



欢庆佳节·点燃希望·保留传统  
CELEBRATING JOY · IGNITING HOPES · PRESERVING CULTURE



### Auspicious date for Spring Cleaning 大扫除吉祥日

### Clashing Animal Signs for Spring Cleaning 大扫除日之相冲生肖

十二月十三 25- Jan

兔 Rabbit

十二月十八 30- Jan

猴 Monkey

十二月廿六 7- Feb

龙 Dragon

### Auspicious date to Start Work 开工大吉日

### Clashing Animal Signs for Starting Work 开工日之相冲生肖

正月初四 15- Feb

鼠 Rat

正月初七 18- Feb

兔 Rabbit

正月初八 19- Feb

龙 Dragon

正月十三 24- Feb

鸡 Rooster

### Animal Signs, Lunar Month or Time of Birth Which Clashes with Tai Sui 生肖或生辰 刑冲 / 偏冲 / 犯太岁

犯太岁 牛丑 Ox 1am – 3am 十二月

冲太岁 羊未 Goat 1pm – 3pm 六月

刑太岁 狗戌 Dog 7pm – 9pm 九月

害太岁 马午 Horse 11am – 1pm 五月

破太岁 龙辰 Dragon 7am – 9am 三月

Make Offerings to Lord Kalachakra for auspiciousness:  
3rd Feb 10:58pm to 26th Feb 10:59pm.

供奉时轮金刚，祈求来年顺利：

适宜在立春十二月廿二晚上10:58pm后至正月十五晚上10:59pm前。

### Animal Signs, Lunar Month or Time of Birth with Weak Blessing Star 生肖或生辰 吉星微弱

兔卯 Rabbit 5am - 7am 二月

羊未 Goat 1pm - 3pm 六月

猪亥 Pig 9pm - 11pm 十月

牛丑 Ox 1am - 3am 十二月

Throughout the Year:  
Offer prayer flags, butter lamps and do good deeds,  
and request for blessings and protection.  
适宜常年供奉佛旗，点酥油灯和多种善因  
以祈求加持与平安。

### Animal Signs, Lunar Month or Time of Birth in Conflict with Scheming Characters 生肖或生辰 冲犯小人

蛇巳 Snake 9am - 11am 四月

羊未 Goat 1pm - 3pm 六月

狗戌 Dog 7pm - 9pm 九月

牛丑 Ox 1am - 3am 十二月

Prayer to Guru Rinpoche:  
5th Mar 4:53pm to 6th Mar 10:59pm.  
(\*Beneficial for everyone to pray for blessings)  
适宜在正月廿二下午4:53pm至正月廿三晚上10:59pm前，  
供奉莲花生大士。(适宜各生肖人士祈福)

2021 ALMANAC FORECAST

CELEBRATING  
20 YEARS  
OF TOGETHERNESS!  
Together We Empower All With Meaningful Lives!  
欢庆20周年、携手创造有意义的人生！



# RAT 子鼠

Year of Birth: 1924, 1936, 1948, 1960, 1972, 1984, 1996, 2008

Month of Birth: Dec 7 to Jan 5 • Time of Birth: 11pm to 12:59am



## OVERALL

This is a good year as all inauspiciousness will be dispelled by helpful benefactors. Be careful while travelling and take precautions such as flu jabs before you travel and bring some medicine with you when you travel overseas. Keep a low profile and refrain from gossiping. Be positive and practice mindfulness, gentle speech and actions, with yourself and others.

## WEALTH

You will have lots of creative ideas and be able to accomplish what you set yourself to do. Bring your thoughts into actions and reap the rewards of your creative ideas and efforts!

## CAREER

Upgrade yourself with new knowledge and skills. There will be career advancement opportunities for you. Be mindful of your speech and refrain from gossiping. Do not take heed of others' gossip about you. Believe in yourself, do your best, and you will be able to do well in your career this year.

## HEALTH

Will be prone to common illnesses like flu and cough but do not be overly worried about this. Keep a calm and peaceful mind. Exercise, eat healthily and moderately, do not overeat. Be careful when you travel. Take medical precautions before you travel and when you are travelling.

## RELATIONSHIPS

A good year for relationships. You might feel close to your partner, but practice balance and respect for each other's needs to have personal time and space. Extreme closeness might make your partner feel too "controlled" or "strain". Be mindful of your speech. Do not gossip or say too much about others and do not let what others say affect your relationship with your partner, loved ones, family members, friends or even colleagues.

## ADVICE FOR THIS YEAR

- Study and upgrade your skills and knowledge
- Be humble and mindful of one's thoughts, speech and actions.
- Take precaution medically before and when travelling.
- Refrain from gossiping and listening to the rumours of others.
- Pray to Moon Bodhisattva and Buddha Vairocana and Mother Tara for protection and blessings this year



## 总体

整体来说是一个好年头，因为所有的不吉利的凶星将被吉星化解。旅行前需采取防范措施，如注射流感疫苗，随身携带药品。保持低调，避免口舌是非。积极学习正念，多讲正面的话。

## 财运

你会有很多创意点子。也可以将你的想法付诸行动，並能够完成自己设定的目标而得到回报。

## 事业

要学习新知识和技能来提升自己。今年将会是你在事业发展的好时机。注意你所说的话。避免闲聊和在别人对你的评价。相信自己，尽力而为。今年您将能够在自己的职业生涯中取得好成绩。

## 健康

容易患上流感和咳嗽等常见疾病，但不要为此担心。保持冷静与平和的心态。锻炼身体，和建议摄取一些保健食品，不要暴饮暴食。旅行时要小心，应该采取医疗预防措施。

## 感情

这一年感情关系良好。你可能觉得与伴侣很亲密，但要保持平衡与尊重彼此的需要，给彼此一些个人的时间与空间。过于亲密可能会使到您的伴侣感到被“控制”或“劳累”。注意所说的话，避免口舌是非。不要让他人的话影响与伴侣、亲戚朋友甚至同事的关系。

## 建议

- 学习並提升技能和知识
- 谦虚并注意自己的言行举止
- 出远门或旅行时应采取医疗措施
- 避免发言，不要听信谣言。
- 祈求月光菩萨、大日如来和绿度母的保佑



# OX 丑牛

Year of Birth: 1925, 1937, 1949, 1961, 1973, 1985, 1997, 2009

Month of Birth: Jan 6 to Feb 3 • Time of Birth: 1am to 2:59am



## OVERALL

Not a very good year. Your mind might be confused and unsettled. Might experience passing away of a loved one or family members. Be careful of accidents or lawsuits. Do proper documentation and administration of legal and government matters carefully. Keep your mind positive and calm.

