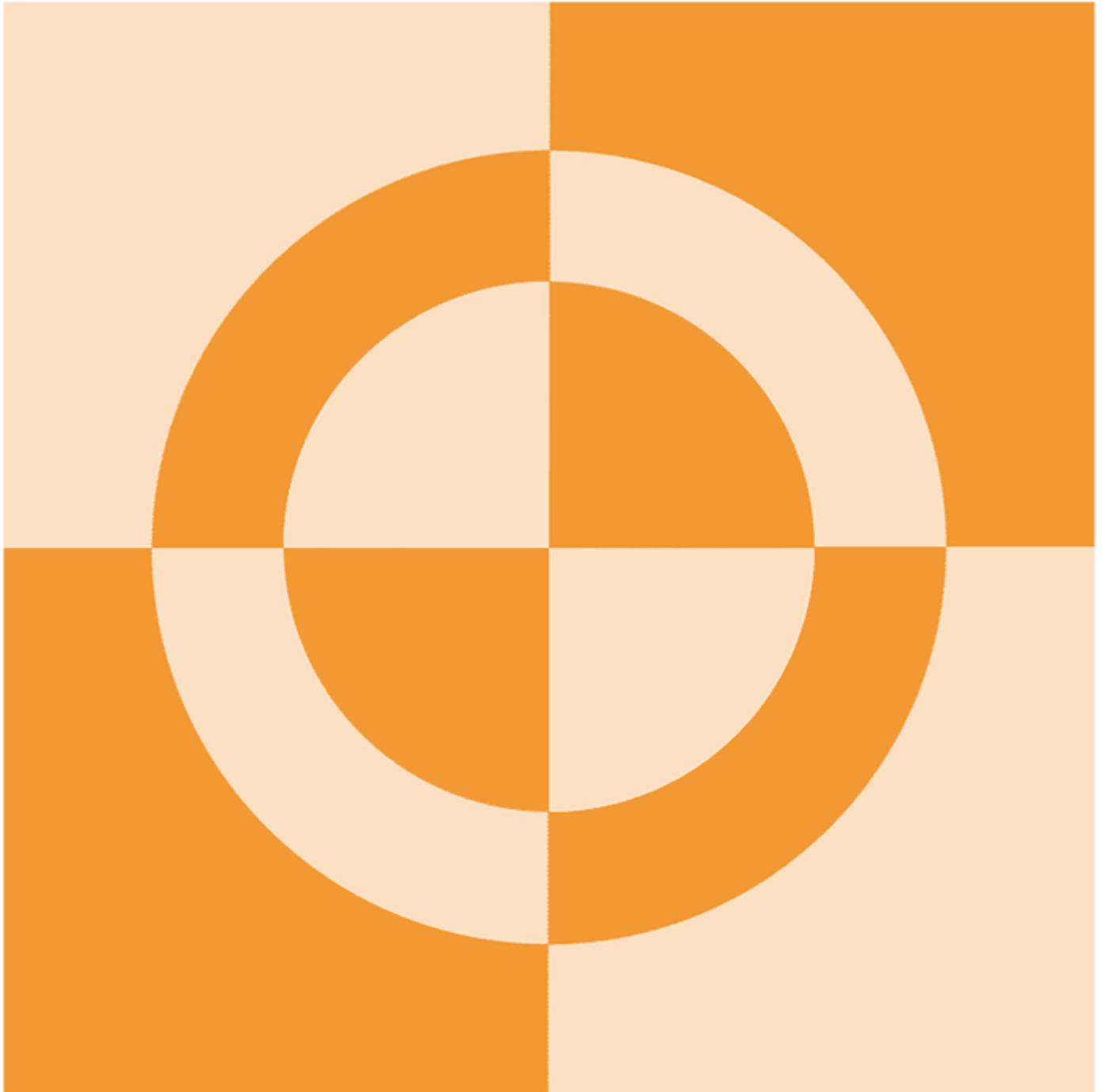


WORLD NUMEROLOGY



Personality Profile & Yearly Forecast

HAFEEZ N

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THE POWER AND LIMITATIONS OF NUMEROLOGY

Numerology is an art thousands of years in the making. Like any Metaphysical science, it hinges on the understanding that all things are interconnected. Your numerology profile analyzes the connection between the letters and numbers linked to you, revealing your talents, strengths, weaknesses, emotions, preferences, and a range of other qualities.

To use an analogy, think of numerology's nine single-digit numbers as nine tubes of paint, each a distinctly different color. Imagine you are a work of art painted by a master artist who used every color available to create your image. The depiction is unique and complex: a fusion of bright and subdued colors, shapes and shadows, light and reflection, subtle and bold textures. The deeper you look, the more you perceive and appreciate the many layers that makeup who you are.

A comprehensive numerology profile, along with your honest reflection, can be a powerful self-help tool in identifying underlying traits and new possibilities. The better you know yourself, the more control you have over life's changes and the greater your potential for a successful, fulfilled life. Numerology is not infallible, nor does it promise to answer every question, but I feel confident you will find many things to contemplate in the following pages. You are unique, and so is your Profile.

I hope you enjoy your reading and will find it beneficial to your path of personal growth and insight.

YOUR PERSONALITY PROFILE AND YEARLY FORECAST

PART 1: ABOUT YOU

Just as your DNA determines your physical body; a blueprint of your personality is an inborn part of you from the very beginning. Your Profile begins with insight gleaned from your name because that is where we learn WHO you are. It describes the talents, strengths, and other distinct characteristics you were born with.

PART 2: YOUR PATH

Just as your physical body grows and changes with time, so does your personality. Your personal evolution begins at the moment of your birth. From that point on, the choices you make, the goals you set, your environment, opportunities, challenges, the influence of others, and a thousand other factors alter who you become.

PART 3: YOUR PATH AND YOU

This section looks at how your name numbers (you) and your birthdate numbers (your path) work together to guide your personal growth and the changes you experience.

PART 4: SPECIFICS ABOUT YOU

Certain numbers in your chart affect you in a clearly defined, narrow way, such as your Balance number, which lays dormant until you enter a time when you are off-balance; when discord dominates your life.

PART 5: HOW YOUR CURRENT NAME AFFECTS YOU

The name you use on a daily basis, the way you introduce yourself in a social setting, has a unique affect on your life in that it, more than anything else, reveals how you feel yourself; who YOU think you are and what you represent.

PART 6: YOUR FUTURE

This part of the report tells you what your cycles are for the current year and next year, and how it will affect your life.

