 1950, 1962,
1974, 1986, 1998, 2010

寅 YIN **TIGER**





RABBIT 卯 MAO

1927, 1939, 1951, 1963,
1975, 1987, 1999, 2011

1928, 1940, 1952, 1964,
1976, 1988, 2000, 2012

辰 CHEN **DRAGON**



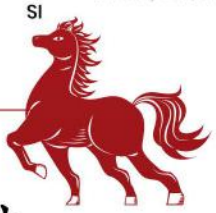


SNAKE 巳 SI

1929, 1941, 1953, 1965,
1977, 1989, 2001, 2013

1930, 1942, 1954, 1966,
1978, 1990, 2002, 2014

午 WU **HORSE**





GOAT 未 WEI

1931, 1943, 1955, 1967,
1979, 1991, 2003, 2015



1932, 1944, 1956, 1968,
1980, 1992, 2004, 2016

申 SHEN **MONKEY**



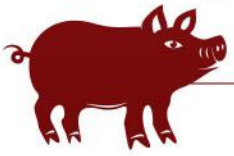
ROOSTER 酉 YOU

1933, 1945, 1957, 1969,
1981, 1993, 2005, 2017



1934, 1946, 1958, 1970,
1982, 1994, 2006, 2018

戌 XU **DOG**



BOAR 亥 HAI

1935, 1947, 1959, 1971
1983, 1995, 2007, 2019

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THE 12 ANIMALS FORECAST & ANALYSIS 2020

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Year of the Rat
1924, 1936, 1948, 1960, 1972, 1984, 1996, 2008

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or go to www.joeyyap.com/12animals

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2020 Overview

Mentors	37%
Wealth	78%
Career	79%
Romance	29%
Family & Friends	33%
Health & Fitness	33%
Assets	55%

Wealth

While there's no denying the Rat's efforts can and will yield monetary rewards, he or she needs to be extra cautious of unwittingly overspending this year and thus wasting their hard-earned cash. Conceiving a budget plan and adhering rigidly to it will keep the Rat's wallet comfortably plump in the year ahead.

Career

A one-man-army mentality will do you no favours this year. This is a period where you'll find people in both your social and corporate circle that will willingly help and empower you in your pursuits. Be approachable and a team player, and you'll avoid the backlash of corporate politics while gaining indispensable allies.

Relationships

It will be relatively uneventful in the love department, though committed Rats should still keep the fires of their romance ablaze by whisking their partner on a relaxing getaway this year. This will keep your relationship away from the threat of complacency and utter boredom. Single Rats should instead prioritise the expansion of their social circle as this will increase their chances of finding someone that catches their eye. There's no rush, however – whirlwind romances aren't in the cards for you this 2020, so take it slow!

Health

Pay extra attention to your physical and emotional wellbeing this year. The Rat has a greater chance of encountering urinary system issues this time around, but this will be of little issue if you respect nutrition, healthier living and medical check-ups when necessary.

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Year of the Ox
1925, 1937, 1949, 1961, 1973, 1985, 1997, 2009

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2020 Overview

Mentors	98%
Wealth	69%
Career	80%
Romance	76%
Family & Friends	75%
Health & Fitness	47%
Assets	80%

Wealth

You'll see many opportunities to generate wealth cross various avenues, even beyond your day job. The Ox may enjoy prosperity this year, but remember to appreciate the need for rest to keep burnout and stress at bay!

Career

Your likeability will soar this year as superior and fellow co-workers become more receptive to you this year, enabling you to achieve a harmonious working environment. Polish your communication skills and you'll be able to expedite this process!

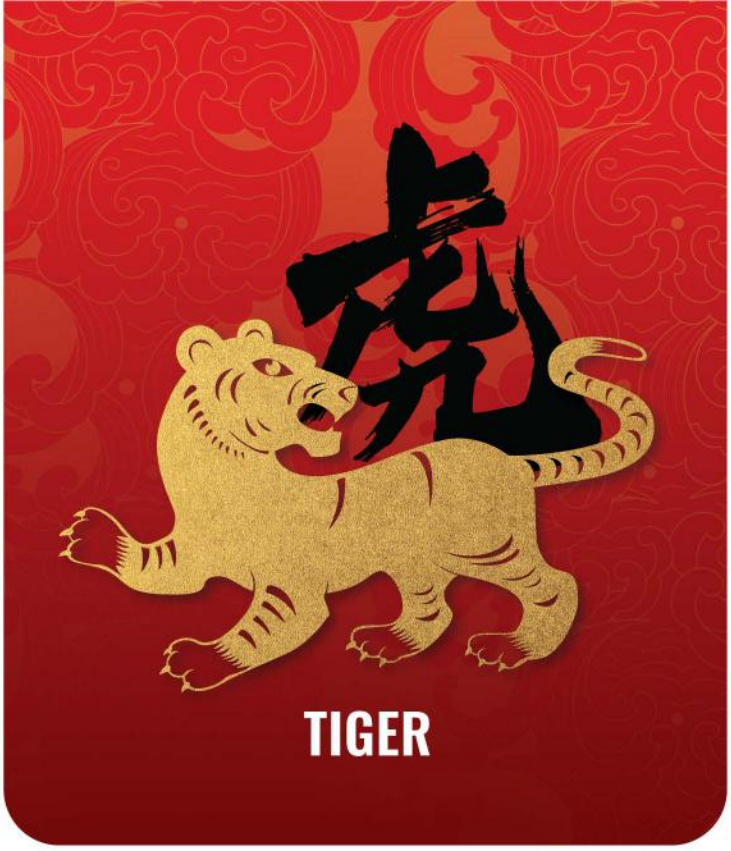
Relationships

The single Ox is ready to mingle and potential partners are definitely within your social orbit. Don't play coy; be earnest and sincere about your feelings without being overbearing and your long search for love may well come to an end.

Health

The sturdy Ox remains relatively impervious to serious illness in the coming year, though a good diet and eye for fitness will ensure that even common health concerns will hardly ever bother you this time around!

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Year of the Tiger
1926, 1938, 1950, 1962, 1974, 1986, 1998, 2010

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2020 Overview

Mentors	33%
Wealth	75%
Career	55%
Romance	33%
Family & Friends	40%
Health & Fitness	40%
Assets	60%

Wealth

While wealth opportunities will be aplenty if you're receptive to travelling, suppress your urge to splurge as monetary loss is a very real threat this year. Minimising the financial damage is all about being prudent and keeping close tabs on cash outflow.

Career

While the professional road ahead is rocky, upping your communicative prowess will go a long way to ensuring your efforts won't go unrecognised while keeping the corporate drama coming your way to an absolute minimum!

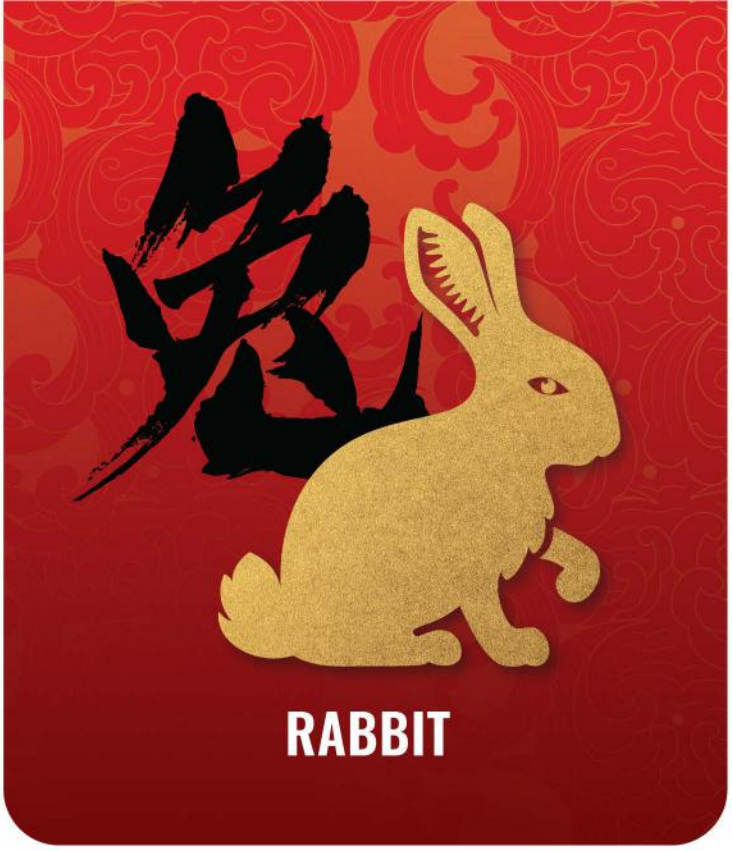
Relationships

Maintaining a positive mind and an upbeat personality will allow the Tiger to resist the side effects of their weak Peach Blossom luck in 2020. Potential partners will be charmed by the energy you inject into the atmosphere, so stay cheery and your love life could well be merry!

Health

The Tiger is daring, but now's the time to channel that trait in ways that don't involve any grave risk to both physical and mental wellbeing. Sticking to an effective health regime will allow the Tiger to stay fit enough to tackle 2020's ample opportunities.

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Year of the Rabbit
1927, 1939, 1951, 1963, 1975, 1987, 1999, 2011

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2020 Overview

Mentors	95%
Wealth	75%
Career	73%
Romance	75%
Family & Friends	75%
Health & Fitness	66%
Assets	75%

Wealth

So long as you avoid any high-risk investments, the Rabbit will be hopping towards abundance throughout 2020. Remain diligent and assume an uncompromising work ethic – this will boost your already positive wealth luck and raise your chances for a well-deserved raise. Real estate investment should also be an activity on your radar this year, though it's best to play conservative and select only low risk investments.

Career

The Rabbit is liable to being swept up in gossip at the workplace, though prioritising work over corporate drama will allow you to minimise the backlash of the wagging tongues. Despite the rumours surrounding you, you'll nonetheless enjoy helping hands from colleagues throughout the year. Return the favours as they come and you'll design a better work experience for yourself this 2020.

Relationships

Single Rabbits will be jumping for joy this 2020 thanks to positive Peach Blossom luck, though you're advised to be proactive in the game of love instead of waiting for someone to sweep you off your feet. Meanwhile, committed Rabbits may want to consider tying the knot thanks to the presence of auspicious stars.

Health

A change of lifestyle and daily routine could be wise to preserve the Rabbit's physical and mental wellbeing. Prevention is far better than cure; the Rabbit should adhere to this maxim strongly by committing to a stricter fitness regime this 2020.

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Year of the Dragon
1928, 1940, 1952, 1964, 1976, 1988, 2000, 2012

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2020 Overview

Mentors	45%
Wealth	75%
Career	60%
Romance	50%
Family & Friends	70%
Health & Fitness	52%
Assets	70%

Wealth

It's prudent to rely on those far superior to you in terms of financial management this 2020. The Dragon should be looking at investments into fixed deposits as well as better saving plans; expert advice will certainly help with such financial strategizing.

Career

Look at the silver linings of every career-related issue that may test the Dragon's perseverance this year. Miscommunication and backstabbing may dominate your professional life this time around, but such hardships are also an opportunity for you to discover ways you can improve your interactions with those at the workplace.

Relationships

Romantically entangled Dragons are in the clear for a progressive love life this year; there's even the probability of resounding wedding bells should either party express their desire to tie the knot! Single Dragons aren't quite as fortunate in the love department, though mustering the courage to convey their affections towards the one their love may lead to surprising, but favourable, outcomes.

Health

This year is one where the Dragon should refrain from any extreme physical activity. Exercise is of course never frowned upon, though you should nonetheless be mindful of overexertion as you're more prone to physical injury this year. Meanwhile, pay special attention to any potential health concerns pertaining to your waist and stomach area.

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Year of the Snake
1929, 1941, 1953, 1965, 1977, 1989, 2001, 2013

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2020 Overview

Mentors	32%
Wealth	33%
Career	44%
Romance	35%
Family & Friends	52%
Health & Fitness	8%
Assets	50%

Wealth

Thankfully, there will be opportunities for the Snake to accumulate, save and spend money in a more relaxed manner compared to the previous year. Nonetheless, toughen up the security around your assets if possible, to prevent any possible loss in wealth due to theft.

Career

There are high chances of a promotion this year as your rapport with your superiors improve overall. Don't be afraid to voice out what your contributions are; silence and false modesty are poor traits to get your talents noticed by those above you.

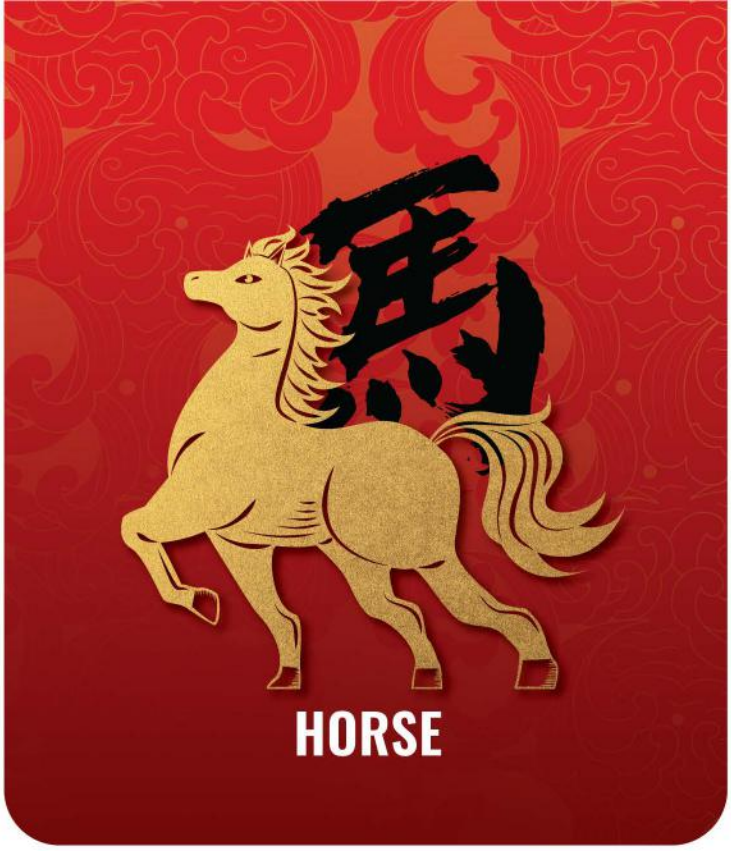
Relationships

Give yourself room to breathe and collect your thoughts before you let your emotions escalate an argument. This goes for both single and committed Snakes. You may be more easily angered this year, but a heart of appreciation will go a long way towards keeping the peace between your loved one or potential partner.