## WEALTH

Might experience small windfalls but do not invest in high-risk investments. Save more and do not overspend this year.

## CAREER

There will be obstacles which might disturb your mind and force you out of your comfort zone. Keep a positive and calm mind. Administer and document legal and government matters properly, possible to face lawsuits from the mishandling of administrative issues. Refrain from gossiping and do not be affected by what others say. If you have interests in the arts or the creative industry, it is an excellent year to embark in this industry.

## HEALTH

Good to meditate or do yoga to keep your mind positive and calm. Take care of your stomach and eat healthily. Take probiotics to strengthen your stomach.

## RELATIONSHIPS

This year is about keeping your mind calm and positive and not get into contentious disputes with people. Be mindful of your thoughts, speech and actions. Take a breathe and ground yourself before you react.

## ADVICE FOR THIS YEAR

- Go for a retreat
- See a dentist, donate blood or acupuncturist at the beginning of this year
- Pray for helpful benefactors
- Learn an art or pick up a new hobby to keep your mind happy and calm
- Pray to Lord Kalachakra, Dorje Torlo and Guru Rinpoche for protection and blessings this year

## 总体

整体而言是一个富有挑战性的一年。精神方面需要注意。可能会遭遇亲人或家人的别离。注意小心意外事故与诉讼。谨慎处理法律和政府事务的文件和管理。保持积极与冷静的思维。

## 财运

或许会有意外收获。但不适宜参与高风险的投资活动。今年也需要开源节流，避免开支而造成超支。

## 事业

您的思绪可能会受到障碍干扰，并迫使你脱离熟悉和舒适的环境。保持积极冷静的心态，妥善处理和记录法律和官方文件。如果处理不当可能会面临诉讼。避免口舌是非，也不要让他人负面的影响你。如果你对艺术或创意有兴趣，那是踏入这个行业的好年头。

## 健康

静坐或做瑜伽能够保持思绪积极和稳定。须注意饮食健康，照顾好肠胃，并建议在医生许可下服用保健品增进肠胃功能。

## 感情

今年要保持思绪冷静和积极向上。尽量避免与人发生争执。也应该多加留意你的言行举止，在做出任何回应时先三思而后行。

## 建议

- 可以去闭关
- 年初去看牙医或针灸
- 祈求贵人扶持
- 学习艺术或培养新的兴趣爱好，以保持平静与愉悦的心情。
- 祈求时轮金刚，忿怒金刚上师及莲花生大土的护佑



# TIGER寅虎

Year of Birth: 1926, 1938, 1950, 1962, 1974, 1986, 1998, 2010

Month of Birth: Feb 4 to Mar 5 • Time of Birth: 3am to 4:59am



## OVERALL

This is a good year for the people who have this animal sign in their chart. Many auspicious stars are shining upon you averting prevailing negative energies. It's a year where you will gain name, fame and recognition and have many helpful benefactors to help you.

## WEALTH

Good time to generate wealth. Might experience windfalls but do not invest in high-risk investments. Wealth opportunities will be presented to you but only invest in those whom you trust based on their track records but not just based on hearsay.

## CAREER

If you are in a social media business or show business, it's a great year to garner raving fans. There will be career advancements as what you do will be recognised and will be rewarded. However, do not be proud. Stay humble and be friendly and good to look for a mentor to help you.

## HEALTH

Do not overindulge in intoxicants such as alcohol, smoking and infidelity. You might feel depressed and misunderstood at times. Good to keep your mind positive and calm by doing some meditation and yoga. Do some exercise such as running to expense your pent up energies or frustrations. Do take care of your liver and do a detox for it if possible.

## RELATIONSHIPS

A good year for romance and to find a partner. For those who are married, make time to take care of your spouse and put in the effort to spark up the romance for your relationship with your spouse. Refrain from infidelity as it will not benefit you in the long run. At work, you will have many benefactors and make friends easily this year. Maintain a friendly and humble disposition with others to create meaningful relationships with others.

## ADVICE FOR THIS YEAR

- Find a mentor
- Be a speaker or trainer to help others
- Remain faithful to your spouse
- Eat and drink healthily
- Pray to Prajnaparamita, Manjushri and Guru Rinpoche for protection and blessings this year



## 总体

对生肖虎的人来说这是个好年头。有许多吉星照耀着你并且帮助您化解凶星的滋扰。在这一年你将有机会名成立就，声誉和成绩得到认可，并有贵人前来相助。

## 财运

今年将有创造财富的好机遇，也可能会遇到意外的收获，但是不适合参加高风险的投资。有生财机会，但是需根据你的投资经验和信任的人来做出明智的选择，而不是道听途说，以免误事。

## 事业

如果你从事社交媒体或演艺事业，今年你会吸引许多忠实的粉丝。随着你的努力得到应有的认可，并得到回报。事业将会有进展，但不要因此而感到骄傲。保持谦虚和友善。建议寻求一位良师益友来辅佐你。

## 健康

建议尽量减少抽烟、喝酒。感到沮丧和失落的时候可以通过静坐和做瑜伽保持你的思绪稳定和保持积极。多做些运动，例如跑步可以消除挫败感。要照顾好肝脏，也建议在医师许可下进行排毒。

## 感情

这是恋爱和寻找伴侣们的好年份。对于已婚的人士，请抽出时间照顾你的另一伴。花些心思创造浪漫的气氛。避免行差踏错而做出不忠的举措，以免造成关系的伤害。在工作中有许多贵人相助，并在今年能结交到朋友。保持友好及谦逊的性格，以建立良好的人际关系。

## 建议

- 寻找良师益友来指导您
- 成为演说家或培训员来帮助他人
- 对伴侣忠诚
- 保持饮食均衡
- 祈求文殊菩萨，莲花生大士，般若佛母护佑



# RABBIT 卯兔

Year of Birth: 1927, 1939, 1951, 1963, 1975, 1987, 1999, 2011

Month of Birth: Mar 6 to Apr 4 • Time of Birth: 5am to 6:59am



## OVERALL

Keep a low profile this year. Be vigilant and stay cautious as there might be mishaps and accidents happening for you. Take extra precaution in your safety. Practice mindfulness and keep your mind positive to overcome the obstacles for this year. Persevere and do more good deeds to accumulate merits this year. It is beneficial to travel if possible but take care of your safety while travelling.