PART I: ABOUT YOU

Your Personality Profile is based on your full name at birth, your current name, and your date of birth. Your full name tells us who you are; think of it as your numerology-DNA. Your date of birth reveals your path and the patterns of your personal growth.

HOW YOUR NAME NUMBERS STACK UP

Hafeez, we begin by taking a quick snapshot, a look at the influence and meaning of the three core numbers derived from your name. Your Expression number is the sum of the value of all the letters in your full name at birth. Your Heart's Desire is the sum of the vowels. Your Personality number is the sum of the consonants. These three numbers are closely linked and influence one another.

All the numbers derived from your name reflect YOU. They are a blueprint of your talents, shortcomings, character traits, and other qualities. You should realize that this is a limited perspective. Later chapters focus on the challenges and opportunities you will encounter on your path, and attributes you may acquire as time passes.

This first chapter is like a glance from a distance, followed by three chapters that explain the meaning of each number in more detail. We will gradually build a more complete picture of the complex and unique individual you are.

Your Core Name Numbers are 11, 11, 9

Hafeez, both your Expression and your Heart's Desire numbers are 11/2 (the 11 is a Master Number, more about that later, but they are based on 2 and we will start with that. This number combination generates a resilient, intuitive, and sensitive energy. Teamed with your 9 Personality number, this arrangement offers a limited range of career options, but with excellent potential. This will be true particularly in fields that rely heavily on an ability to relate to others. Your number combination is found among the greatest politicians and military leaders.

The diplomatic (though somewhat manipulative 2) is extremely competent when dealing with other people, especially those with sensitive egos. The 2 is a peacemaker, someone who can bring

harmony and fellowship to the most difficult and conflict-driven environments.

Add to that the global consciousness of the 9 and you can see why politics, or one of its many offshoots, such as diplomacy or civil service, is a popular field for people with these numbers.

Art, music, and a sense of rhythm also come naturally to the 2, although they can be suppressed by insecurity and the inability to cope with criticism - one of the less desirable traits of the 2.

Like anyone, you need to love and feel loved. However, in your case, there is an added dimension. The 2 is your Heart's Desire number, and as such it dominates your needs and desires. This suggests you don't function well unless you are in a partnership.

The 2 normally feels a romantic partner is a necessity and thrives on the support and professional familiarity of coworkers. You would probably be happiest in an environment that supplies frequent interaction with people working toward the same goal. The military, law enforcement, construction, professional sports, or a small or mid-size corporation are a few examples.

Your personal life can be a little challenging, especially when it comes to matters of the heart. You may have difficulty fending off verbal abuse or criticism and likely avoid confrontation. In addition, some people with this combination tend to draw the wrong people into their lives (a surprising inconsistency considering the 2's intuition is significantly more finely tuned than other numbers).

This subconscious drive to help people who are weak or damaged may cause you to ignore the inner voice warning you to back away. If this is your experience, work on self-confidence, and being more selective about the people you allow into your life. Beware of escaping into denial or a propensity to blame others.

Now let's look at each of your core numbers individually.

THE EXPRESSION

Your Expression number, calculated from your full name at birth, reveals the orientation or goal of your life. Some numerologists refer to this as your Destiny number because it represents a lifelong target at which you are aiming. Thus, the Expression number, to some extent, reveals the person you aim to be.

Your Expression is the most influential of the three characteristics that make up who you are. It is also the number with the most influence on your choice of career, although other aspects are important as well.

Your Expression is 38/11



Yours is the most highly charged Expression number of all. You are like a lightning rod, attracting powerful ideas, intuitions, and even psychic information like unpredictable bolts. You are a powerful presence without any awareness on your part of having personal power. You are a channel for higher vibrations. But in order to be emotionally and psychologically at peace, you must learn to control that flow of energy. You possess a bridge between the unconscious and the conscious.

The trouble is that the unconscious is an infinite resource, while consciousness by definition is a limited arena. The two are therefore at odds until they can learn to live in harmony with each other. This is where control comes in. Until you are able to control the flow of energy from this infinite source, you may feel like a victim of its whimsy, thrown about by emotional turmoil and nervous tensions.

You have always sensed that you are different, but it was an indefinable feeling. You are enormously sensitive and aware, especially as a child. This made you vulnerable to all conflicts and painful situations. For most of your upbringing, however, you did not realize that other people did not possess the same sensitivity, nor did they see the same things you were seeing. This caused a great reservoir of emotion that was dammed up behind an inability to express your feelings, even to yourself.

For this reason, most 11 Expressions have a difficult childhood. Your extreme sensitivity made you very shy as a child. This usually manifests in adulthood as hesitation and acute vulnerability. You are very careful about sharing your feelings with others and choosing your friends.

You compensated for your sense of separation in childhood by creating an elaborate fantasy world. You daydreamed more than other children. You have a lively imagination and even in adulthood have a hard time separating reality from fantasy.

Your challenge is to bring forth your primitive, earthy strength. You need to be grounded in order to deal with your lightning bolts. The more you are able to call upon your inherent human strength, the greater your capacity to take advantage of your extremely sensitive awareness. Once this is accomplished, your

antagonist becomes your benefactor.

You are highly emotional and dependent upon relationships. Emotionally, you go up and down with the fortunes of your love life.

You are idealistic, impractical, and at times disorderly. You are often unrealistic in your expectations. Your reasons for doing things are usually born of a mixture of logic, emotion, and intuition, which can rarely be explained satisfactorily to your more rational associates.

The 11 Expression is the number most dependent upon other core numbers in your chart for insight into your vocation. The 11 charges every area it enters, but it needs a grounding vocation and discipline to be effective. A balanced 11 is one of the most unique and impressive of all people. It is gifted with insight and illumination, which it can transmit to others. This makes you a natural teacher in whatever area you enter.

THE HEART'S DESIRE (A.K.A. SOUL URGE)

The Expression number described above points to a more productive side of your life. Your Heart's Desire, also called Soul Urge number, reflects a deeper, inner you; it suggests an underlying urge, your true motivation, and the general intention behind many of your actions. It reveals the environment and lifestyle you prefer, as well as your likes, dislikes, and the type of people you are drawn to. Consequently, it dramatically influences the choices you make in life.

It makes sense that the vowels of your name are the foundation for your Heart's Desire. Vowels are the peaks and valleys of a language. Notice how vowels leave your mouth in a free-flowing breath. Try it: Aaaa.... Eeee.... Oooo.. Consonants though, are cut off either at the beginning or in the end.

You might say that it is in the flow of your breath that you express your deeper self.

Your Heart's Desire number is 11



You have wisdom beyond your years. Even as a child, your understanding of life was considerable, though it likely went unrecognized by others.