Health

Cast away your frivolous attitude towards your health this year. Don't underestimate minor health concerns; treat them before they worsen while paying more attention towards your diet. If you are not mindful enough, you could have urinary system-related issues or foot-oriented problems, so don't let your health take the backseat!

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Year of the Horse
1930, 1942, 1954, 1966, 1978, 1990, 2002, 2014

WATCH THE HORSE VIDEO

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2020 Overview

Mentors	26%
Wealth	20%
Career	60%
Romance	30%
Family & Friends	45%
Health & Fitness	10%
Assets	40%

Wealth

Wealth opportunities will be elusive if you do not exert the necessary effort; a diligent workhorse is the best Horse this 2020! Meticulous planning and heightened wariness will also save the Horse from a lot of financial heartache. Be careful when signing any contracts or agreements, for instance, to avoid unwittingly losing money thanks to carelessness.

Career

Meditation and charity work will be a source of attaining calm and appreciation for others; this is an important counter to the added stress you'll endure at the workplace this year. Don't allow a lack of recognition encourage you to throw in the towel. Persevere at your current workplace against all odds and your hard work may just be rewarded.

Relationships

If you're already in a committed relationship, remember that the trials you two will undergo this year only serve to make your romance stronger. Let every argument or setback teach you how to handle your relationship with greater appreciation and maturity. The single Horse, on the other hand, should explore new social circle to make up for the lack of interesting people in their current ones.

Health

As implied earlier, stress may be a dominant issue for you if you allow work issues to cascade into your personal life. Counteract this by ensuring you have ample amounts of rest, sleep, vitamins and nutrition. Taking a much needed sabbatical every now and then can do wonders for your physical and mental wellbeing too!

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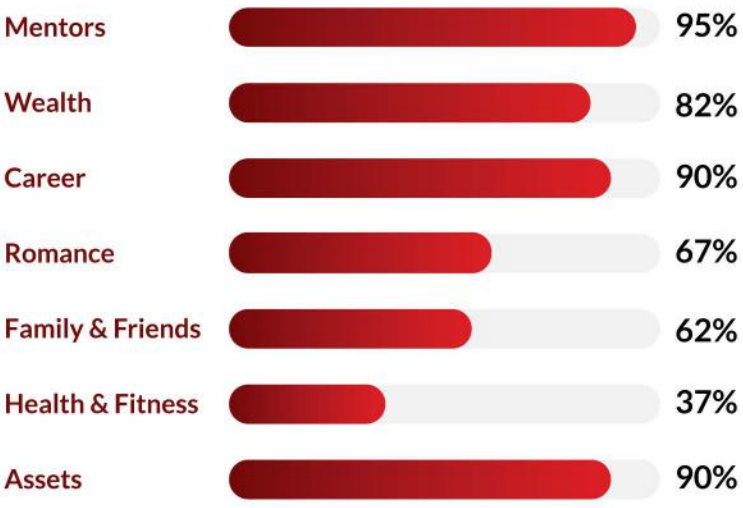
Year of the Goat
1931, 1943, 1955, 1967, 1979, 1991, 2003, 2015

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2020 Overview



Wealth

Careful financial planning is all it takes to mitigate the possibility of minor wealth loss this 2020. Beyond this, your wealth opportunities are looking very positive, though your own negativity may make you too blind to notice how fortunate you truly are. Shift your mindset and you'll be rewarded accordingly.

Career

The first half of 2020 will be a crucial time for you to establish a foundation for your career. Suppress your impatience and don't mindlessly jump at every career opportunity you see; some of these so-called opportunities won't benefit you in the long run. Only commit to something outside your primary work after careful consideration!

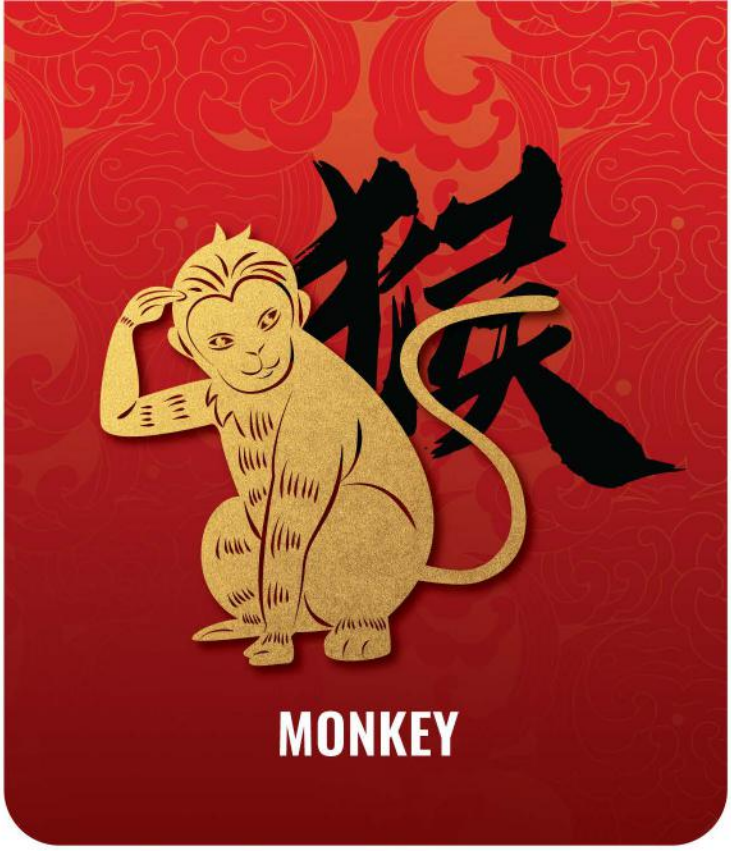
Relationships

It's time for confessions and courtships for all love-struck Goats! Acts of love will be even more impactful, so focus on planning that sweet date or vacation – as well as any other romantic gestures – that you might have been wanting to do for your loved one or romantic interest!

Health

Be extra careful of what you decide to ingest, especially if you are an older Billy Goat! You might want to consider having more home cooked meals instead of regularly eating out; this affords you better control of your food's nutrition level and cleanliness!

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Year of the Monkey
1932, 1944, 1956, 1968, 1980, 1992, 2004, 2016

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2020 Overview

Mentors	56%
Wealth	56%
Career	22%
Romance	28%
Family & Friends	45%
Health & Fitness	15%
Assets	50%

Wealth

Your boost in wealth will rely a lot of the assistance of others this year, perhaps in the form of expert advice on what to invest in or how to shore up your financial security. Don't take their help for granted though; be sure to pay it forward by helping the less fortunate and the Universe will have its way of repaying your kindness!

Career

It's in your best interest to find ways of showcasing your talents more prominently to garner the attention of your superiors or other figures of importance. At the same time, be extra careful about who you trust and what you say, as your newfound recognition at the workplace may invite jealousy and potential backstabbing.

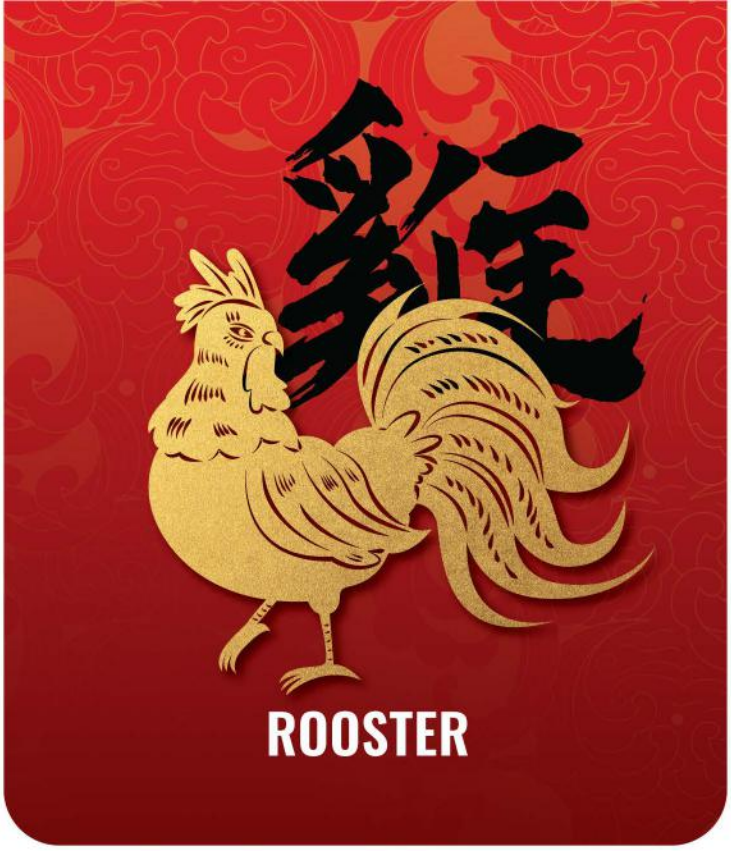
Relationships

It's crucial to deepen your bond with your partner or potential romantic interest this time around. Your partner should also be your best friend, so make the effort to improve your relationship on that level as opposed to simply making romantic or sexual gestures.

Health

While no major illness are expected to be concerns for the Monkey this year, it's still recommended to resist the allure of exceedingly tasty, yet extremely unhealthy and oily foods. Stress could also be an added issue this time around, though you can easily alleviate this by making exercise and meditation a prominent part of your routine.

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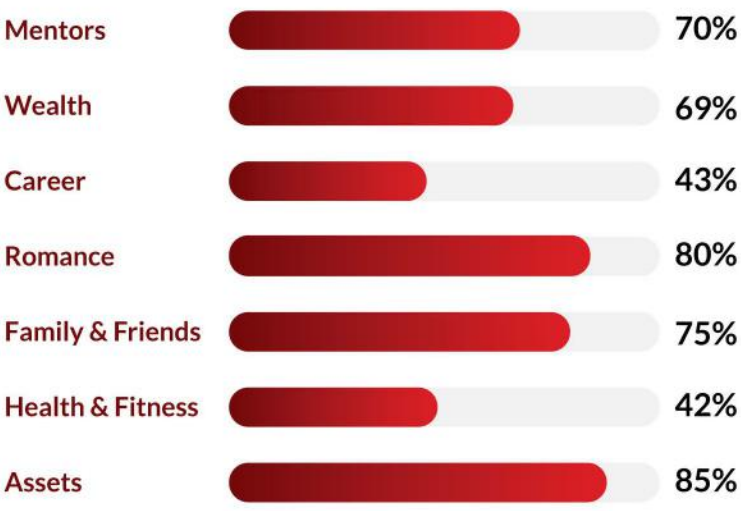
Year of the Rooster
1933, 1945, 1957, 1969, 1981, 1993, 2005, 2017

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2020 Overview



Wealth

It's time to diversify your options for attaining wealth. Don't just stick to what you already know; research on various methods on how to increase your finances, then seek out professional help to pinpoint the best route toward gradually upping your bank balance.

Career

It may not be the most smooth sailing of career journeys, but the Rooster will nonetheless encounter good opportunities, such as the possibility of enrolling in a special career development program or more company trips to improve connections both within and beyond your workplace. Be extra nice and accommodating of the people in your professional circle to keep these opportunities coming.

Relationships

If you've been reluctant to embrace the idea of online dating sites and casual dating, now is the time to reconsider. The single Rooster sees positive love luck in the year of the Metal Rat, though Mr or Mrs Right won't simply arrive through a fortuitous encounter. Show that you're interested in losing your single status and you'll massively up the chances of reciprocation.

Health

You may be surprised at just how much of a different maintaining a healthy diet and eyeing your eating habits can make. It's also advised for you to embrace nature a little more than usual, since this will help you mental and emotionally stayed energised.

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Year of the Dog
1934, 1946, 1958, 1970, 1982, 1994, 2006, 2018

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2020 Overview

Mentors	43%
Wealth	65%
Career	65%
Romance	35%
Family & Friends	69%
Health & Fitness	23%
Assets	65%

Wealth

A solid financial backup plan will be your line of defence against the constant possibility of monetary loss this year. Don't be so quick to invest your money as a means to counter this lacklustre wealth period. Avoid high-risk investments at all costs and focus more on simply saving money.

Career

Influential people will have your back in the professional space, deterring potential backstabbers and opportunists from fully exploiting you. Be sure to show your appreciation of the people in power who will assist you; by aligning your efforts with those who have greater authority, you stand a fair chance of turning your career prospects around.

Relationships

Love-struck couples and wedded pairs may be more likely to fall sick, which is why it's a good time for them to show more affection, care and consideration towards each other. The Dog may also easily misunderstand their partner's words and intentions this time around, so it may be wise for them to eye their loved one's body language instead of just what they say.

Health

You won't have any difficulties finding the best medical assistance should your health deteriorate, though it's far better if you take care of your wellbeing before it comes to that. Minor physical injuries are also more likely this 2020, so avoid extreme activities especially if you have no prepared any essential safety measures beforehand.

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Year of the Boar
1935, 1947, 1959, 1971, 1983, 1995, 2007, 2019

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2020 Overview

Mentors	29%
Wealth	54%
Career	65%
Romance	60%
Family & Friends	37%
Health & Fitness	21%
Assets	40%

Wealth

You will see a positive shift in your wealth luck this year as more door opens for you to get better part-time jobs as well as other alternative sources of income. While none of these opportunities are particularly spectacular, effort on your part to harness these changes will be enough to afford you peace of mind.