## WEALTH

There are wealth opportunities but invest wisely and prudently. Do not take too big a risk this year. Practice generosity by making donations to accumulate merits this year.

## CAREER

Take time to relax and take care of your health and do not overwork this year. May have people who cause obstacles for you. Persevere and network more to stabilise your career and work. May have a change of career this year.

## HEALTH

This might be a stressful year for you. Take time to unwind and relax or pick up a new hobby to keep your spirits high! Beware of accidents and mishaps, be mindful and aware of your surroundings.

## RELATIONSHIPS

Might experience loss of a loved one. Keep your mood balance and calm to maintain harmonious and peaceful relationships with others. Refrain from gossips and just persevere in doing your work.

## ADVICE FOR THIS YEAR

- Travel
- See a dentist, donate blood or acupuncturist at the beginning of the year.
- Accumulate good merits through donations, prayers and acts of services to benefit others.
- Network and learn from others.
- Be positive and persevere with tenacity
- Pray to Lord Dzambala and Lord Namsay for protection and blessings this year.
- It is beneficial to sign up for monthly Protector Puja and Tara Puja this coming year.



## 总体

今年建议您保持低调。可能是个具有挑战性的一年。在安全方面要多加小心。学习正念保持积极向上的态度以克服今年的障碍。今年需做较多的善事以累积资粮福田过关。情况允许的话也建议去旅行，但在旅行时要注意安全。

## 财运

有财运，但是投资要明智和谨慎，不能冒险。今年能力允许的话也建议多慷慨捐款，以累积福田。

## 事业

今年要放松一下心情，注意身体健康，也不要过度劳累。人事上可能会有障碍。尽量建立好人脉关系，以稳固你的事业和工作。今年事业上可能会有转换跑到的机会。

## 健康

今年对你来说可能是压力很大的一年。但不要忘了要花点时间放松身心，或者尝试培养新的爱好以保持精神愉快。多注意周围环境以预防意外发生。

## 感情

或许会经历失去亲人。常保持平静与情绪平稳。与他人保持良好关系，尽量避免口舌是非，做好自己份内的工作。

## 建议

- 出游
- 年初去看牙医或针灸
- 参加社交活动并与他人学习
- 积极向上并保持坚韧不拔
- 祈求黄财神、北方天王的护佑
- 每个月报名参加护法神和绿度母法会



# DRAGON 辰龙

Year of Birth: 1928, 1940, 1952, 1964, 1976, 1988, 2000, 2012

Month of Birth: Apr 5 to May 5 • Time of Birth: 7am to 8:59am



## OVERALL

This year will bring you lots of good news and opportunities. However, do not be rash and make decisions based on emotions. You will have many helpful benefactors to help you, but do be still vigilant in making your decisions. Be armed with grit and tenacity to overcome any obstacles, and you will be able to enjoy the fruits of labour after.

## WEALTH

Do not make high-risk investments and invest prudently this year. If you are not sure, then it is better to play safe and not invest. Do not be enticed by benefits that are "too good to be true" deals as you might suffer a loss through such investment deals. It would be best if you were not a guarantor or take a loan for this year. You might face partnership issues and have a dispute over financial matters with your partners.

## CAREER

At work, you will face more work pressure and stress due to the new opportunities given. Do not take too much risk at work. Keep a low profile and do a thorough background check of people whom you work with. Check your subordinate's work carefully and manage your work with due diligence. Do not engage and be involved in gossips. Act more and talk less while at work. Believe in yourself and not be affected by what others say about you.

## HEALTH

Have regular meals and do exercise regularly to maintain a healthy lifestyle. Be alert while driving.

## RELATIONSHIPS

Good year to find romance this year. Control your emotions when you interact with your spouse or loved ones. For the males, refrain from having extramarital affairs this year as it might cause you to get into a "sticky" situation..

## ADVICE FOR THIS YEAR

- Do meditation to keep a clear mind
- Pray to Shakyamuni Buddha, Marichi and Dharma Protectors for blessings and protection this year.



## 总体

今年将迎来许多好消息和机遇，也会得到许多贵人相助。但是，在做出决定时仍要保持警惕，勇于进取，坚韧不拔，克服任何障碍。之后，您将可以获得付出的成果。

## 财运

今年不要进行高风险投资，并须谨慎投资。如果不确定，建议从长计议，理清后才行动，不要被假象蒙蔽，避免造成损失。今年不宜任何借贷与担保。您可能会遇到合伙人问题，并且与合伙人在财务问题上存在争议。

## 事业

在工作上，由于提供了新的机会，您将面临更多的工作压力和竞争力。在工作业务上不要冒险，尽量亲力亲为，才能确保工作顺利和稳定。职场上少说多做，保持低调，避免口舌是非。

## 健康

保持健康的生活方式，不要暴饮暴食，鼓励多做运动。驾车人士要保持警惕，注意路上安全。

## 感情

今年是浪漫的好年头。与配偶或亲友互动时，注意控制情绪。对于已婚男性，小心烂桃花，因为这可能会导致您陷入困境。

## 建议

- 静坐以保持思绪清心
- 祈求释迦牟尼佛，摩里支天、时轮金刚、月光菩萨护佑



# Snake 巳蛇

Year of Birth: 1929, 1941, 1953, 1965, 1977, 1989, 2001, 2013

Month of Birth: May 6 to Jun 5 • Time of Birth: 9am to 10:59am



## OVERALL

An excellent year to assume leadership roles or positions. You have the opportunities to make good progress in your career and have advancements in your post and reputation at work or your business. However, it could also mean that you might get implicated by legal matters or by the authorities. So, be vigilant when handling essential documents and contracts. Stay vigilant in your actions to prevent accidents from happening.

## WEALTH

Be careful when investing or going into partnerships with others. Do not take risks and check the legalities properly before investing. Stay prudent and be cautious of who you work with.