You are a born peacemaker. You are driven by a desire to settle conflicts and create harmony. You are a healer and a visionary. You long to make the world a better place and cannot rest until you have dedicated your life to some worthwhile cause. Your realm is ideas and philosophy. You are attracted to the world of energy more than to the mechanical or material planes. Philosophy, religion, and less traditional forms of healing are among your specialties. You are obsessed with the quest for enlightenment.

You are extremely sensitive and possess a high degree of intuition. Subtle messages and feelings of others do not escape your attention. You are powerfully aware of the thoughts and feelings of others. Unless you are well grounded, this can throw you about emotionally. Your awareness can be both a gift as well as a problem, because you so deeply desire to please others and keep harmony in your environment.

Many 11s were born into extremely hostile or turbulent families. This often resulted in psychological pain, lack of confidence, and shyness during childhood. Somehow, the child with an 11 heart's desire recognized the sources of his family's problem. This created an internal conflict for the child, who naturally loved the troubled parent, but could not cope with that parent's behavior. Therefore, many 11s are scarred early in life. They understand the sufferings of others and seek to be of service in some way.

This is, in fact, the easiest way for you to heal yourself and find your greatest satisfaction. You understand the importance of close, loving relationships. Therefore, you are selective in choosing your friends and spouse. You are a romantic, idealistic, but somewhat impractical person. Unless you have other balancing characteristics (as indicated by 1s, 4s, and 8s in your chart), it is wise to team up with a more practical and realistic partner.

You have a magnetic and charismatic personality. You like pondering abstract matters. Your intelligence is electric. Ideas, solutions to problems, and inventions seem to come to you as if out of the blue.

You are highly charged and intense. This can cause nervous tension. You need to care for your nervous system with ample amounts of rest, a peaceful environment, and proper diet -- avoiding extreme foods and drugs.

You are often more concerned with universal justice than with the individual.

The 11 is a master number, possessing great potential. It has been entrusted to you as a gift that you are worthy of. The key is to maintain a hold on your ideals and seek ways to practically implement them.

You have a specific role and gift to give to the world. This requires time and maturity to fully comprehend. But with patience and perseverance, you will discover why you felt different and even unique as a child. At that time, you will discover that what made you feel weak as a child will make you strong and confident as a mature adult.

THE PERSONALITY

The consonants of your full name at birth are the foundation of your Personality number, which is a little like a narrow entrance hall to the great room that is your true nature. It's the outer layer of your personality, the part you feel comfortable sharing. With time and trust, you invite others into the deeper aspects of your nature.

Your Personality number serves as a censoring device in terms of what you send out, as well as whom and what you allow to approach. For this reason, your Personality is usually narrower and more protective in its definition than the real you. It also gives an indication of how others perceive you.

Your Personality number is 27/9



You have an impressive and aristocratic bearing. No matter how tall you are, you appear noble and upright. You are very much in control of the image you send out to others. Many actors, dancers, and other performers have a 9 Personality Number.

You are elegant, graceful, and charismatic. Many admire you. You have the kind of stature that pulls people to you or repels them intensely. Some are jealous of you and may seek to belittle you. You may encourage this to some extent by the amount of arrogance you radiate. This is a caution for all 9 Personalities -- they are sometimes aloof and hold themselves above the world. Your challenge is to come down to earth with your fellow man.

Conversely, you have a great compassion for humanity and want to dedicate yourself to improving the lot of others. You are better when dealing with the trials of the many than the trouble of a single person. You are more capable of working on the grand scale, addressing the needs of society, than on a one-to-one basis.

You are kind and sympathetic, helpful and compassionate. Behind the controlled and calm facade, you are sensitive, vulnerable and emotional.

You have excellent taste. There is a good deal of artistic talent in you that shows in your home environment and your clothing. You tend to see yourself as a guardian of society, a benevolent leader, guiding and directing your community toward a better world.

THE HEART'S DESIRE - PERSONALITY BRIDGE

A Bridge number is based on the numerical difference between two closely related aspects in your chart. It is the gap you need to "bridge" in order to create a more harmonious bond between the two areas.

The following Bridge number connects your Heart's Desire and Personality numbers. It suggests things you can do to help your deeper self to align more closely with your personality; the "outer" you that is apparent to others.

With a little exaggeration, you could say that your Personality number is somewhat like your mask; it's a more superficial aspect you reveal to the world. You can imagine how much more

comfortable and less inhibited the experience of life becomes when you can align your authentic self with the personality you show to the world.

Your Heart's Desire - Personality Bridge number is 7



This bridge can come only from a combination of either 8 and 1, or 9 and 2. This number urges you to spend more time and effort on spiritual matters, as either combination can cause a person to become too interested in material matters.

Excessive attachment to money, goods, and status quo can make you vulnerable to the temptations of the material world.

PART II: THE PATH YOU ARE ON

If there was ever a moment of transformation, it was the moment of your birth. In that instant, you stepped into a new reality - the reality of human life and human consciousness. Even at that moment you were a person with your own unique character, as unique as your DNA. The previous chapters focused on YOU, the person you are, as revealed in the letters of your name. It is now time to look at your Path, the road you walk through life, using the numbers found in your date of birth.

Your first breath marked the beginning of your journey on the road we call your Life Path. It makes sense, then, that the most important number in your numerology chart comes from the date of your birth. Your Life Path number gives a broad outline of the opportunities, challenges, and lessons you encounter throughout your life. It also reveals the strengths, specific talents, and characteristics you were given to help you overcome challenges and evolve into the best you can be.

THE LIFE PATH

Your Life Path number is considered the single most significant information available in your Personality Chart. It is derived from the total of all numbers found in your date of birth. However, it is important to keep in mind that the aspects described in the next few chapters will either complement, supplement, or sometimes weaken the attributes revealed in numbers derived from your name.

Your Life Path number is 8



You are gifted with natural leadership and the capacity to accumulate great wealth. You have great talent for management in all areas of life, especially in business and financial matters. You understand the material world; you intuitively know what makes virtually any enterprise work. Your talent lies not with the bookkeeping or petty management, but with the greater vision, its purpose, and long-range goals. You are a visionary and a bit reckless.

You possess the ability to inspire people to join you in your quest, but often they are incapable of seeing what you see. Therefore, those around you need your continual guidance, inspiration, and

encouragement. You must prod them into action and direct them along the lines of your vision.