Career

Thankfully, you won't be needing to struggle in your professional life too much thanks to a generally positive relationship between you and your colleagues. In fact, you may be primed to elevate yourself to a better corporate position by leveraging on the assistance of the bountiful of helping hands you'll enjoy this year.

Relationships

Great news for the single Boar – you won't be alone much longer if you've been soulmate searching. That said, it's best if you didn't act on impulse; take your time to get to know your love interest on a deeper level before committing yourself. Time is on your side!

Health

Don't use your busy schedule as an excuse to omit healthy additions to your lifestyle. There are plenty of quick, cost effective ways to care for your health, nutrition and overall fitness without compromising the progress towards your goals. Find out what works for you health-wise and commit to it!

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THE TRUTH ABOUT YOUR Animal Sign

The Chinese Zodiac 十二生宵 is based on a twelve-year cycle with each represented by an animal sign. During the ancient times, the Chinese sages and astrologers chose to use farm animals to represent these stars so that it's easier for the peasants whom are mostly farmers identify them.

These signs are the rat, ox, tiger, rabbit, dragon, snake, horse, sheep, monkey, rooster, dog and boar. It is calculated based on the Chinese Lunar Calendar system and the 10,000 year calendar. Each animal sign is also paired with 1 of the 10 elements (Earth, Fire, Water, Metal or Wood) in either the Yin or Yang polarity. For instance, 2019 is known as the Earth Boar 己亥 and 2020 is the Metal Rat 庚子.

Here are some popular misconceptions about the Chinese Zodiacs

Normally, a person identifies him or herself with the animal zodiac of the YEAR he or she is born in.

For example, if someone is born in 2019, he or she is a Boar. Or if someone is born in 2020, he or she is a Rat. Reading a forecast of an animal sign based only on the year, is at best ¼ complete.



The reason is simple, a person actually has FOUR animal signs nested in his or her own BaZi chart. There are four pillars, Hour, Day, Month and Time of birth forming eight characters (hence the name BaZi which directly translates to Eight Characters). On the top is the Element and the bottom the Animal Sign, each representing the different kinds of Qi imprinted in your chart and thus, one's Destiny.

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DECODING YOUR DESTINY

Here's how to find your animal sign

Your Personal Astrology Chart (BaZi) is like a treasure map. Based on your date of birth, it maps out the opportunities as well as the paths you can take once you've set yourself a goal or a destination. Follow these steps to plot your FREE BaZi Astrology Charts.

Step 1

Go to
www.joeyyap.com/bazi2020

Step 2

Register your account.
If you have registered,
login with your email and password

Step 3

Key in your
date and time of birth.

Step 4

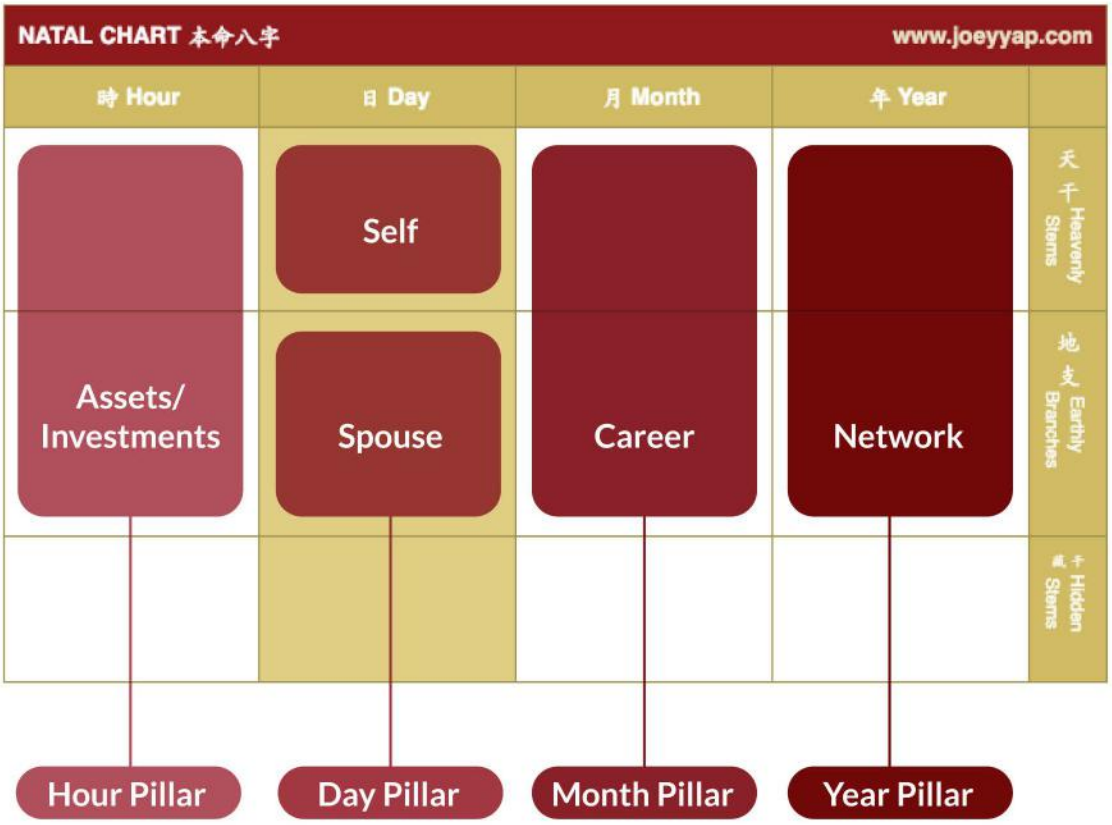
Your chart is ready.



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DISSECTING THE COMPONENTS OF YOUR NATAL CHART

This is what your BaZi chart can tell you about yourself



Represents your health, ideas, dreams, hopes, inspiration, assets, your contribution and your children.

Represents your personal relationships, views, thoughts, and feelings.

Represents your work performance, career and business outlook and parents.

Represents your friends, your social circle, your outlook, and your appearance.

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THE ANIMAL SIGNS IN YOUR NATAL CHART

Did you know that each person has 4 animal signs and not just 1?



This person has 4 animal signs in the Year, Month, Day and Hour Pillar.

Boar in the hour, Dog in the day, Rooster in the Month and Rat in the Year.
(This is an example of someone who is born in the year of the rat).

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UNLOCKING OPPROTUNITIES FOR PHENOMENAL PERSONAL GROWTH



Your BaZi (the birth chart) is a like an instruction manual to life and can be used as a map. There are close to 13 million variations of charts making them really unique to you and very accurate. Here are some of the key points that you should be looking at if you want to unlock your full potential and live your destiny.

1. The Natal Chart - 4 Pillars

This is the most important part and it's all about self-awareness. Each pillar represents different aspects in life including your spouse, career, network or your children.

2. The 10 Year Luck Cycles

Dynamic and significant forces that influence our natal charts. These are external and beyond our control, and have the power to remarkably change our lives for the better if we know how to anticipate it.

3. The 10 Profiles

These represent your innate talents and natural abilities. It reveals your lifestyle and the roles that you gravitate towards.

4. The 5 Structures

A structure is like an operating system, it's how you see and approach the world. Your behavior, attitude and response are determined by structures.

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PART 2

EARTH

YOUR ENVIRONMENT

Use Feng Shui To Create Breakthroughs
and Amplify Your Results

MASTERING YOUR Environment

Tapping Into Positive Energy To Create A Better Life

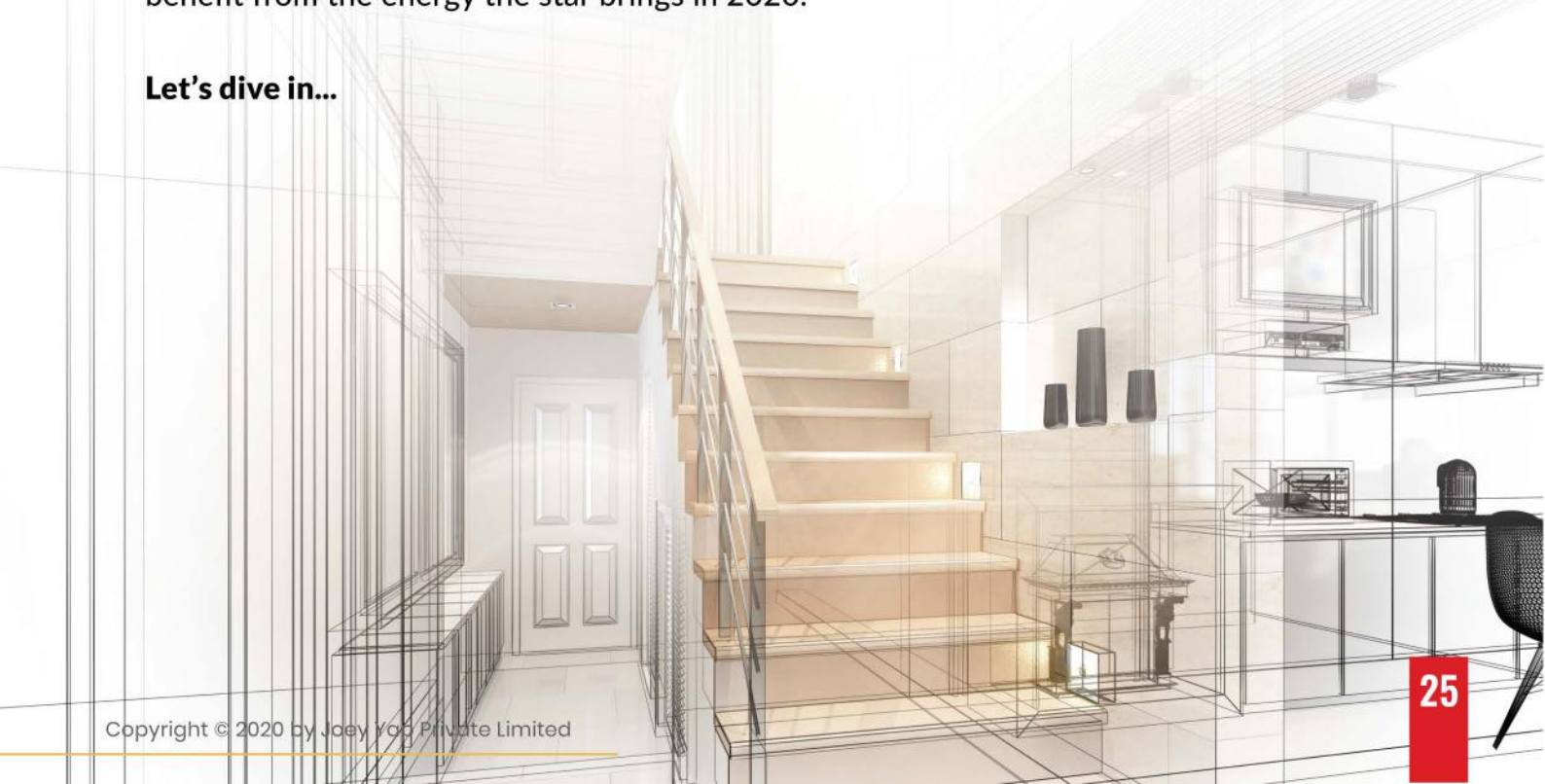
The Annual Flying Stars is derived from a system called the Xuan Kong Flying Stars (玄空風水). It's basically one of the formulas used in Chinese Metaphysics to map out the Qi (Energy) based on the current astrological movement of the stars. As the stars move (or Fly) to different sections every year, the energy of each section will be affected by the star of the year in that direction.

So, what does this do for you?

Knowing the possible effects of the stars, you can activate the strongest sectors and carefully reduce the effect of the weakest sectors in 2020.

Feng Shui (風水) is all about Qi (Energy, 氣) flow and it is derived from natural forms; not from man-made objects. You don't have to put a funny statue, frog, water painting or whatsoever to invite more luck and wealth. Just by studying or doing your work in the right sector, you can activate the good stars and benefit from the energy the star brings in 2020.

Let's dive in...



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TOP 5 FENG SHUI MYTHS



MYTH 1

Type of plants in your home affect your wealth & luck

In Classical Feng Shui, plants are as harmless as they seem. They have no effect on the Qi flow or production. As such, money plants aren't going to bring you wealth, and cacti do not emanate Sha Qi.



MYTH 2

House numbers can be lucky and unlucky

One of the biggest myths in Feng Shui is this superstition around lucky and unlucky numbers. It's not the number of the house that determines its Feng Shui. It's the other factors like the location of the house or the main door that governs it.



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MYTH 3

Stone lions/ Fortune cats / Golden frogs brings luck and wealth

These bring no form of luck nor wealth to you or your home. They are just decorative items that people have used to garner profit from by building this superstition that they bring luck and protect your home. In actual fact, they do not generate any form of Qi nor luck.

MYTH 4

Lucky colours

There is no such thing as lucky colour in Feng Shui. It's really just a personal preference. The colour of your home or the shirt you wear will not improve nor worsen your luck or wealth capabilities. They have more of a psychological impact than an actual Feng Shui effect.



MYTH 5

Dead Fish in an aquarium is an aversion of misfortune



The idea that when the fishes die, it took away the owner's bad fortune is baseless. Feng Shui does NOT in any way sacrifice animals or any other living things. What we actually need in order to calculate and avoid bad times are directions, your birth details, locations and your property. Certainly, not fishes and perhaps you should get your aquarium filters checked.

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THE ANNUAL FLYING STARS 2020

Personalising Your Feng Shui

Authority, power and good name

6 White (六白)

- If you have been a busy bee at work, your efforts would be rewarded with recognition and career progression thanks to the Six White.
- You should position your work desk in this sector, as this star is especially encouraging if you are looking for career opportunities.
- If your main door is located in the SouthEast sector, there's a high chance that you'll be given greater responsibilities in 2020.
- For those in the business arena, tap into the energy in this area for branding, business expansion and potential partner collaborations.