## CAREER

You will make good progress at work. With help from benefactors, you can get recognition for your work, and there will be opportunities for promotion. It is good to network as it will be a boost for your career but be careful of who you network with. Manage legal contracts with due diligence. Do not engage in arguments with your colleagues or subordinates. Maintain a cordial relationship with them.

## HEALTH

Go for regular check-ups and maintain a healthy lifestyle. Pay extra caution while driving and do not drink and drive.

## RELATIONSHIPS

Might have some arguments and fights this year and therefore keep a positive and calm mind when communicating with your spouse or loved ones. Do not nick pick on little things. Appreciate and see the goodness of your spouse and loved ones.

## ADVICE FOR THIS YEAR

- See a dentist, donate blood or go for acupuncture at the beginning of this year.
- Be mindful of your actions and speech.
- Be vigilant in handling legal matters.
- Pray to Lord Kalachakra and Lord Kalarupa for protection and blessings this year. It is beneficial to do Protector Puja monthly to ward off accidents.



## 总体

今年在担任领导或职位上表现出色，而且有升迁的机会，并在自己的职位和工作上有良好声誉。但是要小心官非诉讼。在处理公文和合同时保持多加留意细节，提高警觉性，以防止事故发生。

## 财运

投资或与他人建立合伙关系时要小心。不宜高风险投资，而且投资前需要检查其合法性。多加留意与您合作的人，保持审慎。

## 事业

在工作上会取得良好的进展。在贵人的帮助下，可以获得工作上的认可，并且将有晋升的机会。应该建立人脉，这有助你的职业发展一臂之力。但是在选择对的合作伙伴须多加留心。处理法律合约时应该谨慎处理。不要与同事或下属起争执。保持良好人际关系。

## 健康

定期进行身体检查，并保持健康的生活作息。驾车时要格外小心，酒后不宜驾车。

## 感情

今年可能会与他人争执，因此在与配偶或亲人交流时以和气和正面的方式来交流。切莫鸡蛋里挑骨头，抱着感激的心态来对待你的配偶或亲人。

## 建议

- 今年年初，请您去看牙医或去针灸
- 注意自己的言行举止
- 在处理法律事务时要保持警惕
- 祈求时轮金刚、阎罗天子护佑。每月参加 护法神法会，有利于避免事故



# HORSE 午马

Year of Birth: 1930, 1942, 1954 1966, 1978, 1990, 2002, 2014

Month of Birth: Jun 6 to Jul 6 • Time of Birth: 11am to 12:59pm



## OVERALL

This is not a favourable year for romance and relationship matters. You might face some relationship issues. To prevent this, communicate more and spend more quality time with your spouse or loved ones. Do not engage with external marital affairs as that will bring lots of obstacles to your family and even your well-being. Keep a positive mind and do not be affected by what people say about you.

## WEALTH

There are opportunities for wealth accumulation this year. Look out for long term investments that can help you to accumulate wealth for your retirement.

## CAREER

Do not engage in gossips and maintain a good relationship with your colleagues and superiors. You will receive help from the opposite gender but do keep a professional relationship with the person and not fall in love with that person, especially if the person is already married or have a partner. For those who have a celebrity status, do keep a low profile this year and have proper conduct to avoid bad media about you.

## HEALTH

Avoid clubbing; instead, keep a healthy lifestyle. Keep a calm and stable mind and avoid gossiping about others or be affected by what others say about you. It is good to practice meditation.

## RELATIONSHIPS

Will have many opportunities for romance this year. For the singles, it is a good year for you to find a partner but refrain from someone who is already married. For those who are married, spend more quality time with your spouse and communicate more with them. Do a hobby that both of you enjoyed together and make time for romance with each other.

## ADVICE FOR THIS YEAR

- Meditate and keep a calm mind
- Appreciate and have gratitude towards your spouse or loved ones.
- Avoid gossips
- Pray to Lord Dzambala and Goddess Tara for blessings and protection



## 总体

对于感情和恋爱方面，今年不是一个理想的年份。您可能会遇到一些关系上的问题。为避免这种情况发生，应花多点时间与配偶或亲人互相交流与沟通。已婚人士请不要搞婚外情，因为这会让您的家庭和健康产生很多问题。保持积极的心态，不要因为他人对您的评价而受到影响。

## 财运

今年会有积累财富的机会，应该寻找一些好的长期投资，累积财富，为退休做准备。

## 事业

要与同事和上司保持良好关系，不要谈论是非，。您也将获得异性的帮助，但要保持专业操守，避免与已婚者或已有配偶者有发生感情关系。对于那些在媒体拥有一定名声地位的人，今年一定要保持低调，而且言行举止需要注意，这会避免不利与您的新闻报道。

## 健康

避免前去夜店，保持健康的生活方式。维持着心灵清心与安宁的境界，切勿八卦议论他人是非。建议练习静坐。

## 感情

今年桃花旺盛，对于单身人士来说，这是一个寻找伴侣的好年头。已婚人士多与你的配偶交流与沟通，寻找共同的爱好一起共度美好时光。

## 建议

- 静坐保持头脑冷静
- 以感激的心对待你的配偶或亲人
- 避免口舌是非
- 祈求黄财神和度母护佑



# SHEEP 未羊

Year of Birth: 1931, 1943, 1955, 1967, 1979, 1991, 2003, 2015

Month of Birth: Jul 7 to Aug 6 • Time of Birth: 1pm to 2:59pm



## OVERALL

This year, the astrological sign Goat will clash with the Grand Duke Star. May not be a good year for those with the astrological sign Goat in their Ba Zi. Stay vigilant while travelling on the road. Will be good to pray for blessings and protection this year.

## WEALTH

Stay prudent and do not invest in risky investment this year. Will be an excellent year to do financial planning and save for the future.

## CAREER

Not a good year to have a change of job. Be diligent and do your best at work. Refrain from engaging in gossips and keep a good relationship with superiors and colleagues.

## HEALTH

Go for your regular check-ups. Do not play risky sports and be vigilant while travelling on the roads. May feel emotional or moody, so it will be useful to meditate and exercise regularly. May have stomach related ailments, so do take care of your stomach and have a healthy diet.

## RELATIONSHIPS

You may face challenges in maintaining good relationships with your spouse, children, colleagues, or superiors. Maintain a positive and calm mind to prevent arguments with them. Instead of wanting always to state your point of view, try to listen to understand first before you speak. Find time to spend quality time with your spouse, loved ones or children.