You attract financial success more than any other Life Path, but effort is required. Your challenge in life is to achieve a high degree of detachment, to understand that power and influence must be used for the benefit of mankind. Those born with the Number 8 Life Path, who do not understand the real and relative value of money are bound to suffer the consequences of greed; they run the risk of losing it all!

You must learn to bounce back from failures and defeats. You have the character and resilience of a true survivor. It is not uncommon for a person with your Life Path to experience major reverses, including bankruptcies, financial failure, but you also have the talent and the sheer guts to make more than one fortune, and build many successful enterprises. More than most people, your failures in marriage can be extremely expensive for you.

Despite the difficulties that life presents, you will experience the satisfaction that comes from material wealth and the power that comes with it. Business, finance, real estate, law, science (particularly history, archeology, and physics), publishing, and the management of large institutions are among the vocational fields that suit you best. You are naturally attracted to positions of influence and leadership -- Politics, social work, and teaching are among the many other areas where your abilities can shine. You are a good judge of character, which aids you well in attracting the right people to you.

Most 8s like large families and sometimes tend to keep others dependent longer than necessary. Although jovial in nature you are not demonstrative in showing your love and affection.

The desire for luxury and comfort is especially strong in you. Status is very important. You must be careful to avoid living above your means.

Your Life Path treads that dangerous ground where power lies -- and can corrupt. You may become too self-important, arrogant, and domineering, thinking that your way is the only way. This leads inevitably to isolation and conflict. The people you run the risk of hurting most are those you love, your family and friends.

Be careful of becoming stubborn, intolerant, overbearing, and impatient. These characteristics may be born early in the life of an 8 Life Path, who often learn these negative traits after suffering under a tyrannical parent or a family burdened by repressive religious or intellectual dogmas.

Those with the 8 Life Path usually possess a strong physique, which is a symptom of their inherent strength and resiliency.

THE BIRTH DAY NUMBER

The day you were born bears great significance in understanding who you are and where your talents lie. Your day of birth indicates special talents you possess. It gives us an indication of the approach you will take toward the goals, opportunities and obstacles you encounter on your Life's Path.

Your Birth Day number is 22/4



You are a hard worker and a conscientious person. You are precise and take great care in what you do. You are highly-principled, disciplined, and responsible.

Hafeez, you take your obligations very seriously. You are highly ethical. You can be proud and upright, but, conversely, you are not particularly arrogant. You have compassion for people. You tend to persevere in the face of an obstacle or personality problem.

You love your family and make a wonderful mate. Yet, you are not overly emotional, nor very demonstrative of your love. You tend to understate your affections.

You are constantly focused on the foundations of your life -- whether it is in business, career, or family matters, you take care of the basics. You are highly rational. You are not one for pie-in-the-sky solutions to problems. Nor are you given to get-rich-quick schemes. Yours is the slow, patient approach, sound and secure.

You are a natural organizer and manager. People -- especially relatives and co-workers -- tend to rely on you. You are perceived as the rock of any endeavor. You can be stubborn and rigid. Your nature is to dig in and wait. This can close you off from solutions or creative ideas. You must work at being more flexible. You often experience frustrations and repression. You are not an emotional person, and perhaps you don't fully understand the emotional realm. This is the reason you can be rather tactless at times.

Be careful to avoid excess work and missing out at smelling the roses of life. You like to be in nature.

THE LIFE PATH - BIRTH DAY BRIDGE

Your Life Path and Birthday numbers are closely connected and influence each other. This Bridge explains how you can make the connection between them more harmonious.

Your Life Path - Birthday Bridge number is 4



Your 4 Bridge tells us that your Life Path and Birth Day numbers will be brought into more harmonious affiliation if you take a disciplined, coordinated approach to your endeavors. In your case, the need to be in accord with the natural timeline of events is particularly important. Procrastination affects everyone, but you will feel the consequences of inaction more strongly. Handling issues in a timely manner prevents chaos and increases the influence you will have on your own circumstances.

Another aspect of a 4 Bridge is the need to keep a close eye on the small, seemingly trivial, details. Everything about your 4 Bridge points to the benefits of running a tight ship.

CHALLENGES; YOUR FIRST CHALLENGE

You face four specific Challenges in your lifetime. For many of us, the same challenge is repeated, while others have four distinctly different lessons to learn.

These Challenges place you in situations that require you to face the particular lesson at hand. This provides an opportunity for you to learn or better integrate personal traits that will benefit you during the lesson, and throughout your life.

The four Challenges in your chart will influence you during the periods of your life listed below.

The duration of your First Challenge usually lasts from birth until age 30 to 35.

Your First Challenge is 3



You are your own worst critic. You suppress your individuality and creativity. Each time you want to make an impression, you doubt yourself beforehand, and criticize yourself ruthlessly afterward. Your criticism of yourself is far more severe than anyone else's. As a result, you tend to play it safe by staying on the surface, indulging in superficialities. You rarely express what goes on deep inside of you; instead, you cover up your feelings with humor or perfunctory remarks.

You often feel alone and lonely. Your fear of social interaction causes you to strain conversation by making too many jokes and forced joviality. It may help you to find a creative outlet for your imagination, possibly through writing, painting, singing or dance.

At the bottom of the challenge is an effort to bring out your true self. You will learn to truly value your own creative talents above anyone else's judgments. This must be viewed as a process of individuation, in which you become a whole human being, independent and free of the need to

conform to others.

THE SECOND CHALLENGE

Your Second Challenge is in place from approximately age 30 through 55.

Your Second Challenge is 1



You must learn to be independent. You will be forced to stand up for yourself and your rights. You will be faced with situations in which you will have to choose between standing up for what you think is right versus giving in to another person's demands. You will have to struggle to strengthen and know your own will power.

You will have to learn to be firm and trust your judgment. Don't run with the crowd, be an individual.

This whole lesson represents the frontiers of your consciousness. Therefore, you will have to experience much trial and error, sometimes exploding with bursts of aggression, other times being intimidated and letting frustration and anger build within you until you are ready to act on your deepest instincts. You will learn your own set of values; you will develop into an individual with original and innovative ideas.

THE THIRD AND MAIN CHALLENGE

This Challenge carries much weight and will be felt throughout your life. For that reason, it is also called the Main Challenge.

As you master this challenge and incorporate its positive aspects into your character, your life gradually feels more in control. There is a chance for great reward implicit in this challenge. In short, it may offer the secret to your success.

Your Third and Main Challenge is 2



You are overly sensitive and too aware of other peoples' expectations. You suppress yourself to avoid feeling conspicuous. You can be overwhelmed by self-consciousness. You fear gossip about you. As a result, you become inhibited. All of this results in a suppression of your own individuality and uniqueness. You

yearn to blend into the crowd.