Sickness and stress

2 Black (二黑)

- This star provokes health problems, so consider avoiding this sector if you have a poor constitution.
- If your main door is in the South, pay close attention to your health, go for regular health check-ups and do not take things lightly when you fall sick.
- If your work desk happens to be located in this sector, stress may easily pile up for you, and you may not see any career progression.
- To lessen its negative effects, look to place metal objects made of brass, copper, bronze or pewter in this sector.

Romance, scholarly and pursuits

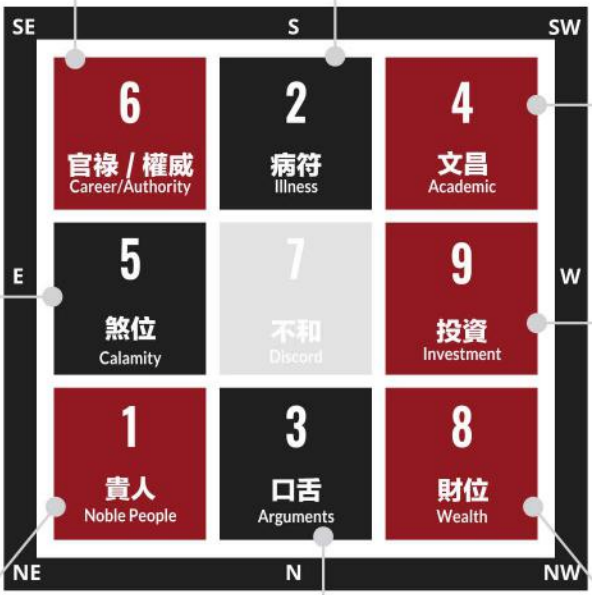
4 Green (四綠)

- If you are in the academic or artistic field, you will find Four Green to be beneficial for you.
- Try to locate your study desk here, especially if you're doing work related to academia. This area will increase your inspiration and help you to focus better.
- The SouthWest sector also governs the Peach Blossom Star which is great for anyone seeking a serious relationship.
- Consider having a water feature in this area to activate the energy so that you could see the positive outcomes in time. Bear in mind, this only open up opportunities to you – you will need to be proactive to achieve your goals.

Danger, problems, setbacks and calamities

5 Yellow (五黃)

- Keep this part of your living quarters dormant, as the infamous Five Yellow is known for disaster and misfortune.
- Refurbishment, renovation or any activities that involve drilling, hammering and digging need to be avoided, as it will activate the negative effects of Five Yellow.
- If your main door is found in this area, you should not carry out any forms of renovation this year. If triggered, you may experience bad fortunes, mishaps and accidents.



Investment & Promotion

9 Purple (九紫)

- The Star Nine in 2020 will contribute to your general happiness and success in your career.
- Consider utilising the West area to tap into new opportunities.
- If your office or house main door is in West, you should take this chance not to let any new opportunities slip away.

Good for reputation, recognition and advancement

1 White (一白)

- The NorthEast sector is the place to be in this year if you're keen on self-improvement.
- Make this your work or study area, as the presence of One White would improve your literary and communication skills.
- Having your house main door in this sector provides great opportunities in 2020 even though it may not bring lucrative results at first.

Arguments and gossips

3 Jade (三碧)

- This sector should be avoided as it may cause troublesome disagreements.
- It could also result in lawsuits and legal complications.
- If your bedroom is located in the North sector, you may find 2020 to be a quarrelsome year between you and your partner.
- If your main door happens to be in this sector, remember not to make any major decisions when you are in rage.
- Simply walk away from such situation, stay calm and think through your decision.

Wealth and Finance

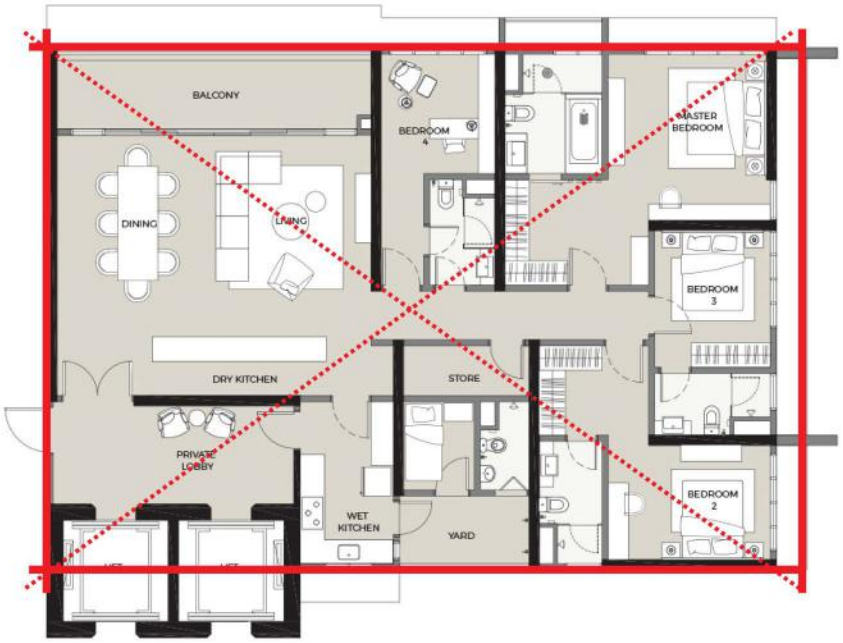
8 White (八白)

- NorthWest is the main Wealth sector this year.
- Having your main door located in this sector will help usher in positive energies. If the main door is not found in this sector, you can still harness its benefits by activating it with water features (like an aquarium) or Yang-natured objects such as clocks, and television.
- Look to using the sector more often by using it as a family or activity room.

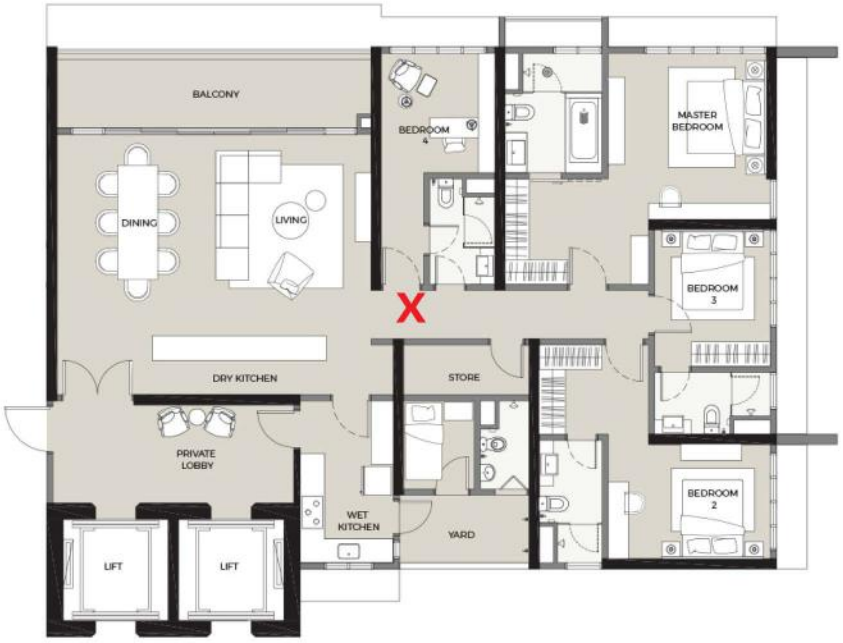
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APPLYING FENG SHUI TO YOUR HOME OR OFFICE

1 Whip out your floor plan and box it off to get a perfect rectangle *(Refer to the red line)*. Then, get the center point of your property *(Refer to the red dotted line)*.



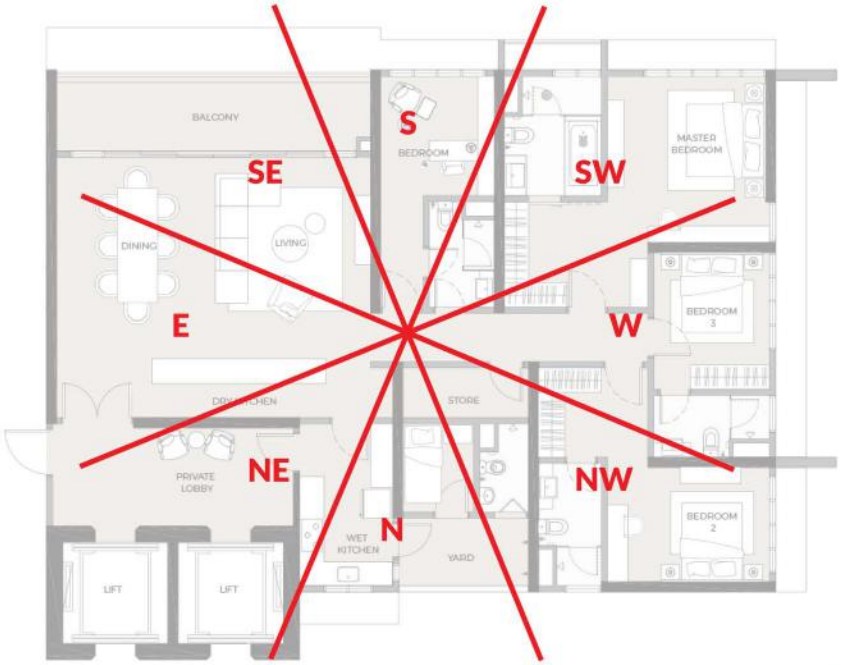
2 Stand at the center point *(marked x)* and use a compass *(an app from your phone is also acceptable)* to get the direction.





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3 Segment your floor plan into 8 quadrants as shown below. Mark the respective directions of the house *(North, NorthEast, East, and so on).*



Tips:
Don't have house floor plan? Don't worry, you can DIY it! You just got to make sure that the floor plan is proportional to the actual property.

Don't bother adding the balcony or external lifts into the floor plan. Flying Stars chart will only be applicable to the interior of your home.



Using this simple nine grids, you will be able to identify the favorable and unfavorable sectors of your home (as shown in the diagram on the left) and make more or less use of the corresponding rooms.

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5 IMPORTANT AREAS OF FENG SHUI

Internal Feng Shui is divided into 5 important factors. They are known as:



We'll dive deeper into these 5 factors in the next few pages, giving you insights as to its importance and the rules you should abide by when applying Feng Shui in these areas.

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MAIN DOOR

This is the main entrance of the property and usually the most used. It is important because it is the Qi Mouth, meaning that this is where Qi from the External Environment flows into the property/home. Therefore, this allows for positive Qi to be received and negative Qi to be negated, if the main door faces the right direction and is located at a good sector.



BALCONY

Balconies are considered the secondary Qi Mouth in regards to apartments or condominiums. Similar to the Main Door, this determines if the property's/house's location is facing a favourable direction or landform. And so, when getting a unit, make sure to also check and see if the balcony is in a positive sector.

To measure the facing direction of a balcony, stand at the balcony and face outwards.

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KITCHEN

As the saying goes, "Food is essential to life; therefore, make it good." As such, the place it is prepared should also be good. Good in what terms? Energy. It is vital to have nutritional food supplies for the simple reason – it gives occupants the energy to function every day! Hence, having a kitchen that is favourable should be one of the topmost priorities.

When analysing the kitchen, the main things to look at are the location of the stove and sink. This is because the stove represents Fire and the sink represents Water and if they are in unfavourable locations, there would be a '**Fire and Water Clash**' or **Shui Huao Xiang Chong.**

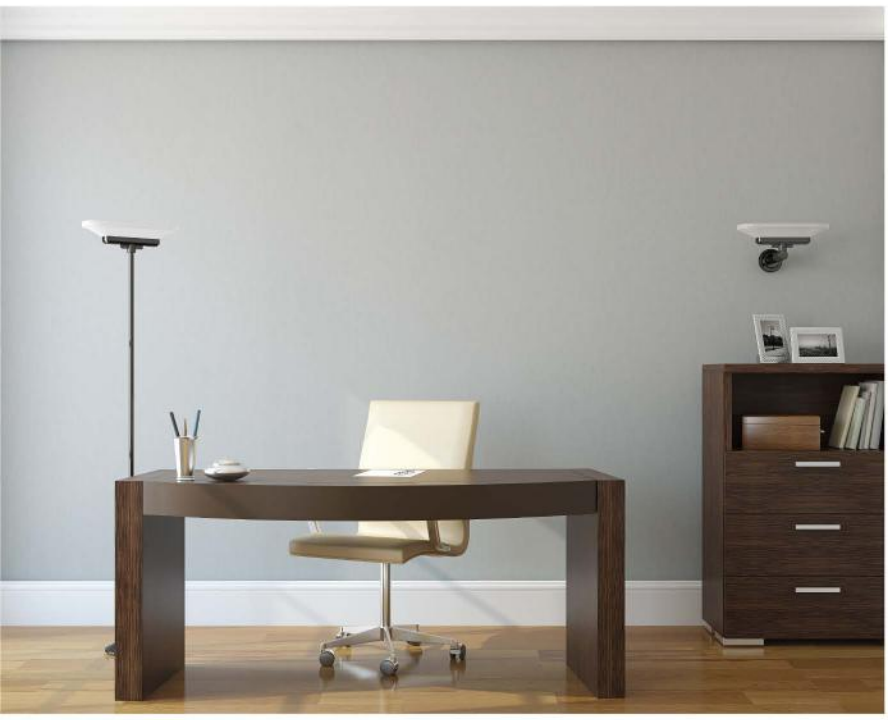
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BEDROOM

A third of our lives is spent in the bedroom; either sleeping or resting. Thus, making this area one of the most important parts of a property. There are a few aspects to finding a favourable bedroom, the position of the bed, the shape of the room and additional features that are present in the room.

It is best to place the bed head against a hard surface like the wall as that would not only represent proper solid support but also allow for a perfect balance between Yin and Yang in the space.



STUDY ROOM

Your work space is where you spend time creating ideas and executing plans either for your career or business. It is important that this room be located in a suitable sector with ideal environmental conditions because the right placement can enhance your productivity.