## ADVICE FOR THIS YEAR

- Do more good deeds to accumulate merits this year to overcome the challenges and obstacles for this year.
- Avoid funerals and visiting construction sites.
- Go for check-ups.
- Donate blood, see a dentist or go for acupuncture at the beginning of the year.
- Pray to Lord Kalachakra and Medicine Buddha for protection and blessings.



## 总体

属羊的人今年冲太岁，对他们来说可能会是个富有挑战性和变动的一年。在出行时须保持警惕，路上小心。今年要祈求加持与保佑。

## 财运

今年要谨慎理财，不要参与高风险的投资，适合进行财务规划，为将来的生活做出规范。

## 事业

今天不适合换工作。建议勤奋工作，尽力而为。避免闲话家常，并与上级和同事保持良好的关系。

## 健康

建议定期去做身体检查。请切勿参与高风险的运动。出行在路上时请保持警惕。可能会感到情绪不稳定，心情大起大落，因此，建议经常做运动和静坐会有助身心康泰。可能肠胃功能会有点弱，所以要注意肠胃健康，保持健康饮食。

## 感情

您可能会与伴侣、子女、同事或上司的关系紧张，须尽力保持良好关系时。。保持思绪清晰和抱着正面的心态，以防止与他们发生争执。与其一直要陈述自己的观点，不如先听一下对方的心声。多拨出时间与您的配偶、亲人或孩子共度美好时光。

## 建议

- 多做善事累积福田来克服今年的挑战和障碍
- 不要参加丧礼，避免到建筑工地
- 要去检查身体
- 年初捐血、洗牙或进行针灸以破除血光之灾
- 祈求时轮金刚和药师佛的护佑



# MONKEY 申猴

Year of Birth: 1932, 1944, 1956, 1968, 1980, 1992, 2004, 2016

Month of Birth: Aug 7 to Sep 6 • Time of Birth: 3pm to 4:59pm

## OVERALL

This is a year filled with auspiciousness for those with the astrological sign Monkey in their chart. There will be happy occurrences, and you will be able to achieve success quickly. Might have some obstacles, but if you maintain a positive and calm mind, you will be able to overcome all these obstacles effortlessly.

## WEALTH

This is a great year to accumulate wealth. You may see positive results in your investments. However, do be careful in high-risk investments and do not fall into scams that promise good returns. If you intend to operate your own business, this is also an excellent year to start as you will have many helpful benefactors to help you and many opportunities to turn into fruition.

## CAREER

This year, you will shine in your workplace. You will gain support from your superiors, and there is the possibility of career advancement. As you gain more popularity at work, do stay humble and maintain good relations with your colleagues and superiors. Might have scheming colleagues or business associates who might "steal" your ideas or business opportunities but with the help of a mentor or benefactor, you will still be able to overcome such obstacles.

## HEALTH

As there are many happy occasions to celebrate this year, be mindful of your diet. Exercise more and keep a healthy diet. Do not over drink during the celebrations as that will damage your liver. As there are many opportunities in terms of business or career advancements, do not stress or overwork. Have a balanced work life.

## RELATIONSHIPS

This is a good year for romance. For those planning to get married, it is an excellent year to tie the knot. You might feel agitated quickly, so good to practice patience and active listening to improve communications in your relationship.

## ADVICE FOR THIS YEAR

- Eat and drink mindfully.  
Do not overindulge in food and alcohol or vices.
- Meditate and exercise to keep a serene mind.
- This is a good year for networking. You will be able to meet mentors or benefactors who will help you this year.
- Pray to Lord Dzambala and Sun Bodhisattva for protection and blessings



## 总体

对于生肖属猴的人，这是充满吉祥的一年，会有喜事降临。您将能够迅速取得成功，但是可能会有碰到一些障碍。保持积极和正面的心态，您将能够轻而易举克服这些所障碍。

## 财运

这是积累财富的重要一年，您可能会从投资中获利。但是，须小心高风险的投资，不要落入高回报的骗局中。今年想创业的人，这是个有助您的一年，因为您将会有贵人相助，而且机遇连连。

## 事业

今年您将在职场大放异彩。您将获得上级的支持，并且有晋升的可能。在工作上，保持谦虚，并与同事和上司建立良好的关系。注意可能会有心怀不轨的同事或业务伙伴“窃取”您的主意或商机，幸好会有贵人相助，您仍然可以克服这些障碍。

## 健康

由于今年有许多值得庆祝的活动，所以要注意饮食，多运动，在庆祝活动中不要喝过量的酒，否则会损害您的肝脏。由于在业务或职业发展方面有很多机会，所以不要太过压力或过度劳累，保持平衡工作与生活。

## 感情

今年桃花运佳，对于那些打算结婚的人来说，这是谈婚论嫁的好年。你可能容易感到烦躁，建议培养耐心和学习倾听他人的心声或看法，对你的人际关系和沟通会有帮助。

## 建议

- 注意饮食，不要偏食和有嗜酒的恶习
- 进行静坐和锻炼身体以保持思绪清晰。
- 今年适合参加社交活动，结交新的朋友。  
从中您将会认识能够指导你的良师益友或贵人来帮助你。
- 祈求黄财神和日光菩萨护佑



# ROOSTER 酉鸡

Year of Birth: 1933, 1945, 1957, 1969, 1981, 1993, 2005, 2017

Month of Birth: Sep 7 to Oct 7 • Time of Birth: 5pm to 6:59pm

## OVERALL

An excellent year for those who have the astrological sign of the Rooster in their chart. Take this perfect opportunity to start new business ventures or projects. There will be many benefactors who will help you gain popularity and prosperity. However, do note that success will come with tenacity and perseverance too. Do not sit and wait for things to happen, put in your best efforts, and you will reap what you sow.

## WEALTH

Outlook on wealth is good this year. There is a good chance of windfall this year. While you accumulate on your wealth, remember to do good and benefit others too.

## CAREER

You will have a good chance of promotion or pay rise this year. You will get recognition for your work. But do pay attention and be careful when handling legal matters.

## HEALTH

Be mindful and cultivate serenity. You may feel easily agitated or think a lot this year, so clear your mind by doing meditation, breathing exercises or yoga. Be careful when handling metal or sharp objects and when travelling on the roads. Might meet with minor accidents and so it is good to see a dentist, donate blood or go for acupuncture at the beginning of the year to ward off this negative energy. Also, it is advisable to ask your loved ones or family members to go for check-ups and take care of their health.