You let your own feelings and emotions play too big a role. Your hypersensitivity causes fear, timidity and lack of self-confidence. And you experience unnecessary fear and emotional turmoil.

Little things seem disproportionately difficult to overcome and sometimes have a paralyzing effect. Jealousy can cause much pain and misunderstanding.

These negative aspects of the challenge actually spring in part from positive characteristics you possess, especially your acute awareness and intuition. You are an antenna for other people's feelings; you know before a word is spoken how they feel.

You lack the inner strength to maintain your own center and try to conform to the prevailing emotional atmosphere.

This challenge makes you understanding and compassionate; you have an enormous empathy for the inner turmoil of others and can do much good for people with emotional problems.

THE FOURTH CHALLENGE

Your Fourth Challenge is most strongly felt during the latter part of your life, beginning at approximately age of 60.

Your Fourth Challenge is 2

Hafeez, you are repeating your Third Challenge

PART III: YOUR PATH AND YOU

We have focused on the letters of your name and the numbers from your date of birth. We will now look at numbers in your chart derived from the combination of both your name and the date of your birth. Acquiring the attributes described in the next few chapters will help smooth your progress. As you learn more about yourself, you may begin to recognize traits you were previously unaware of.

THE LIFE PATH - EXPRESSION BRIDGE NUMBER

This Bridge has the potential to "close the gap" between the Life Path and the Expression numbers. The chapter explains how you can make your talents, strengths, and specific abilities (your Expression number) more readily available and fitting to your goals and personal growth.

Your Life Path - Expression Bridge number is 3



Your 3 bridge suggests there could be a distinct gap between your understanding of what your talents and strengths are, and the way you approach the opportunities and challenges you encounter. You likely experience a reluctance to grab opportunities when they come your way, preferring to hold on to what you know rather than reaching for something new and different.

This is not due to personal preferences, but to a lack of confidence, which can also impair your ability to express yourself with clarity and conviction. You become more confident and communicate better if you are able to relax and have faith in yourself. Loosen up a bit. Be more generous to yourself and less concerned with others.

MATURITY NUMBER

Your Maturity number indicates an underlying wish or desire that gradually surfaces at around age 30 to 35. A direction begins to emerge as you gain a better understanding of yourself. With this self-knowledge comes a greater awareness of who you are, and the direction you want to set for your life.

Your Maturity number is 19/1



take charge.

As you mature, you will find yourself needing an increasing amount of independence and individuality. You will fight harder for the recognition and rewards you feel you deserve and will be less willing to accept failure or limitations in any form. Hafeez, your drive and determination will grow as does your ability to

If there are already several 1s in your chart, especially among the core numbers, you will have to strive to avoid becoming bossy, rigid, stubborn and selfish. A person who allows these characteristics to run free will become bullish and lonely later in life. If there are not many 1s in your chart, the influence of the Maturity Number will help you to establish your independence and success. From this foundation, you will have an active, adventurous, and exciting latter part of life.

PERIOD CYCLES; YOUR FIRST PERIOD CYCLE

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

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

The Second Cycle covers the middle period of your life, bringing about the slow emergence of your individual and creative talents. This cycle begins in the early and mid-30's while struggling to find your place in the world. The late 30's, 40's, and 50's, bring a greater degree of self-mastery and influence over your environment.

The Third Cycle starts approximately age 55, and represents a flowering of your inner self as your true nature comes to fruition. It is during this period that you have the greatest degree of power and self-expression.

Your First Period Cycle runs from birth until your mid 30's.

Your First Period Cycle is 1 and lasts until age 28



The first part of your life, through your late 20's or early 30's, is a period of much intensity. When the 1 dominates, it requires fortitude, courage, and flexibility. You are forced to use every one of your talents to achieve individuality and

independence. This is a period of integration and focusing on your life's dreams.

Your ability to stay the course is repeatedly challenged, but adequate resources become available to assist you. Resilience, independence, and fortitude are required. As you strengthen these characteristics, they become an integral part of your personality and help you to emerge stronger for it. This cycle marks a time of progress in your development.

SECOND PERIOD CYCLE

Your Second Period Cycle runs from your mid 30's until your late 50's.

Your Second Period Cycle is 22



Your talents as a builder, organizer, and visionary are at their peak.

You discern the needs of others and create constructive and practical plans to fulfill those needs. You commit yourself entirely to the work at hand. For many, this dream lasts a lifetime and requires every ounce of energy and talent. An all-consuming role beckons but provides a great sense of personal accomplishment and reward. You possess an ability to make a lasting contribution to the well-being of humanity.

This cycle carries enormous potential for establishing a lasting institution or teaching that will greatly benefit others. You have the ability to manifest a concept, dream, or invention.

THIRD PERIOD CYCLE

Your Third Period Cycle covers the later part of your life, starting in your early 60's.

Your Third Period Cycle is 3



The latter part of your life finds you "growing older" more slowly than your peers. The excitable, scattered, creative energy of the 3 can resemble an elixir from the fountain of youth. However, there is a tendency to waste time and energy on unproductive projects.

You have many original ideas, but you may have difficulty differentiating between lead balloons and those that can fly. Your 3 energy is uplifting and motivating, which draws people to you. However, staying focused may be a challenge, which could affect your ability to reach your goal.

Your need to express yourself through art, especially the verbal or performing arts increases with

age.

PINNACLE CYCLES; YOUR FIRST PINNACLE CYCLE

Although Pinnacle Cycles and Period Cycles are both derived from your date of birth, they differ in the way you experience them. Period Cycles, described above, reflect internal stages of growth. Pinnacle Cycles represent the external influences you encounter in life.

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

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

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

Your First Pinnacle cycle is 5 and runs from birth until approximately age 28



This is a period that will teach the realities of freedom and expansion. You will travel great distances, meet many new and interesting people, experience many adventures, and essentially come to know the world. You are in a period of accelerated experimentation and learning. Experience is your teacher. Your ability with words is greatly increased. You can write and speak with ease. You are also able to successfully promote yourself. In fact, this is the source of much adventure; new opportunities for work, travel, and exotic experiences present themselves with regularity.

Your challenge is to prevent yourself from becoming a rolling stone. You need to ground yourself in a particular discipline, career, or relationship. This will not limit your freedoms so much as give you a base for operation. Otherwise, you may find yourself skipping from one meaningless job to the next, one superficial relationship after another. You can also fall victim to the abuse of food, alcohol, sex, or drugs. You must accept limitations as a necessary base for your freedom. Freedom cannot exist without limitations, otherwise you would be without identity, and without existence.