The focal point of the room is the placement of the study desk, as well as the direction it faces when seated at the desk.

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AVOID THESE 4 SECTORS

Avoid using, renovating or sleeping here.



DANGER

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Three Killings 三煞

South 157.6° - 202.5°

This year, the Three Killings is in the South sector. This area should preferable be left alone and remain undisturbed throughout the year, especially not be activated for groundbreaking or renovations. Otherwise, you may risk causing some serious negative consequences for the property itself, and its inhabitants. Potential repercussions include mishaps and accidents, robberies, theft, loss of wealth and material possessions, as well as persistent health troubles & complications.

Year Breaker 歲破

South 2 172.6° - 187.5°

It would be best to avoid all forms of renovation or groundbreaking works in this sector to avoid incurring any negative consequences. The Year Breaker is also sometimes referred to as the "Wrath of the Grand Duke". Disturbing the Year Breaker or aggravating it in any way may lead to serious repercussions with outcomes that could be worse than the ones triggered by the Grand Duke.

The Five Yellow 五黃

East 67.6° - 112.5°

The Five Yellow Star has extremely volatile and negative energies, this sector should preferable be avoided for major use throughout the year. If it is impossible to avoid using this area, then it would be best to try to neutralise the negative energies of the Five Yellow Star by using more metal items in the area; preferable those made of brass, copper and iron. If your property faces the East direction, it is advisable to hold off on all planned renovations until the next year. However, if this is unavoidable, then one should only begin on the renovation procedure after suitably and carefully selecting a good date for it.

Grand Duke 太歲

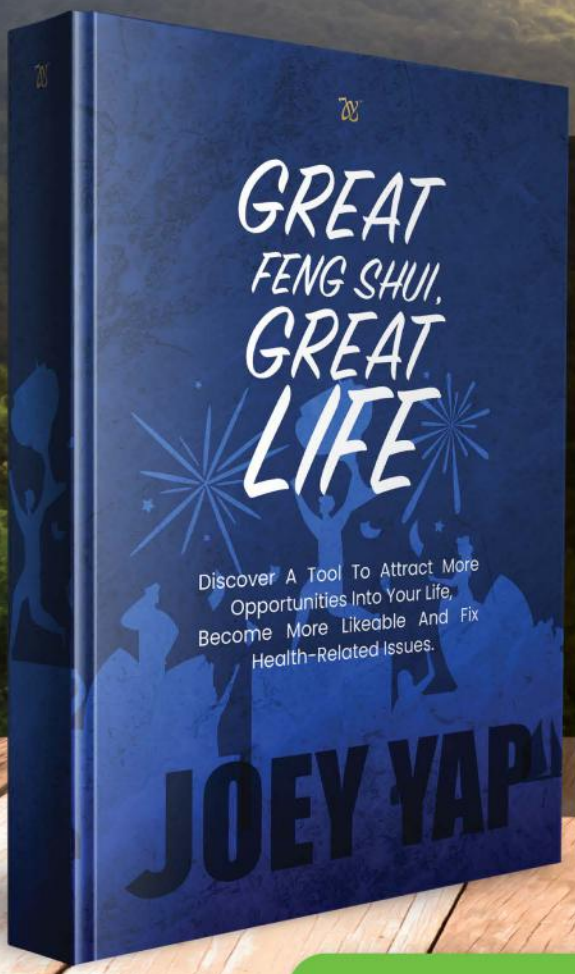
North 2 352.6° - 7.5°

In 2020, the Grand Duke flies into the North 2 sector of your property. Avoid aggravating the negative energies of this star by disturbing this sector, either through renovation or groundbreaking. Potential accidents and catastrophes are likely if the Grand Duke is activated, and there are also serious implications of medical problems. It would not be good to face the North 2 direction during work, or even during major work discussions, and meetings. It would be best to try to put your back to this direction, as that will enable you to regain the upper hand in professional negotitations and in all career-related activities and projects.

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PART 3

MAN

YOUR ACTIONS

Right Action. Right Time. Right Results –
Auspicious Dates, Time and Directions

AUSPICIOUS DATES

Commencement of Work

Date	Day	Time	Conflicting Animal Sign
28 Jan 2020	Tuesday	11.30am	Rat
30 Jan 2020	Thursday	9.30am	Tiger
31 Jan 2020	Friday	11.30am	Rabbit
13 Feb 2020	Thursday	9.30am	Dragon

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THE CHINESE New Year

Chinese New Year is the time for new beginnings and fresh starts. It is the time of year where large family dinners, reunions, and gatherings are celebrated; rooted from ancient traditions and rituals.

Although the main focus during Chinese New Year is predominantly on family reunion, there are many other customs that are carried out in the 15 days of celebrations. Many people do not realize that the origins of these practises, traditions, and rituals are actually based on Chinese Astrology and Metaphysics.

11 THINGS YOU PROBABLY DIDN'T KNOW ABOUT CNY



It is also known as the Spring Festival

Did you know that the Chinese New Year is also known as the Spring Festival?

Why?

According to the lunar calendar, this day marks the beginning for Spring. Back in the days, the Chinese would look forward to begin this season as it marks the end of the coldest part of winter – giving them a reason to rejoice and celebrate!

Each Chinese New Year starts with a new animal zodiac



Many might not know that there is a legend revolving around the 12 animal signs. As the tale goes, there was a day where the 12 animals argued as to who was to head the cycle of the years and as a result, a contest was held: whoever was the first to cross the river would be the first, and the rest of the animals would receive their years according to how fast they complete the task. While all animals jumped into the riverbank and started the race, the rat jumped on the back of the Ox instead and jumped off just when the Ox was about to climb ashore. The Rat won and that is why the Rat is the first year of the animal cycle, the Ox second and so on.

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The Origin of Lunar New Year and the Legend of Nian

Legend has it that thousands of years ago, there was a monster called Nian and every first day of the year, the beast would awaken and terrorize the people in the village, causing the villagers to live in fear. The villagers then started using loud noises, the color red and bright lights to scare the monster away. The color red and noise is what it hates the most. As such, the Nian never returned to the village again. And so, the people of China continued this tradition of making noise and decorating their houses in red during the new year – a tradition which spread to other parts of the world as well and stayed till this very day.

1 out of 6 people on the planet celebrates Chinese New Year

Chinese New Year is not only celebrated in China, but is also observed in many other places around the world - Hong Kong, Taiwan, Malaysia, Vietnam, Singapore and some other Asian countries as well. With time, the festive celebrations has expanded and spread out to the Western side of the world - New York, London, Sydney, Vancouver (to name a few) making Chinese New Year one of the world's most celebrated festivals!



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The Ang Pow Tradition (紅包)



The ang pow practice dates back to the Qin Dynasty where the elderly would thread coins with a red string to gift the younger generation as Ya Sui Qian – means "money to ward off evil spirits." This was believed to protect the recipient from sickness and death. The Ya Sui Qian was later on replaced by red envelopes when printing presses became more common and is now found written using the homophone for suì which means "old age" instead of "evil spirits." From then on, Red envelopes continued to be referred to by such names till today.



The Chinese New Year dates changes every year

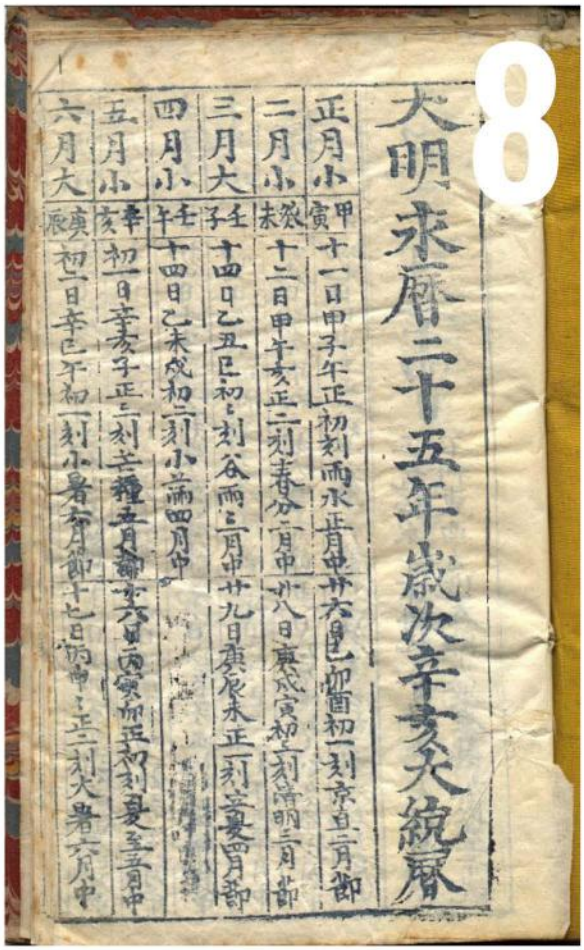
The Chinese New Year is celebrated following the lunar calendar – which is based on the time the moon takes to go around the Earth - 29.5 days. And in order to 'catch up' with the solar calendar, the Chinese adds an extra month once every few years (the same as how an extra day is added on a leap year), which explains why the new year falls on different dates every year according to the Western calendar.

World's Largest Exodus

Chinese New Year period is also known to be the season of the largest human migration in the world. The annual epic travel rush happens during this time of the year where no matter where they are, people try their best to return home for a family reunion during the Chinese New Year holiday.



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No one used to know what year it was

According to legend, the lunar-solar Chinese Calendar is dated back to 2637 B.C when it was invented by Emperor Huangdi during his ruling. Prior to that, the Chinese never took the initiative with numbering sequentially. In fact, till today, there is no one universally accepted starting point. But it has generally been agreed that Year 1 corresponds to the supposed first year of Huangdi's rule in 2698 B.C which makes this upcoming year to be 4711.

Bainian (拜年)

Bainian is a major activity during the Chinese New Year. It means to go around visiting friends and relatives and bringing along some "gifts" for them. In the Chinese community, it is especially important for the younger generation to have "Bainian" to their elders as a sign of respect. Bonus Tip: One of the most popular gifts to give for Bainian during the Chinese New Year: BLUE TIN BUTTER COOKIES!



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Receiving the God of Wealth in 2020 接财神

Many Chinese families worship the God of Wealth. Each CNY, they set up altars and rituals to welcome or receive Cai Shen （接财神） at auspicious hours.

What people don't realise is that in the ancient days, the Chinese astrologers and scholars used deities to name the stars so as to not confuse the peasants or farmers.





Li Chun 立春

What many might not know is that the beginning of spring is actually known to the Chinese as Li Chun. It marks the first out of the 24 terms in the Chinese solar calendar and falls between the 3rd or 4th of February every year; when the sun is at the celestial longitude of 315°. Something unique is known to happen every year on this day - it is said that it's much easier to balance an egg on its end. Some explanation has it that this strange phenomenon is due to the sun crossing the equator, making night and day equal on all parts of the earth.

Traditionally, Li Chun is an important day to the ancient Chinese farmers. They would often celebrate the beginning of Li Chun with ceremonies and worships for a prosperous harvest year. This practice is carried on till today with the belief that if you deposit money (since harvest is a symbol of prosperity) during this day, it will bring you a good start and welcoming money luck for the upcoming year.

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THE NETFLIX OF FENG SHUI, BAZI & QI MEN DUN JIA

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THE 15 DAYS OF Chinese NEW YEAR RETRO CALENDAR



For The Year Of The Metal Rat 2020

The celebration of Chinese New Year starts with the new moon, lasting to the first day of the full moon, which is 1 day later. Throughout these 15 days, there is a daily celebration and on the 15th day, the Lantern Festival is celebrated.

THE JOEY YAP RETRO LUNAR CALENDAR

農歷己亥年十二月大三十日

JANUARY, 2020

24

FRIDAY | 星期五

DAILY ENERGY

Rat	★★★☆☆
Ox	★★★☆☆
Tiger	★★★☆☆
Rabbit	★★★☆☆
Dragon	★★★☆☆
Snake	★★☆☆☆
Horse	★★★★☆
Goat	★★★☆☆
Monkey	★☆☆☆☆
Rooster	★★★☆☆
Dog	★★★★☆
Pig	★★★★★

DAY PILLAR

丙
寅
FIRE TIGER

DAY HEXAGRAM

2



4
風火家人
Family

SPECIAL QIMEN HOURS

*Learn more about the Special QiMen Hours at the back

1.00PM - 2.59PM NORTH

Family Gathering

Green Dragon Return Formation | Six Harmony Deity | Life Door

12 DAY OFFICER FOR THE DAY

除
REMOVE

SUIT & AVOID

Suit
-

Avoid
Travelling

NOTES

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SPECIAL QIMEN HOURS

Just place yourself backing the said direction at the said time. These hours are based on Qi Men Dun Jia, so you DO NOT have to be in the sector of your property. In other words, you need to face the opposite direction of what is stated in performing these activities (South means, you sit with your back against the south and face towards the North)



1.00PM - 2.59PM NORTH

Family Gathering

Green Dragon Return Formation | Six Harmony Deity | Life Door

As befitting the beginning of Chinese New Year, this is the best time for family gatherings. The Six Harmony Deity, Life Door and Green Dragon Return Formation are all in the North, which represents care and family.

CUSTOMS & TRADITIONS



Chinese New Year Eve falls on the last day of the Chinese Lunar Calendar.

This day is a little similar to American Thanksgiving. It's this time of year where family members go the distance to be together for a big get-together. There is always a fish dish because fish in Chinese means prosperous and harvest, as such it symbolizes fortune and luck in the future year.

This is a favourable day for all activities of preparation related to welcoming the Lunar new year, namely, buying new outfits and celebrating family unity.