## RELATIONSHIPS

Due to a hectic lifestyle because of added responsibilities or projects, you might have no time for your love ones. Do prioritise time for family and loved ones and have a balanced work life. Or have a mutual understanding with your loved ones and family so that they understand and be supportive of what you do. Be prepared to experience the loss of a loved one, so do spend time with people you loved and always tell them how much you appreciate them.

## ADVICE FOR THIS YEAR

- Persevere and have the courage to take on leadership roles this year.
- Donate medicine or coffins for yourself and your loved ones
- Pray to Lord Kalachakra and Guru Rinpoche for protection and blessing this year.



## 总体

辛丑年对属鸡的人而言是一个美好的一年。把握这个好时机开创新的业务或项目，途中将有贵人帮助。您会获得名利，但是必须付诸行动，不要守株待兔等待事情发生。尽力而为，您将会有所不错的收获。

## 财运

今年的财源广进，收获不错，而且可能会有偏财运。当你积累财富之时，建议您慷慨解囊，多多益善，做善事来造福他人。

## 事业

今年将有机会升职或加薪。您的工作将得到认可和肯定。但是在处理法律事务时要注意并小心。

## 健康

今年你可能会容易感到情绪波动大，或思虑很多。因此，建议您以静坐和练习瑜伽的方式使您的思绪清晰。要小心金属、尖锐物品及小心驾驶，避免发生事故。建议年初去找牙医洗牙、捐血或进行针灸以破血光之灾，也要注意家人的健康。

## 感情

由于工作忙碌，您可能没有时间陪伴自己的爱人，所以提议保持工作与生活平衡，多与伴侣及家人互相沟通与交流，以便让他们了解并支持您的工作。拨出时间与伴侣及亲人共度美好时光。

## 建议

- 坚持並勇敢的在今年担任领导职务
- 今年为自己和家人施药或施棺
- 祈求时轮金刚、莲花生大士护佑



# DOG 戌狗

Year of Birth: 1934, 1946, 1958, 1970, 1982, 1994, 2006, 2018

Month of Birth: Oct 8 to Nov 6 • Time of Birth: 7pm to 8:59pm



## OVERALL

This is generally a good year for those who have the astrological sign of the Dog in their chart but do not be complacent. Stay humble and do not engage in gossips or meddle into other people's problems. There will be many helpful benefactors who will support and help you this year.

## WEALTH

People in the financial and farming sector will generally do quite well. But do be careful in high-risk investments and do not fall into scams that promise good returns.

## CAREER

Be sincere and deliver what you promise. Keep a low profile and be humble. Do not brag about your achievements to others. Will have many opportunities at work or in your business. Go for courses and upgrade your skills. It will be excellent to embark on self-development courses to improve yourself.

## HEALTH

Do some meditation and yoga or exercise to keep a clear mind. Do not be too ambitious and overwork. Strive for balanced work life.

## RELATIONSHIPS

Be mindful of your speech. Communicate based on mutual respect and understanding to your spouse, colleagues, business partners and loved ones. Do not engage in extramarital affairs as it will create lots of issues for you. Spend quality time with your spouse and family.

## ADVICE FOR THIS YEAR

- Stay positive. Look for someone to talk to when feeling down.
- Do not engage in gossips. Recite the Mikka Prayers for auspiciousness.
- Do more good deeds and accumulate merits to negate the inauspicious energies.
- Pray to Lord Kalachakra and Lord Yellow Dzambala.

## 总体

今年对属狗的人而言是个好年，有吉星照耀，但是别得意忘形，保持谦虚，不要议论是非或干涉他人的问题。今年将有贵人给予支持和帮助。

## 财运

从事金融业和农业的人士都会有不错的表现。但高风险投资要小心，不要落入高回报回的骗局中。

## 事业

从事金融业和农业的人士都会有不错的表现。但高风险投资要小心，不要落入高回报回的骗局中。

## 健康

练习静坐和做瑜伽以保持思绪清晰。不要操劳过累，保持平衡的生活。

## 感情

请注意您的言行。互相体谅和尊重的方式与配偶、同事、商业伙伴及亲戚朋友以来沟通。奉劝切莫搞婚外情，因为这会给您带来很多的问题。尽量与配偶和家人共度美好时光。

## 建议

- 保持乐观，情绪低落时找人聊天
- 避免议论是非，念诵《驱除邪见蜚语恶业法》
- 多做善事，积累资粮福田，消除不吉利的负能量
- 祈求时轮金刚和黄财神护佑



# PIG 亥猪

Year of Birth: 1935, 1947, 1959, 1971, 1983, 1995, 2007, 2019

Month of Birth: Nov 7 to Dec 6 • Time of Birth: 9pm to 10:59pm



## OVERALL

Not a very good year, and it is best to do more good deeds and accumulate merits. Travel to increase your luck but avoid going out too much at night. Pay attention to the health of your loved ones.

## WEALTH

Manage your finances carefully. Curb your spending and avoid unnecessary buying. Check and manage legal contracts and documents properly. Might enjoy small windfall luck this year.

## CAREER

Overseas opportunities are more promising than local ones. If you have the chance to work overseas or travel for work, it will be good to take up this role. You may have the opportunity to travel abroad in the latter half of the year. Learn to delegate but choose the right people who are trustworthy to entrust in.

## HEALTH

Exercise regularly and watch your diet. Eat healthy meals and take note of food hygiene when you take your meals outside. It is essential to go out and take in some fresh air and exercise this year.

## RELATIONSHIPS

Keep clam and practice active listening before replying. Will face some challenges in interpersonal relationships and romance. Pay attention to the health of your loved ones.

## ADVICE FOR THIS YEAR

- Do more good deeds and accumulate merits to negate the inauspicious energies.
- Donate medicine or coffins for yourself and your loved ones.
- Pray to Lord Thousand Arm Chenrezig and Lord Kalachakra for protection and blessings.