You may fear being anchored or tied down, which can cause you to skim the surface of a pursuit

you enjoy, or important relationships. You must come to know the true meaning of freedom, which is unconditional love. You give your love and energy without the condition of holding on to a place, a person, or an occupation; and you expect the same in return -- to be loved for what you are, rather than someone who belongs to another. There is a highly spiritual path offering itself that requires detachment without loss of love. Many turn away from this and instead choose to maintain a superficial relationship with the world, or with other people.

You must cultivate your talents, especially your verbal and writing abilities. You are likely a gifted salesperson, or promoter.

THE SECOND PINNACLE CYCLE

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

Your Second Pinnacle cycle is 7 and runs from age 28 until age 37



This is a period of inner development and soul searching. Hafeez, you will deal with the deeply important questions of personal existence and the meaning of life. You will need time to be alone to contemplate your inner world. This is a time of spiritual growth. You will experience a heightened sense of faith. The power of the universe will be the force that carries you along. During this 7 Pinnacle, spiritual growth, increased knowledge, and wisdom are the big rewards. The 7 Pinnacle provides the basis for contentment in older age, because you now begin to understand life more deeply.

You have an enhanced appreciation of poetry and nature. Walks in nature provide great therapeutic value and spiritual nourishment.

This is a time of specialization. You will pursue some course of development with fervor and focus. Your ability to concentrate will be greatly increased. Your desire to study in all forms -- reading, self-reflection, and contemplation -- will reach an all-time high. Your intuition is much more sensitive, making your path a little easier and more direct, since you know intuitively the appropriate next step.

Under this Pinnacle, you will become an expert in one particular field. Your capacity to penetrate the depths of a subject area is enormous. You will look below the surface in virtually everything you encounter. It is very possible that you will find yourself in a teaching role.

You must consciously work on your closer relationships, especially with your spouse and children. You must explain that your desire to turn inward is not an escape or an avoidance of those you love, but a deep need for knowledge. Your challenge is to avoid becoming critical or cynical of others. You can become so withdrawn from society that you look down on others. You may forget

that you, too, are part of the imperfect human race. Sarcasm is the lowest form of communication, and a trap you could fall victim to.

Your desire to attain some high degree of perfection is sincere. But that pursuit can make you miserable if you lose perspective and fail to realize the relativity of human existence. Perfection is a Utopian goal, but an unrealistic ambition. It can cause you to be dissatisfied with yourself and others.

The 7 provides the possibility of true refinement, insight, and a high degree of wisdom. This deep understanding is the basis for self-love and true happiness.

THE THIRD PINNACLE CYCLE

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

Your Third Pinnacle cycle is 3 and runs from age 37 until age 46



This is a highly creative period. Your self-expression is greatly enhanced. Your creative and artistic talents will peak. You should do everything possible to refine these abilities and make the most of them. Many under the 3 Pinnacle are drawn to writing, the theater, singing, and dance. Your chances of success are also heightened. Hard work in any artistic field that one has a talent for can result in much reward. This is also a highly social and emotional time. You attract friends and admirers with your charm and gregarious nature. You have the ability to inspire and motivate people. Your upbeat energy causes people to want to work with and for you.

This is a lucky period, as well. You can overcome problems with considerably less effort than in the past. All of this can lead to self-indulgence and lack of productivity. Life is a little easier, which can make you less vigilant. You need focus and discipline. Under the influence of this Pinnacle, hard work is the key and the challenge to making the most of your opportunities.

Be careful of impulsive behavior or doing things on a lark. You must know your limits during this period. Be careful of your money; balance your accounts. Guard against disorderly thinking and behavior. Otherwise, you may do things you regret or simply squander away so many opportunities.

Children born under this Pinnacle must be disciplined and kept from being spoiled. An early education in the arts will inspire the child to make the most of his or her artistic talents.

THE FOURTH PINNACLE CYCLE

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

Your Fourth Pinnacle cycle is 4 and runs from age 46 until age death.



This is a Pinnacle of hard work and many rewards. You have the opportunity to build a foundation that will last. Your ability as an organizer, manager, or simply the rock of any institution is greatly increased. You are dependable and reliable.

Your ability to fulfill responsibilities is likewise enhanced. As a result of your industry and perseverance, success is well within your reach. It is a step-by-step process in which you build something by small bricks laid one after another.

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

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

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

PART IV: SPECIFICS ABOUT YOU

Although the following chapters deal with less dominant aspects of your chart, they are more narrowly defined and specific in the ways they affect you.

THE RATIONAL THOUGHT NUMBER

Your Rational Thought number comes from combining the sum of your birthday number with the sum of your first name. It reveals the style or process you use when making choices or considering a problem. Are you a structured, logical thinker or do you ponder a question in a creative, abstract manner? Do you daydream or stick to deductive reasoning?

Your Rational Thought number suggests the general approach you take in your thought process.

Your Rational Thought number is 1



You are an independent thinker, original, and not easily influenced by others. You tend to pursue a line of thought stubbornly, and you can be dominating in intellectual discussions. You tend to solve problems and plan projects with a straight-forward approach.

You rarely allow yourself to be distracted. Quite often, you realize at some later stage, that you did not pay enough attention to the available alternatives, and a project may find itself stuck with no chance of further advancement. When you find yourself facing such a situation your frustration tends to be considerable but of short duration. You simply start all over. You do not give up easily.

THE BALANCE NUMBER

Your Balance number provides guidance on how to best deal with difficult situations.

People experience a variety of internal responses to life's challenges. Some step back from difficult situations to ponder a course of action while others withdraw to avoid uncomfortable emotions. Some explode with anger but allow the outburst to pass quickly while others let their feelings linger.

Very often, these are conditioned responses that emerge without thought or analysis. With maturity and self-development, we incorporate new and more effective methods of handling situations we encounter.

Your Balance number is 4



Hafeez, try to have perspective and a more lighthearted attitude toward emotionally-charged issues. Control your anger. Discipline is your strength.

Also, look at the larger picture and the need for compromise. Your sense of justice must be elevated to another level where such virtues as forgiveness, compassion, and deep understanding are the guiding lights. A practical approach to these ideals, is to try to put yourself in the shoes of the person with whom you are in conflict. There are always more angles to a problem than you tend to acknowledge.

THE HIDDEN PASSION

Your Hidden Passion reveals specific strengths or talents that are available to you, such as a specific field of expertise or (as the name implies) a passion. Metaphorically, this talent or passion may be seen as having a power all its own to help shape your life.