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THE JOEY YAP RETRO LUNAR CALENDAR

農歷庚子年正月小初一日

JANUARY, 2020

25

SATURDAY | 星期六

DAILY ENERGY



DAY PILLAR

丁
卯
FIRE RABBIT

DAY HEXAGRAM

6



9
山澤損
Decreasing

12 DAY OFFICER FOR THE DAY

滿
FULL

SUIT & AVOID

Suit
-

Avoid
- Travelling
- Getting Married
- Groundbreaking

SPECIAL QIMEN HOURS

12.00AM - 12.59AM EAST
Chinese New Year Celebration
Jade Maiden Watching The Door Formation | Open Door

9.00AM - 10.59AM SOUTH EAST
Family Gathering
Nine Earth Deity | Heavenly Hero Star | Rest Door | Ding Fire | Star Thriving Formation

11.00AM - 12.59PM WEST
Worship
Nine Earth Deity

1.00PM - 2.59PM WEST
Business Plan
Moon Deity | Heavenly Grass Star | Scenery Door | Jade Maiden Watching The Door Formation

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SPECIAL QIMEN HOURS

Just place yourself backing the said direction at the said time. These hours are based on Qi Men Dun Jia, so you DO NOT have to be in the sector of your property. In other words, you need to face the opposite direction of what is stated in performing these activities (South means, you sit with your back against the south and face towards the North)



12.00AM - 12.59AM EAST

Chinese New Year Celebration

Jade Maiden Watching The Door Formation | Open Door

On the first day of Chinese new year, this is the best time for Chinese New Year celebration. The Open Door and Jade Maiden Watching The Door Formation are in the East.

9.00AM - 10.59AM SOUTHEAST

Family Gathering

Nine Earth Deity | Heavenly Hero Star | Rest Door | Ding Fire | Star Thriving Formation

Similarly, the elements that support family gatherings which are the Rest Door, Heavenly Hero, Nine Earth Deity, Ding Fire and the Star Thriving Formation are now in the SouthEast this time.

11.00AM - 12.59PM WEST

Worship

Nine Earth Deity

On the other hand, the West sector at this time is good for worshipping, as it is blessed by the presence of the Nine Earth Deity.

1.00PM - 2.59PM WEST

Business Plan

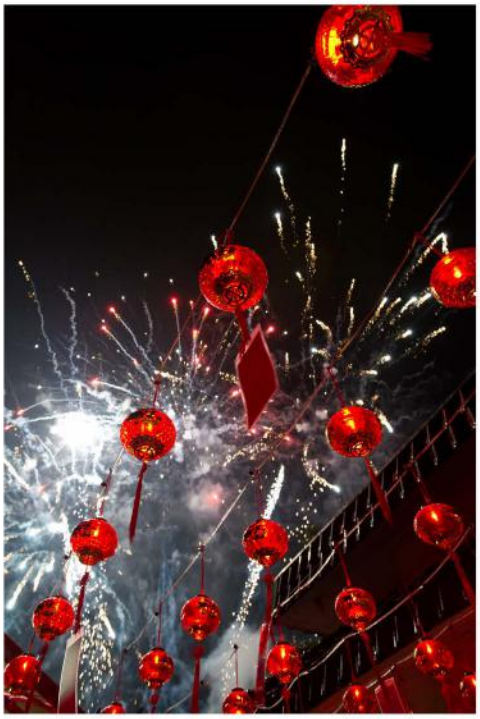
Moon Deity | Heavenly Grass Star | Scenery Door | Jade Maiden Watching The Door Formation

The Heavenly Grass Star, Scenery Door, Moon Deity and Jade Maiden Watching the Door Formation are in the West, which makes it the perfect time to change to execute your business plans.

CUSTOMS & TRADITIONS

According to the lunar calendar, the first day of spring is also the first day of Chinese New Year. Officially, the celebration for the day begins after the reunion dinner with the blasting of firecrackers and fireworks at midnight. This is intended to ward off evil spirits. The next morning, people go out to "Bainian", which is the practise of going out to visit other family members and senior members of external families.

Remember to just enjoy the day and relax, as it is a day for celebration. So make sure not to involve yourself in new projects and instead, opt to spend time with your family. During any festival, we are always more than tempted to consume way too much food, it would be smart to avoid excessive eating, especially looking from a health standpoint.



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THE JOEY YAP RETRO LUNAR CALENDAR

農歷庚子年正月小初二日

JANUARY, 2020

26

SUNDAY | 星期日

DAILY ENERGY



DAY PILLAR

戊
辰
EARTH DRAGON

DAY HEXAGRAM

9

6
天澤履
Tread

12 DAY OFFICER FOR THE DAY

平
BALANCE

SUIT & AVOID

Suit
-

Avoid
-

SPECIAL QIMEN HOURS

7.00AM - 8.59AM SOUTH EAST
Gathering
Six Harmony Deity | Heavenly Hero Star | Scenery Door | Star Prosperous Formation

9.00AM - 10.59AM SOUTH EAST
Personal Trip
Nine Heaven Deity | Open Door | Moon Thriving Formation

1.00PM - 2.59PM EAST
Family Trip
Nine Heaven Deity | Rest Door | Moon Thriving Formation | Flying Bird Fall Into Cave Formation

3.00PM - 4.59PM SOUTH
Family Trip
Nine Heaven Deity | Rest Door | Moon Rising Formation

9.00PM - 10.59PM SOUTH EAST
Gain Knowledge
Moon Deity | Heavenly Assistant Star | Delusion Door

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SPECIAL QIMEN HOURS

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7.00AM - 8.59AM SOUTHEAST

Gathering

Six Harmony Deity | Heavenly Hero Star | Scenery Door | Star Prosperous Formation

SouthEast at this time is a good sector for family gatherings, as it has the support of the Six Harmony Deit, Heavenly Hero Star, Scenery Door and the Star Prosperous Formation.

9.00AM - 10.59AM SOUTHEAST

Personal Trip

Nine Heaven Deity | Open Door | Moon Thriving Formation

If you need to travel to another place to celebrate, this is a good time to do so. You'll have the support of the 9 Heaven Deity, Open Door and the Moon Thriving Formation in the SouthEast sector.

1.00PM - 2.59PM EAST

Family Trip

Nine Heaven Deity | Rest Door | Moon Thriving Formation | Flying Bird Fall Into Cave Formation

The Nine Heaven Deity, Rest Door, Moon Thriving Formation and on top of the Flying Bird Fall Into Cave Formation make the best time to organize for a family trip.

3.00PM - 4.59PM SOUTH

Family Trip

Nine Heaven Deity | Rest Door | Moon Rising Formation

Another time to organize for a family trip with the support of the Nine Heaven Deity, Rest Door and the Moon Rising Formation in South sector.

9.00PM - 10.59PM SOUTHEAST

Gain Knowledge

Moon Deity | Heavenly Assistant Star | Delusion Door

It is an excellent time to gain knowledge at this hour as the Moon Deity, Delusion Door, Heavenly Assistant and Delusion door all appear in the SouthEast sector.

CUSTOMS & TRADITIONS



Ying Xu Ri, a day to welcome sons-in-law, is the second day of the calendar. As the name suggests, on this day, daughters who are married will visit their parents' home with their significant other while bringing along gifts and Ang Pows for children.

This day presents a perfect day for the observation of family responsibilities and care for the elders, and what better day for you to pay respect to elderly relatives than today? It is not advisable to travel by sea on this day.

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THE JOEY YAP RETRO LUNAR CALENDAR

農歷庚子年正月小初三日

JANUARY, 2020

27

MONDAY | 星期一

DAILY ENERGY



DAY PILLAR

己巳

EARTH SNAKE

DAY HEXAGRAM

8



2

雷天大壯
Great Strength

SPECIAL QIMEN HOURS

9.00AM - 10.59AM EAST

Business Plan

Moon Deity | Life Door | Bing Fire | Moon Prosperous Formation | Real Deception Formation

3.00PM - 4.59PM WEST

Financial Management

Heavenly Heart Star | Harmony Deity | Life Door | Ding Fire | Nobility Deception Formation | Star Rising Formation

12 DAY OFFICER FOR THE DAY

定

STABLE

SUIT & AVOID

Suit

-

Avoid

-

NOTES

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SPECIAL QIMEN HOURS

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9.00AM - 10.59AM EAST

Business Plan

Moon Deity | Life Door | Bing Fire | Moon Prosperous Formation | Real Deception Formation

Have a great business idea? This is the perfect time to execute them especially when the Moon Deity, Life Door, Bing fire, Moon Prosperous Formation and Real Deception Formation is at the East sector during this time.

3.00PM - 4.59PM WEST

Financial Management

Heavenly Heart Star | Harmony Deity | Life Door | Ding Fire | Nobility Deception Formation | Star Rising Formation

If you're looking to improve your finances, get started with the planning at the West sector within this time as the Heavenly Heart Star, Harmony Deity, Life Door, Ding Fire, Nobility Deception Formation and Star Rising Formation appears here.

CUSTOMS & TRADITIONS



Day three is believed to be "Chi Kou Ri" (the day of the red mouth) - an inauspicious day to be visiting friends and family.

This day is excellent for visiting temples to pay respects to the deities as well as pray for a good year ahead. Since being out of the house is unfavourable, dedicate this day to spending time with your own family, especially those who just returned home.

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THE JOEY YAP RETRO LUNAR CALENDAR

農歷庚子年正月小初四日

JANUARY, 2020

28

TUESDAY | 星期二

DAILY ENERGY



DAY PILLAR

庚
午
METAL HORSE

DAY HEXAGRAM

8



9
雷風恆
Consistency

SPECIAL QIMEN HOURS

1.00PM - 2.59PM SOUTH

Problem Solving

Nine Heaven Deity | Scenery Door | Ding Fire | Heaven Feign Formation | Star Thriving Formation

12 DAY OFFICER FOR THE DAY

執
INITIATE

SUIT & AVOID

Suit
- Travelling
- Getting Married
- Groundbreaking

Avoid
-

NOTES

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SPECIAL QIMEN HOURS

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1.00PM - 2.59PM SOUTH

Problem Solving

Nine Heaven Deity | Scenery Door | Ding Fire | Heaven Feign Formation | Star Thriving Formation

Having the Nine Heaven Deity, Scenery Door, Ding Fire with the Heaven Feign and the Star Thriving Formation at the South is your chance to finally crack the code and breakthrough some of your biggest problems. These formations helps enhance creativity, so you'd think of a new or creative approach to solve your problem.

CUSTOMS & TRADITIONS

This day is quite an auspicious day, usually used to welcome the God of Fortune. Those with an altar usually perform prayers and seek blessings.



As a symbol of togetherness and in the notion of strengthening bonds, the whole family is encouraged to participate in this activity. This is also an ideal day to recommence work and business so go on ahead and start.

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THE JOEY YAP RETRO LUNAR CALENDAR

農歷庚子年正月小初五日

JANUARY, 2020

29

WEDNESDAY | 星期三

DAILY ENERGY



DAY PILLAR	DAY HEXAGRAM
辛 未 METAL GOAT	9 ☲ 3 天水訟 Litigation

12 DAY OFFICER FOR THE DAY	SUIT & AVOID
破 DESTRUCTION	Suit - Avoid -

SPECIAL QIMEN HOURS

No Activities

NOTES

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SPECIAL QIMEN HOURS

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No Special Activities.

CUSTOMS & TRADITIONS



Known as "Po Wu" (Po means breaking), this day indicates various taboos can be broken. Some people light firecrackers on this day to try and attract the God of Fortune's attention. This is based on the popular origin story of the Festival of Po Wu, which is the day of the God of Fortune's birthday.

On this day, you can spend time with your friends. This is an amazing time to strengthen bonds between friends even work acquaintances by simply gifting them with Chinese New Year goodies.

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THE JOEY YAP RETRO LUNAR CALENDAR

農歷庚子年正月小初六日

JANUARY, 2020

30

THURSDAY | 星期四

DAILY ENERGY



DAY PILLAR

壬
申

WATER MONKEY

DAY HEXAGRAM



1
7
地水師
Officer

12 DAY OFFICER FOR THE DAY

危
DANGER

SUIT & AVOID

Suit
Commencing New Business

Avoid
Meeting Friends
Signing Contracts

SPECIAL QIMEN HOURS

9.00AM - 10.59AM SOUTH
Business Proposal
Six Harmony Deity | Harm Door | Moon Rising Formation | Flying Bird Fall Into Cave Formation

11.00AM - 12.59AM SOUTH
Healing
Nine Earth Deity | Rest Door | Yi Wood | Sun Envoy Formation

7.00PM - 8.59PM WEST
Business Proposal
Life Door | Green Dragon Return Formation

NOTES

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SPECIAL QIMEN HOURS

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9.00AM - 10.59AM SOUTH

Business Proposal

Six Harmony Deity | Harm Door | Moon Rising Formation | Flying Bird Fall Into Cave Formation

If you're looking to venture into a new business or even if you'd like to propose a new idea at work, this is it. With the Six Harmony Deity and Harm Door, on top of the Moon Rising and Flying Bird Fall Into Cave Formation at the South sector, you stand higher chances to get a green light (provided your idea is great too).

11.00AM - 12.59AM SOUTH

Healing

Nine Earth Deity | Rest Door | Yi Wood | Sun Envoy Formation

Better health is on your resolution list for 2020? Get started with your workout routine within this hour at the South sector of your home as the Nine Earth Deity, Rest Door, Yi Wood and Sun Envoy Formation sits here.

7.00PM - 8.59PM WEST

Business Proposal

Life Door | Green Dragon Return Formation

Another time to get your business proposals sorted out. With the Life Door and Green Dragon Return Formation, the West sector would be perfect.

CUSTOMS & TRADITIONS

"Ma Ri", the day of the horse is the sixth day Chinese New Year and the official day to begin working. On this day, it is said that traditional family custom is to send away the ghost of poverty.



One of the practises of this day is called "Song Qiong" or Sending Away Poverty. This is when families symbolically get rid of bad fortunes and possible poverty by throwing away gathered garbage. This clearly shows the notion of getting rid of the old and allowing the new to come in.

This day brings in multiple gains and is a brilliant day to pursue new beginnings. Pay close attention to those visiting, as opportunities can come from anywhere.