## 总体

今年会是个具有挑战性的一年，要多做一些善事，积累资粮福田。适合出国旅游转运，但避免晚上常出门。注意亲人的健康。

## 财运

小心处理你的财务，避免超支。小心检查和管理好法律合同和公文。今年有小偏财，可喜可贺。

## 事业

国外发展的机会佳，如果有机会出国发展事业或出差工作是一件好事。在下半年有机会出国旅行。要懂得选择分配工作给值得信赖和合适的人。

## 健康

要多运动并注意饮食。外出用餐时，选择健康的食物和注意卫生。今年必须外出呼吸新鲜空气和运动。

## 感情

保持冷静和聆听之后再答复，不要草率回复。在人际关系和感情方面将面临一些挑战。注意亲人的健康。

## 建议

- 多做善事，积累资粮福田，消除不吉利的负能量
- 为自己和亲人施药或施棺
- 祈求千手观音，时轮金刚和护法神护佑



# Predictions for the Metal Ox Year



2020 is one of the most extraordinary and challenging years we have seen in our century. This pandemic has affected many lives, and all of us have to adjust our lives to the new norm.

Businesses are operated differently to survive this crisis; classes have to be conducted differently to protect the safety of our children.

This Covid has brought disruptions and changes to the lives of many people.

However, through it, it created an excellent opportunity for all of us to stop, to reflect and to realise what is essential for us during this difficult time.

Before Covid, many of us took life for granted. We forgot what are the necessities of life and focus on our wants. Mother Earth was abused by Man, and lots of waste had been dumped into the environment. Man wanted a better life for humanity but at the expense of causing harm to our environment and the lives of other animals who co-exists with us. We worked so hard thinking that our hard work will provide us with the luxuries of life, but it came with the expense of having less time with our loved ones and sometimes we even deteriorate our health due to the stress at work.

In the peak of the pandemic in March 2020, many countries were in locked-down mode, and Singapore went into Circuit Breaker phase to stop the rise of this pandemic. We have to stay at home to work and not travel. Schools are closed, and children too have to stay at home. Most restaurants are also closed during this period. Many families have to start to cook at home, and this resulted in less food waste in the food industries. All these changes resulted in a shift in how we lead our lives, and many families were able to interact and bond during this Covid period.

In the past, big organisations rule the sectors, and it was difficult for small businesses to compete with them. However, this pandemic had shown that it is not the size of the companies that matter. It is how creative, fluid and responsive a company is, to survive and thrive during this crisis period. Some of the lesser-known or unknown brands of companies surfaced during this pandemic as they were able to react and change their business model nimbly during this pandemic.

So, even though this pandemic has brought lots of inconveniences and disruptions in our lives, but it has also brought about some useful innovations and changes with it in 2020.

So are you curious about what 2021 might be like for us? Let's see now what will happen in 2021...

In the traditional Chinese Almanac, Tong Shu, it is predicted in the lunar year of the Metal Ox in 2021, the earth population will diminish by half. Perhaps there will be another pandemic, or there will be more natural disasters, or even wars happening in the coming year. Instead of worrying about what will be happening, let us think about how to save Mother Earth and practice compassion and love for each other to prevent such calamities from happening.

This coming new year will bring about new hope. Those who dare to think differently and be creative with new products and services will see themselves being in the forerun of events and be able to generate profits in this manner. However, this also means that Ponzi schemes will be on the rise and so be wary "too good to be true" investments or investment opportunities.

Next year, the economy of the countries in the West, like America and Northern India, will do well and in particular, the property sector will flourish. Women will have more opportunities to hold leadership roles and have success in what they do.

Countries in the North West like some parts of America, UK, Europe, Ukraine, Kazakhstan might have disputes and protests.

Countries in the South-East part of the world like UAE, Pakistan, Southern India, Africa may experience calamities such as earthquakes, tsunami or typhoon.

Taiwan and Japan will see stable progress for the nation. However, there might be earthquakes, tsunami or typhoon in these regions too.

Countries situated in the northern hemisphere of the earth might experience another wave of the pandemic or other sicknesses.

In the Northeast part of the world, there will be economic progress. However, some companies might not survive the stiff competition amongst each other in the industries and may suffer a loss in their businesses.

## Feng Shui Tips for the Year of the Metal Ox

### *Activation of good energies in your house or office*

For the Metal Ox Year, it is good to place a "Mystical Water of Prosperity (玄禄水)", Dzambala Bath Offering set, specially commissioned by Thekchen Choling Singapore in the middle of the house. Best to place this "Mystical Water of Prosperity (玄禄水)" on a small table that is at least waist height. To usher in prosperity and abundance, you will need to offer bath to Lord Dzambala daily on this "Mystical Water of Prosperity (玄禄水)" visualise showers of blessings from Lord Dzambala to every part of your house or office, and on everyone and you.

To generate positive energies of abundance, you can place a water feature or a sound system which frequently plays music in the South sector of your house.

Place a crystal in the West sector of the house or office to garner in positive vibes of prosperity and stability.

Light a candle or light in the North-East sector of your house to increase the positive energies of abundance and creativity.

### *Prevent and reduce the negative energies of the Year*

For some, you might be prone to accidents during the Metal Ox Year. To prevent and ward off such negative energy, place a blessed "Golden Protection Gourd (化煞葫芦)" from Thekchen Choling Singapore in your car or hang it on your bag when you are commuting from place to place.

The Five Yellow Emperor Star (五黄) will transit into the South-East direction in the Metal Ox Year. As this star radiates negative energies which cause calamities and accidents, it is good to place a "Sound of Serenity (宁心静铃)" bell in the south-east sector of the house to negate the negative energy of this star. "Sound of Serenity" is a special bell commissioned by Thekchen Choling Singapore. It comes with a six-coined bell tied with a blessed amulet of Lord Chenresig.

To ward off the quarrelsome energies of the Seven Crimson Star (七赤星), place a salt cure (安仁水) in the North-West sector of the house to negate this negative energy. The salt cure is a traditional remedy to offset the negative energy of the quarrelsome Seven Crimson Star. Thekchen Choling Singapore has specially commissioned a salt cure (安仁水) for our devotees. For those interested to get this salt cure, you may get this from Thekchen Choling Singapore.

For those who wished to prevent illnesses, place a Medicine Buddha Thangka or amulet in the North sector of your house. Alternatively, you may place a "Mystical Water of Prosperity (玄禄水)" set as written in point (ai) above and offer bath offering to Lord Dzambala daily visualising him empowering you with abundance and good health. You may enquire about the Medicine Buddha Thangka or amulet or "Mystical Water of Prosperity (玄禄水)" from Thekchen Choling Singapore.