Having a talent demands that you nurture and express it. Your Hidden Passion gives you the desire to develop and express your particular ability. In this way, it shapes your personality and guides your life.

Your Hidden Passion number is 5

You love travel, change, and new challenges. You are highly adaptable and versatile. You have a talent for languages and are generally good with words. Writing, promotion, and public relations work suit you perfectly. You are resourceful and original. You have a good sense of humor and a quick tongue.

You are sensual and a bit impulsive. You love to satisfy your senses, which can get you into trouble. Overindulgence in food, drink, sex, and drugs are common among people with too many 5s -- six or more.

Your desire for freedom is extremely strong and it will take effort and discipline to stick with whatever it is you started. There is a tendency to give up a project or situation prematurely. Hafeez, you may be interested in too many things, which can make it hard for you to apply yourself to one area successfully.

Commitment in relationships and your work is fundamental to your happiness. You may tend to wander from person to person, job to job, making depth of relationship or deep expertise difficult.

KARMIC LESSONS

Karmic lessons are recognized by the absence of certain letters in your name and describe areas we are weak in that require recognition and effort to overcome.

The letters in your name point to talents and abilities that you possess; tools that are available to you. Missing letters imply tools that are unavailable, they must be learned and mastered during your lifetime.

You can have more than one Karmic Lesson or, if every number is represented your name, you don't have any.

Although you may feel you have learned to overcome one or more of your Karmic Lessons, you will continue to be challenged by them throughout your life.

Your Karmic Lesson is 2

You must learn to be more diplomatic and tactful, to stay in the background when necessary and sometimes to accomplish something without the need to be praised and rewarded. Learn to be part of a team. You must learn to be more sensitive to other peoples' needs and feelings. You will regularly find yourself in a situation where the only road to success is through patience and attention, requiring you to work closely cooperatively with others.

The effects of this Karmic Lesson are diminished if you have at least one 2 among your core numbers (Life Path, Birthday, Hearts Desire, Expression, or Personality Number).

Your Karmic Lesson is 3

You are highly self-critical. Every time you find yourself at the center of attention, you manage to find something in your performance to be entirely inadequate or embarrassing. You have established an impossible standard of perfection as the only measure of your actions.

You need to lighten up on yourself. Realize that you have within you a critical faculty that must be contained and controlled. Otherwise, it can prevent you from doing what you truly enjoy in life. You're too serious. Be more optimistic and cheerful, enjoy life as it was meant to be and share this joy with others.

Life will put you in situations that require imagination and communication. You will be tested in these areas. You will be forced to face the challenge.

Missing threes will often produce artists, but their success requires much work and perseverance.

The effects of this Karmic Lesson are diminished if you have at least one 3 among your core numbers (Life Path, Birthday, Hearts Desire, Expression, or Personality Number).

Your Karmic Lesson is 4

You feel confusion about your life's direction. You will have to establish a methodical and disciplined approach. You need to create a foundation for your life. Otherwise, you will feel lost and tossed about by change. You have trouble finding the work you do best. You tend to be somewhat impractical and disorganized.

You look for the answers to life's problems outside yourself, rather than within. New jobs start off as The Answer, but do not have the same glamour for long. You quickly discover that the new work requires the same effort and perseverance, without the excitement you expected, which may cause you to give up too soon.

Concentration and application need to be strengthened.

The effects of this Karmic Lesson are diminished if you have at least one 4 among your core numbers (Life Path, Birthday, Hearts Desire, Expression, or Personality Number).

Your Karmic Lesson is 7

You need to deepen your knowledge and talents in a specific discipline. You lack the will or determination to perfect yourself or a specific talent you possess. You must learn to be your own critic, without self-condemnation, in order to bring your abilities to their full development. You will learn not to take things at face value. A superficial understanding of important matters will prevent you from experiencing the satisfaction of your true potential.

The effects of this Karmic Lesson are diminished if you have at least one 7 among your core numbers (Life Path, Birthday, Hearts Desire, Expression, or Personality Number).

Your Karmic Lesson is 9

You must learn to be more compassionate, tolerant, and understanding. You have to learn to identify with the trials of others. There will be times when you will have to sacrifice some egocentric ambition for the good of a particular project or some larger goal.

You must learn to broaden your view of life. You have to see things on a larger scale. You do not realize the enormous potential you have in influencing your own destiny and that of others. Therefore, you hold back your efforts at helping people, or furthering a particular social cause. You have an issue with commitment to community or mankind.

The effects of this Karmic Lesson are diminished if you have at least one 9 among your core numbers (Life Path, Birthday, Expression, Hearts Desire, or Personality Number).

THE CORNERSTONE

The first letter of your first name gives an additional indication of your character, particularly in the way you approach opportunities and obstacles. This first letter is called your Cornerstone.

Your Cornerstone is H



You are creative and original. You make and lose money easily. However, you will probably do well financially in the long run. You are independent and you rely on your own judgment. You may be a loner. Skepticism and self-doubt are your greatest enemies. You need time in nature to feel your true self and re-establish your direction and clarity.

THE SUBCONSCIOUS SELF

Your Subconscious Self is based on how many numbers are represented in your name, and indicates your ability to make the most of your talents and opportunities, especially when you face new, challenging, or even dangerous circumstances.

Your Subconscious Self number is 4



You may tend to lose yourself in trivial details, causing confusion and indecisiveness, and even paralyzing your ability to react quickly and forcefully. You have to learn to trust your instincts and to act quickly. Hesitation and procrastination have to be avoided.

You need a solid foundation in your life. You need a family and work-environment in which you have responsibility, dependents, and the rewards that come with completing specific tasks.

PLANES OF EXPRESSION; THE PHYSICAL PLANE

You experience life on four different levels: physical, mental, emotional, and intuitive. Your Planes of Expression indicate how you function on each of these planes.

Your physical plane links you to the material world.

Your mental plane, like the emotional and intuitive, perceives the invisible world; the realm of thought and reason.

Your emotional plane is preoccupied exclusively with feelings.

Your intuitive plane gives you access to the insight and knowledge that comes effortlessly as if placed at the doorstep of your mind.

In each category, the number of letters, and their numerical value, gives an indication of which Planes of Expression are stronger in you and which are weaker. Each of us is dominated by one or two of the first three planes. The physical and mental are the most widely used, although a name dominated by emotional letters is not uncommon. The intuitive plane is usually the least utilized. A name dominated by intuitive letters is extremely rare but having no intuitive letters in a name does occur. This does not mean a lack of intuition but points toward a tendency to ignore or distrust intuitive insights.