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THE JOEY YAP RETRO LUNAR CALENDAR

農歷庚子年正月小初七日

JANUARY, 2020

31

FRIDAY | 星期五

DAILY ENERGY



DAY PILLAR

癸
酉
WATER RABBIT

DAY HEXAGRAM

2
7
風山漸
Gradual Progress

SPECIAL QIMEN HOURS

3.00PM - 4.59PM NORTH WEST
Academic

Moon Deity | Open Door | Ding Fire | Real Deception Formation

12 DAY OFFICER FOR THE DAY

成
SUCCESS

SUIT & AVOID

Suit
- Commencing New Business
- Moving House
- Getting Married

Avoid
- Meeting Friends
- Renovations

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SPECIAL QIMEN HOURS

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3.00PM - 4.59PM **NORTH WEST**

Academic

Moon Deity | Open Door | Ding Fire | Real Deception Formation

If you have children in the house, this time would be perfect to get some studying done especially with the Moon Deity, Open Door, Ding Fire and Real Deception formation sits at North West. Not only for children, if you would like to improvise yourself in certain areas of expertise, this could be the sector for you too!

CUSTOMS & TRADITIONS

The seventh day of the Lunar Calendar is known as the day of humans. According to Chinese mythology, human beings were created on this day by a Goddess. A person celebrates this day differently according to the region they are from.

In today's modern times, some people become vegetarian on this day, while others go out to toss and feast on Yu Sheng, a colourful salad with raw fish dish.



This is not a day for bosses or those self-employed. However, if you're an employee, this is a good day to negotiate for better terms, as these deals will likely be successful.



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THE JOEY YAP RETRO LUNAR CALENDAR

農歷庚子年正月小初八日

FEBRUARY, 2020

1

SATURDAY | 星期六

DAILY ENERGY

Rat	★★★☆☆
Ox	★★☆☆☆
Tiger	★★★★☆
Rabbit	★★★★★
Dragon	★☆☆☆☆
Snake	★★★☆☆
Horse	★★★★☆
Goat	★★☆☆☆
Monkey	★★★☆☆
Rooster	★★☆☆☆
Dog	★★★☆☆
Pig	★★★☆☆

DAY PILLAR

甲戌

WOOD DOG

DAY HEXAGRAM

7



2

水山蹇

Obstruction

12 DAY OFFICER FOR THE DAY

收

RECEIVE

SUIT & AVOID

Suit

-

Avoid

- Meeting Friends
- Signing Contracts
- Renovations

SPECIAL QIMEN HOURS

9.00AM - 10.59AM EAST

Business Proposal

Scenery Door | Heavenly Assistant Star | Moon Thriving Formation

5.00PM - 6.59PM EAST

Sports Activities

Harm Door with 7 Star

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SPECIAL QIMEN HOURS

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9.00AM - 10.59AM EAST

Business Proposal

Scenery Door | Heavenly Assistant Star | Moon Thriving Formation

This is the perfect time to make business decisions and proposals as the Scenery Door, Heavenly Assistant Star and Moon Thriving Formation appears at the East sector.

5.00PM - 6.59PM EAST

Sports Activities

Harm Door with 7 Star

Having the Harm Door with 7 star at the East sector makes this time the best for any sports related activities.

CUSTOMS & TRADITIONS

Day of Millet is the eight day of the Lunar Calendar. Traditionally, people will not eat cooked grains on this day. The celebration of this day is still of great significance even though millet is no longer among the staple food in China.

In hopes of a smooth-sailing year, many will do good deeds on this day. Malaysian employers will show thanks to their employees by having free lunches or dinner with them.

Unfortunately, this is not a favourable day for couples who plan to marry. Put off any plans of tying the knot if you are planning on doing so during Chinese New Year.

This day is however favourable for commerce related industries and building of roads. This is a great day to resume your business. For those that are still studying, it is also a conducive day to get you off to an auspicious start.

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THE JOEY YAP RETRO LUNAR CALENDAR

農歷庚子年正月小初九日

FEBRUARY, 2020

2

SUNDAY | 星期日

DAILY ENERGY



DAY PILLAR

乙
亥
WOOD PIG

DAY HEXAGRAM

3



3
火地晋
Advancement

12 DAY OFFICER FOR THE DAY

開
OPEN

SUIT & AVOID

Suit
- Commencing New Business
- Groundbreaking

Avoid
- Moving House
- Getting Married
- Travelling

SPECIAL QIMEN HOURS

11.00AM - 12.59PM SOUTH
Academic
Delusion Door with 7 Star | Ding Fire | Star Thriving Formation

1.00PM - 2.59PM EAST
Business Proposal
Phoenix Deity | Harm Door | Bing Fire | Moon Thriving Formation

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SPECIAL QIMEN HOURS

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11.00AM - 12.59PM SOUTH

Academic

Delusion Door with 7 Star | Ding Fire | Star Thriving Formation

This South sector is perfect for Academic activities especially during this time because the Delusion Door with 7 Star, Ding Fire and Star Thriving Formation sits at the South.

1.00PM - 2.59PM EAST

Business Proposal

Phoenix Deity | Harm Door | Bing Fire | Moon Thriving Formation

With the Phoenix Deity, Harm Door, Bing Fire and Moon Thriving Formation appearing at the East sector, it's great for Business propositions.

CUSTOMS & TRADITIONS



This day is actually regarded as the actual New Year for the Hokkiens because it is believed that the Hokkien ancestors were protected by the Jade Emperor (Lord of the Heaven) through hiding in a sugarcane plantation from the 8th to the 9th of the lunar calendar. They hid from being massacred by the ruthless army in ancient China. Because this day is regarded as such, the Hokkiens would offer prayers and offerings to the Jade Emperor.

Start the Hokkien New Year by maintaining a good relationship with relatives. Feast and drink in moderation during this festive season, lest it takes a toll on your health.

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THE JOEY YAP RETRO LUNAR CALENDAR

農歷庚子年正月小初十日

FEBRUARY, 2020

3

MONDAY | 星期一

DAILY ENERGY



DAY PILLAR

丙
子
FIRE RAT

DAY HEXAGRAM

6

3
山雷頤
Nourish

SPECIAL QIMEN HOURS

9.00AM - 10.59AM NORTH
Gathering
Harmony Deity | Rest Door | Heavenly Hero Star

3.00PM - 4.59PM EAST
Wealth Activities
Nine Heaven Deity | Life Door | Bing Fire | Moon Thriving Formation | Empyrean Force Formation | Mystic Force Formation

12 DAY OFFICER FOR THE DAY

閉
CLOSE

SUIT & AVOID

Suit
-

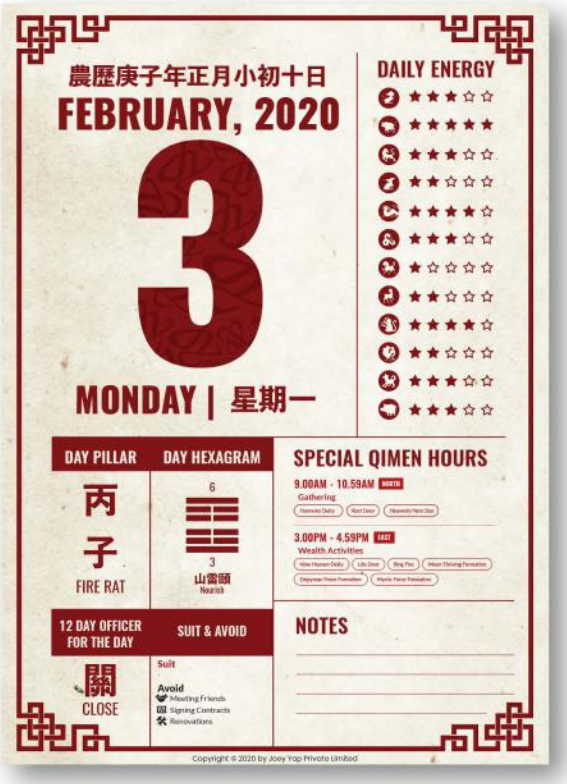
Avoid
- Meeting Friends
- Signing Contracts
- Renovations

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SPECIAL QIMEN HOURS

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9.00AM - 10.59AM NORTH

Gathering

Harmony Deity | Rest Door | Heavenly Hero Star

Looking to organise a Chinese New Year party or gathering? This would be the best time to do so as the Harmony Deity, Rest Door and Heavenly Hero Star appears at the North sector.

3.00PM - 4.59PM EAST

Wealth Activities

Nine Heaven Deity | Life Door | Bing Fire | Moon Thriving Formation | Empyrean Force Formation | Mystic Force Formation

Having the Nine Heaven Deity, Life Door, Bing Fire, Moon Thriving Formation, Empyrean Force Formation and Mystic Formation at the East sector makes it perfect for any wealth related activities.

CUSTOMS & TRADITIONS



Known as Stone Day, it is forbidden to move any stone (stone roller, stone mill, stone mortar etc...). As a sign of respect to the stones, some would burn incense and light candles. On a side note, during the ancient times, the tenth day was to celebrate the marriage of the mouse.

People will try to get the mouse married off to ensure a peaceful and lucky year, because legends from the South of Yangtze River believed that the mouse is harmful and unlucky. On this day, in order not to disturb the mice, families are to go to bed early and not open any boxes or cabinets.

Try to avoid or postpone making any major decisions on this day, as it could lead to less than ideal results. This day is also unfavourable for matters relating to construction.

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THE JOEY YAP RETRO LUNAR CALENDAR

農歷庚子年正月小初十一日

FEBRUARY, 2020

4

TUESDAY | 星期二

DAILY ENERGY



DAY PILLAR

丁
丑
FIRE OX

DAY HEXAGRAM

4
7
澤雷隨
Following

12 DAY OFFICER FOR THE DAY

閉
CLOSE

SUIT & AVOID

Suit
-

Avoid
- Meeting Friends
- Signing Contracts
- Renovations

SPECIAL QIMEN HOURS

No Activities

NOTES

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SPECIAL QIMEN HOURS

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No Special Activities.

CUSTOMS & TRADITIONS

Fathers-in-law usually entertain their sons-in-law on this day. This day is usually quiet as compared to the other days of Chinese New Year.

This day leans towards being beneficial when it comes to construction of buildings and real estate trades. However, it isn't suitable for most personal and commercial activities.

Make sure to be cautious when doing any of the said tasks, as if you aren't careful, you may end up getting hurt.

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THE JOEY YAP RETRO LUNAR CALENDAR

農歷庚子年正月小初十二日

FEBRUARY, 2020

5

WEDNESDAY | 星期三

DAILY ENERGY



DAY PILLAR

戊
寅
EARTH TIGER

DAY HEXAGRAM

8



6
雷火豐
Abundance

12 DAY OFFICER FOR THE DAY

建
ESTABLISH

SUIT & AVOID

Suit
- Meeting Friends
- Signing Contracts

Avoid
- Moving House
- Travelling
- Renovations

SPECIAL QIMEN HOURS

11.00AM - 12.59PM SOUTH WEST
Academic
Nine Earth Deity | Heavenly Assistant Star | Delusion Door | Moon Envoy Formation | Flying Bird Fall Into Cave Formation

1.00PM - 2.59PM SOUTH
Academic
Nine Earth Deity | Heavenly Assistant Star | Delusion Door | Moon Rising Formation

5.00PM - 6.59PM EAST
Academic
Nine Earth Deity | Heavenly Assistant Star | Delusion Door | Moon Thriving Formation

7.00PM - 8.59PM NORTH WEST
Wish Fulfilling
Nine Heaven Deity | Heavenly Hero Star | Scenery Door

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SPECIAL QIMEN HOURS

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11.00AM - 12.59PM SOUTH WEST

Academic

Nine Earth Deity | Heavenly Assistant Star | Delusion Door | Moon Envoy Formation | Flying Bird Fall Into Cave Formation

This is the perfect time to gain knowledge, if you have children, the SouthWest sector can be utilised for education purpose during this hour as the Nine Earth Deity, Heavenly Assistant Star, Delusion Door, Moon Envoy Formation and the Flying Bird Fall into Cave Formation appears here.

1.00PM - 2.59PM SOUTH

Academic

Nine Earth Deity | Heavenly Assistant Star | Delusion Door | Moon Rising Formation

The South sector is made auspicious for education as the Nine Earth Deity, Heavenly Assistant Star, Delusion Door and Moon Rising Formation appears here.

5.00PM - 6.59PM EAST

Academic

Nine Earth Deity | Heavenly Assistant Star | Delusion Door | Moon Thriving Formation

At this hour the East sector is the best for academic related activities because of the Nine Earth Deity, Heavenly Assistant Star, Delusion Door and Moon Thriving Formation.

7.00PM - 8.59PM NORTH WEST

Wish Fulfilling

Nine Heaven Deity | Heavenly Hero Star | Scenery Door

Wishing for a happy and prosperous year ahead for your family and friends? The North West sector is perfect at this time to make your wishes as the Nine Heaven Deity, Heavenly Hero Star and the Scenery door appears here.

CUSTOMS & TRADITIONS



This is usually a quiet day to prepare for the Lantern Festival. Sometimes, people use this date to visit family and friends.

Today is an amazing day for family get-togethers. Gatherings on this day promote better relationships. Similar to building relationships, it is also a great time for the construction of buildings. However, be cautious when travelling by sea.