Above are the feng shui tips for the Metal Ox Year. May these tips bring you an abundance of positive vibes, prosperity and auspiciousness.

Now, let's see what this Metal Ox Year brings for the people born in the different Chinese animal signs. Do take note that if you know your Ba Zi, besides reading the write up of the animal sign in your year pillar, you can also read up about the different animal signs present in the Month, Day or Hour of your Ba Zi chart as reference for your astrological predictions for the Metal Ox Year.

For those who want to know more about your Ba Zi for the coming Metal Ox Year, you might want to sign up for a personalised astrological reading by Xuan Ye Consultancy at <<google form link>> or scan the QR Code .





# 《岁次辛丑》

## 辛丑流年的预测



2020年是本世纪最不平凡和最具挑战性的年份。这次的疫情影响了许多人的生活，我们所有人都必须调整生活以适应新的规范。

为了应对这场危机，企业的经营方式有所不同。为了保护孩子们的安全，我们也采取和以往不同的上课方式。

这次的2019新型冠状病毒令许多人的生活颠覆和变化，也为我们所有人提供了一个极好的机会，让我们在这个困难时期能够停下来反思并意识到什么才是至关重要的事情。

在疫情之前，我们许多人都把生命视为理所当然。我们忘记了生活中真正的需要，而只专注于我们的需求。地球大自然被人类破坏，垃圾堆积如山。人们希望为大家提供更好的生活，且造成了人类与动物生存环境的受损而付出代价。人们为了豪华的生活忙于工作，造成缺乏与亲人在一起的时间，也因为工作压力而影响了健康状况。

在2020年3月疫情的高峰期，许多国家处于封城状态，新加坡也实行阻断措施以阻止疫情扩散。我们必须待在家里上班不能外出，学校也关闭，孩子们必须待在家里。在此期间，大多数餐厅也关闭，许多家庭不得不开始在家做饭，从而减少了食品工业中的食物浪费——所有这些变化导致我们生活方式的转变。在这段时期，许多家庭能够进行互动和建立联系。

过去，大机构垄断了许多领域，而小型企业很难与它们竞争。但是，这次的疫情凸显了公司的规模绝非生存的法则。在这个危机时期，企业需要有创造力，活力和反应能力来维持生存能力和蓬勃发展。在这次疫情期间，一些鲜为人知的企业品牌浮出水面，因为它们能够在这次疫情期间灵活地做出反应并改变其业务模式。

因此，尽管这次的疫情给我们的生活带来了许多不便和破坏，但它在2020年也带来了一些有益的创新和变化。

那么，您是否会好奇，2021年对我们会有什么样的影响？

现在让我们推测看看2021年将会发生什么事……

西元2021年为辛丑年。根据传统中国年历《通胜》中《地母经》推断，：人口将减少一半，也许明年还会有另一类的疫情，会造成更多的自然灾害，甚至发生战争。与其担心会发生什么，不如让我们一起探讨如何拯救地球以防灾难。

新的一年带来新的希望，那些敢于创造新产品的人将看到自己开创先驱，并能够从中获得利益。但是，这也意味着庞氏骗局有上升趋势，因此请小心谨慎投资项目。

明年，美国和印度北部等西方国家的经济将表现良好，尤其是房地产业将蓬勃发展。妇女将有更多机会担任领导职务，并在工作中取得成功。

西北一些国家，例如美国、英国、欧洲、乌克兰、哈萨克斯坦的某些地区，可能会发生争执和事端。

世界东南部的国家，例如阿联酋、巴基斯坦、印度南部、非洲可能遭受地震、海啸或台风等灾难。

台湾和日本将会稳定和进步，但是，这些地区也可能发生地震，海啸或台风。位于地球北半球的国家可能会经历另一波流行病或其他疾病。

在世界东北地区的经济发展进步。但是，一些企业可能无法在行业之间的激烈竞争中幸存下来，并可能遭受业务损失。

## 辛丑年风水小贴士

### 在辛丑年期间启动房屋或办公室中的良好能量

特别委托新加坡大乘禅寺推出”玄禄水”的配套，并且建议装置于房子中央，放在至少腰部高的小桌子上。您需要每天为黄财神供浴，并观想黄财神赐予加持与护佑。

要产生许多正的，好的能量，您可以在房屋的南方放置一个流水摆件或者音响系统。

建议在房屋或办公室的西方放置一块水晶，这可以让您获取丰裕与具有稳定性的能量氛围。

建议在房屋的东北方点燃灯或摆置灯饰，以增加丰富感和创造力的灵感。

### 如何预防或减少“辛丑年”的负能量？

对于某些人来说，您有可能在辛丑年期间较容易发生事故。为了防止和避免这种负面能量，您可以在新加坡大乘禅寺请一个”化煞葫芦”放在您的车里或将其挂在包上。

辛丑年”五黄”星飞至东南方的宫位。由于这颗恒星所放射出的能量将导致灾难和事故的发生，因此提议在房屋的东南方挂上一个”宁心静铃”风铃，以化解该恒星的负能量。这个特殊的”宁心静铃”风铃是委托新加坡大乘禅寺制作。它带有六帝钱和加持过的符。

为了化解七赤星的所带来的负能量（争吵、事端），可在房屋西北方，”安仁水”以消除这种负能量。有兴趣者可以到新加坡大乘禅寺请”安仁水”。

希望预防疾病的人，建议在您家的北方放置一个药师唐卡或护身符，或者可以放置上面中所写的”玄禄水”每天为黄财神供浴，观想他赐予丰盛的资粮和健康的身体。您可以向新加坡大乘禅寺查询药师佛唐卡和护身符及玄禄水。

以上是辛丑年的风水小贴士，希望这些特殊物品能给您带来积极的正能量！

现在，让我们来预测辛丑年不同生肖在这个流年会有什么不一样的运程。请注意，如果您了解八字，除了解读出出生年柱还需要参考月、日与时中的不同组合在这流年中所引动出来的讯息。

有兴趣想在来临的辛丑年更进一步了解自己流年八字运势？，您可以通过”玄燁” Xuan Ye Consultancy的链接<< google form link >>注册个人专属流年八字预测服务，或扫描下面的QR码。