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THE JOEY YAP RETRO LUNAR CALENDAR

農歷庚子年正月小初十三日

FEBRUARY, 2020

6

THURSDAY | 星期四

DAILY ENERGY

Rat	★★☆☆☆
Ox	★★★☆☆
Tiger	★★★☆☆
Rabbit	★★★☆☆
Dragon	★★☆☆☆
Snake	★★★☆☆
Horse	★★☆☆☆
Goat	★★★★☆
Monkey	★★★☆☆
Rooster	★☆☆☆☆
Dog	★★★★★
Pig	★★★★☆

DAY PILLAR

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EARTH RABBIT

DAY HEXAGRAM

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8
水澤節
Regulate

12 DAY OFFICER FOR THE DAY

除
REMOVE

SUIT & AVOID

Suit
- Meeting Friends
- Signing Contracts
- Travelling

Avoid
-

SPECIAL QIMEN HOURS

9.00AM - 10.59AM EAST
Spiritual Cleansing

Nine Earth Deity | Heavenly Heart Star | Rest Door | Bing Fire | Moon Thriving Formation

NOTES

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SPECIAL QIMEN HOURS

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9.00AM - 10.59AM **EAST**

Spiritual Cleansing

Nine Earth Deity | Heavenly Heart Star | Rest Door | Bing Fire | Moon Thriving Formation

The East sector is auspicious for any sort of spiritual cleansing activities as the Nine Heaven Deity, Heavenly Heart Star, Rest Door, Bing Fire and Moon Thriving Formation comes together here.

CUSTOMS & TRADITIONS



Many people become vegetarian on this day, as it's dedicated to Guan Yu, the God of War. Those in intellectual professions and businesses will find this day essentially favourable, as success can be found in their field if they managed to utilise this day to their advantage.

Though Chinese New Year superstition states this date to be unsuited for major ceremonies, this day is actually considered a good time for weddings, as it is said the offspring of those who tie the knot on this day will likely secure their academic future.

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THE JOEY YAP RETRO LUNAR CALENDAR

農歷庚子年正月小初十四日

FEBRUARY, 2020

7

FRIDAY | 星期五

DAILY ENERGY

Rat	★★★★☆
Ox	★★☆☆☆
Tiger	★★★☆☆
Rabbit	★★☆☆☆
Dragon	★★☆☆☆
Snake	★★★☆☆
Horse	★★★☆☆
Goat	★★★☆☆
Monkey	★★★★☆
Rooster	★☆☆☆☆
Dog	★★★☆☆
Pig	★★★★★

DAY PILLAR

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DAY HEXAGRAM

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Unity

12 DAY OFFICER FOR THE DAY

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FULL

SUIT & AVOID

Suit

Meeting Friends

Avoid

Commencing New Business

Signing Contracts

Getting Married

SPECIAL QIMEN HOURS

7.00AM - 8.59AM SOUTH EAST

Gathering

Six Harmony Deity | Heavenly Heart Star | Rest Door | Bing Fire | Nobility Deception Formation | Moon Thriving Formation

5.00PM - 6.59PM NORTH WEST

Business Proposal

Heavenly Ambassador Star | Harm Door | Green Dragon Return Formation

9.00PM - 10.59PM SOUTH EAST

Healing

Nine Earth Deity | Rest Door | Yi Wood | Sun Thriving Formation

NOTES

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SPECIAL QIMEN HOURS

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7.00AM - 8.59AM SOUTH EAST

Gathering

Six Harmony Deity | Heavenly Heart Star | Rest Door | Bing Fire | Nobility Deception Formation | Moon Thriving Formation

Another great time for family gatherings as the Six Harmony Deity, Heavenly Heart Star, Rest Door, Bing Fire, Nobility Deception Formation and Moon Thriving Formation appears at the South East sector.

5.00PM - 6.59PM NORTH WEST

Business Proposal

Heavenly Ambassador Star | Harm Door | Green Dragon Return Formation

Time to get that business deal sealed as the Heavenly Ambassador Star, Harm Door and Green Dragon Return Formation sits at the North West sector.

9.00PM - 10.59PM SOUTH EAST

Healing

Nine Earth Deity | Rest Door | Yi Wood | Sun Thriving Formation

The South West sector is perfect for healing during this time as the Nine Heaven Deity, Rest Door, Yi Wood and Sun Thriving Formation appears here.

CUSTOMS & TRADITIONS



This day is kept aside mainly for the preparation of the next day's Lantern Festival. Lantern fairs are open in some places and there will be Lion and Dragon dance performances. Families will be busy preparing their lanterns, Tang Yuan (glutinous rice balls) and candles to use for the next day.

Avoid scheduling any personal or professional endeavours. Put off starting new projects as well as hosting any major events. Besides that, avoid bringing up sensitive issues or scheduling legal matters on this day, as it will likely have an unfavourable outcome.

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THE JOEY YAP RETRO LUNAR CALENDAR

農歷庚子年正月小初十五日

FEBRUARY, 2020

8

SATURDAY | 星期六

DAILY ENERGY



DAY PILLAR

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METAL SNAKE

DAY HEXAGRAM

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火天大有
Great Reward

12 DAY OFFICER FOR THE DAY

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BALANCE

SUIT & AVOID

Suit

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Avoid

Travelling

SPECIAL QIMEN HOURS

9.00AM - 10.59AM NORTH EAST
Business Proposal
Nine Earth Deity | Life Door | Yi Wood

3.00PM - 4.59PM NORTH EAST
Academic
Moon Deity | Delusion Door | Flying Bird Fall Into Cave Formation

7.00PM - 8.59PM EAST
Healing
Rest Door with 6 Star | Yi Wood | Sun Rising Formation

NOTES

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SPECIAL QIMEN HOURS

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9.00AM - 10.59AM NORTH EAST

Business Proposal

Nine Earth Deity | Life Door | Yi Wood

The North East sector is the best to make business proposals during this time as the Nine Heaven Deity, Life Door and Yi Wood appears here.

3.00PM - 4.59PM NORTH EAST

Academic

Moon Deity | Delusion Door | Flying Bird Fall Into Cave Formation

As the Moon Deity, Delusion Door and the Flying Bird Fall into Cave Formation sits at the North East sector, it'll be great to get some work or reading done here.

7.00PM - 8.59PM EAST

Healing

Rest Door with 6 Star | Yi Wood | Sun Rising Formation

Get some fun exercises done at the East sector within this time as the Rest Door with Star 6, Yi Wood and Sun Rising formation makes it perfect for healing.

CUSTOMS & TRADITIONS



On this day, the festivities reach its peak! There are usually performances filled with colour and amazing music, Dragon and Lion dances can be seen parading around in crowded streets. Around dusk, people unite once again for another exuberant dinner. Quite a number of people do consider the Lantern festival to be the same as Valentine's Day.

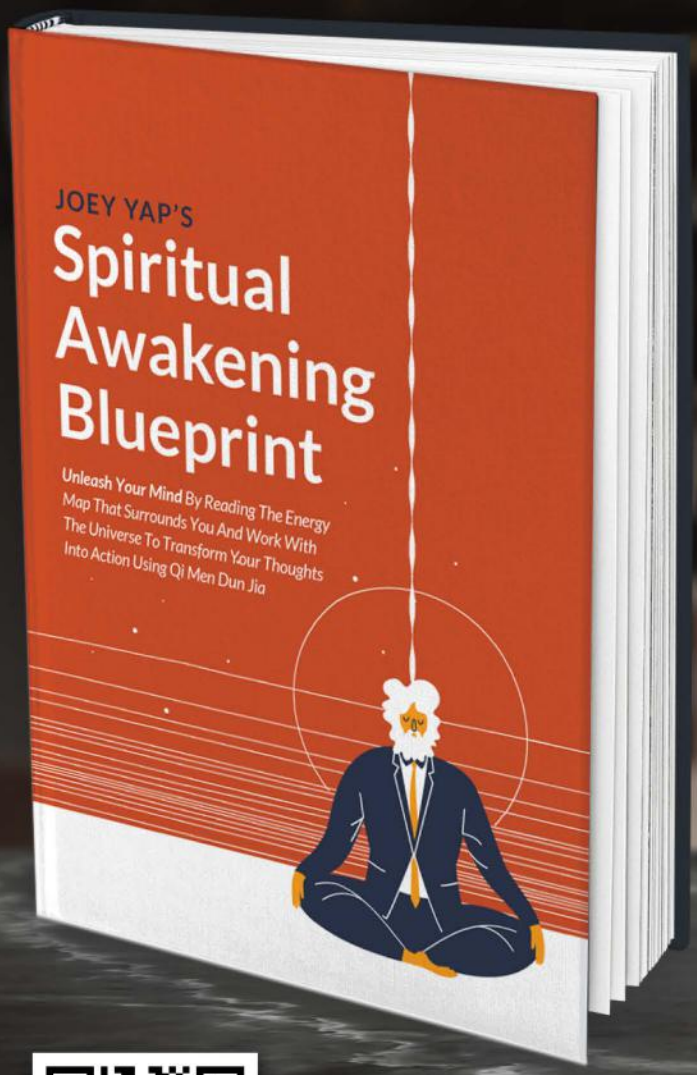
The fifteenth day of the Lunar Year marks the end of the festivities and is seen as an auspicious day. It brings forth good harvest, friendship, pleasures, and most importantly wealth. On this day, it is seen as a good opportunity to get together with friends and family once again for some fun.

Remember to toast your elders and wish them a long and happy life, your wishes could very well bear fruit in the long run.

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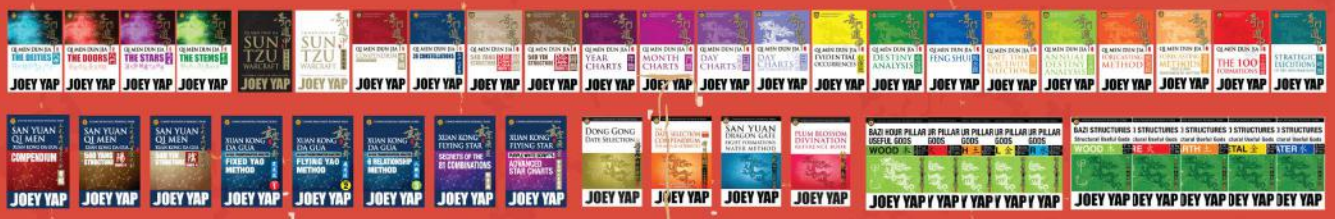
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ABOUT JOEY YAP

Dato' Joey Yap is the celebrated and global bestselling author with more than 181 books published and counting. His literary work has been translated and published in every continent of the world, making it to the local best sellers list on numerous occasions and sold more than 4,500,000 copies.

Some of the bestsellers published have also earned The Merit Award from The Asean Book Publisher Association. He is a passionate and internationally renowned speaker who is highly sought after in business communities and corporate events. His talks have an appeal that transcends barriers of age, culture and occupation.



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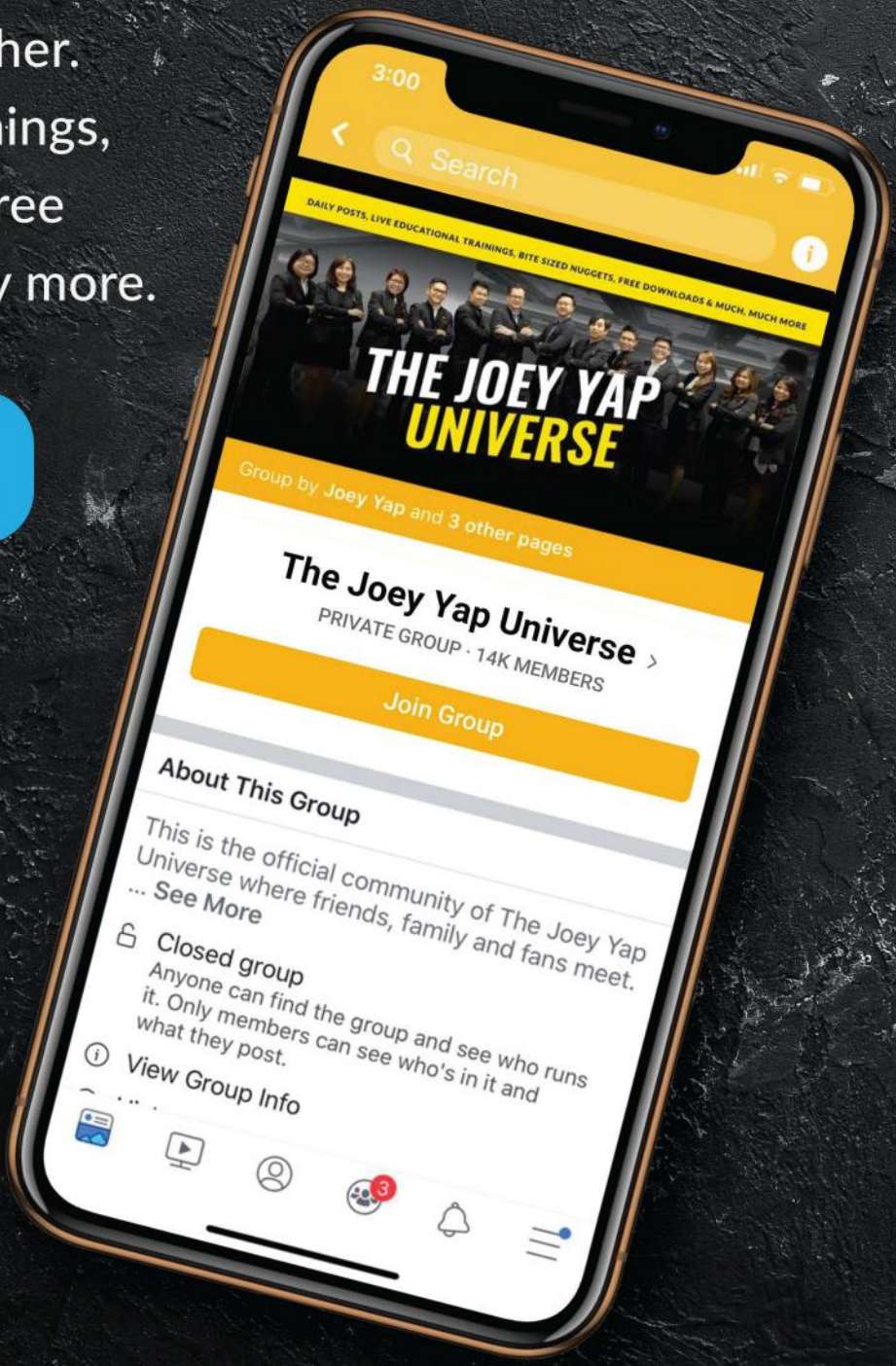
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