The Physical Plane represents the physical letters in your name.

Your Physical Plane of Expression is 10/1



You are active and inspiring; you are daring in business and other areas of life. You have strong likes and dislikes and live according to your opinions. You are charming and witty but get bored easily. You work hard and determined and are very goal-oriented. You thrive on the combination of enthusiasm and challenges, the lack of which makes you dull and disinterested. You are like a flare, burning brightly for a

specific duration, but must move on to other projects in order to sustain your excitement.

THE MENTAL PLANE

The Mental Plane is based on the mental letters in your name.

Your Mental Plane of Expression is 14/5



Hafeez, you have a quick and highly versatile mind. You can absorb great quantities of information quickly and retain the important points. You are impatient with routine procedures and will rebel if forced to conform to any existing pattern for very long. You like to be involved in several projects at the same time. You are dynamic and resourceful.

THE EMOTIONAL PLANE

It is not uncommon for a person to have a name dominated by emotional letters.

Your Emotional Plane of Expression is 8



Your emotions are powerful, and you tend to dominate in your personal and business relationships. You are likely to be the controlling partner in any relationship. You are highly ambitious. You are driven by your competitive instincts. You tend to be status conscious and want to show the world your success. Money and power are integral parts of your life. You dream of big things in life -- heading corporations, building big businesses, directing large numbers of people.

THE INTUITIVE PLANE

A name dominated by Intuitive letters is extremely rare. It is, however, not at all uncommon not to have any intuitive letters.

Your Intuitive Plane of Expression is 6



You are extremely intuitive and spiritual. You take your spiritual ideas and experiences quite personally. There is a danger of too much attachment to your ideas and thus becoming deluded.

You have talent as a teacher or minister. You have psychic experiences often related to friends

and relatives and should take these messages seriously.

PART V: HOW YOUR CURRENT NAME AFFECTS YOU

The influence of the short name (the name you use to introduce yourself, including your last name) is minor in comparison to your full name. Interestingly, the short name often compensates in some way for numbers, and their related characteristics, that are missing or out of balance in the full name.

THE MINOR EXPRESSION

Your current name forms the basis of your Minor Expression number. It is usually the first and last name you commonly use to introduce yourself (not necessarily the name you received at birth).

The influence of your short name is minor in comparison to your full name. Interestingly, the short name often compensates in some way for letters or numbers missing in the full name.

The name you currently use, also affects how you feel about yourself.

If a name change takes place later in life for marital or for professional reasons, it adds or subtracts certain qualities. It can also focus and intensify existing characteristics or latent talents.

Your Minor Expression is 38/11



Your short name increases your sensitivity, intuition, and perceptiveness. It leads you toward deeper investigation of the mysteries of life. You are attracted to religion, philosophy, and spiritual understanding. It may awaken your intuitive and even psychic abilities. At the same time, your Minor Expression number makes you more sensitive to your own shortcomings. It encourages you to work on yourself. You cannot avoid personal transformation under this influence.

Your increased sensitivity will encourage you to seek out harmonious and peaceful environments. This will balance the nervous tension that the 11 can stimulate. Your heightened intuitive powers bring highly creative ideas, sudden insights, and realizations.

Your capacity to work with others is also improved. You are now humbler and modest and seek ways to avoid conflict and maintain harmonious relationships.

THE MINOR HEART'S DESIRE

The vowels of the name you currently use to introduce yourself are the basis of your Minor Heart's Desire number.

Your Minor Heart's Desire is 11



Your short name increases your sensitivity, intuition, and perceptiveness. It inspires you to deepen your investigation of the mysteries of life. You are more attracted to religion, philosophy, and spiritual understanding. It may awaken your intuitive and even psychic abilities. At the same time, your Minor Heart's Desire number makes you more sensitive to your own shortcomings. It encourages you to work on yourself.

Your increased sensitivity will encourage you to seek out harmonious and peaceful environments. This will balance the nervous tension that the 11 can stimulate.

Your desire to work with others is also improved. You are likely to feel humbler and modest and seek ways to avoid conflict and maintain harmonious relationships.

Your heightened intuitive powers bring highly creative ideas, sudden insights, and realizations.

THE MINOR PERSONALITY

Your Minor Personality is based on the consonants of your current name and reflects, at least to some extent, how you think, or hope, others might perceive you.

Your Minor Personality is 27/9



You are elegant, graceful, and charismatic. Many admire you. You have the kind of stature that pulls people to you or repels them intensely. Some are jealous of you and may seek to belittle you. You may encourage this to some extent by the amount of arrogance you radiate.

You are kind and sympathetic, helpful and compassionate. Behind the controlled and calm facade, you are sensitive, vulnerable and emotional.

You have excellent taste. There is a good deal of artistic talent in you that shows in your home environment and your clothing. You tend to see yourself as a guardian of society, a benevolent

leader, guiding and directing your community toward a better world.

PART VI: YOUR FUTURE

The next chapters deal with your ever-changing cycles and how they affect you.

YOUR PHYSICAL TRANSIT

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

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

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

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

Your Physical Transit for age is Z



This is an inspiring period. The Z transit makes it easier for you to overcome limitations and make substantial progress in your life. Financially, this can be a good time as long as you stay focused, work hard, and avoid schemes. You are able to make accurate judgments based on sound intuition. A new and unusual relationship is possible, which could cause numerous changes in your life, including a change in residence.

YOUR SPIRITUAL TRANSIT

Your Spiritual Transit is based on your last name.

Your Spiritual Transit for age is N



The N transit delivers opportunities to expand your horizon. It is an adventurous period, increasing the possibility of travel or a change in residence.

This is a dynamic time offering new activities and opportunities to make important social contacts. You seek love and fulfillment and are likely to feel more sensual than usual. Sacrifice, adaptability, and flexibility are called for. You will also be concerned with finances and may worry too much about these matters.

You may be more forgetful during this transit. Exercising your intuition is important during this period.

YOUR ESSENCE CYCLE

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

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

Hafeez, Your Essence for age is 4



This a period of much work, attention to detail, and advancement in your career. Your rewards will be directly proportional to your effort. Much will be demanded of you, but you now have the opportunity to lay a sound foundation for your life. You must be orderly and disciplined. Attention to detail in all areas -- especially in personal finances and business -- is a necessity. Your workload will likely increase. Only through the correct management of time and resources will you be able to apportion your energies correctly to meet the increased demands made of you.

You are now being trained in the ways of the world, and only sound practical management will bring you the results you desire. Any flimsy or unsound business practices will likely bring trouble and increased work for you. Only by dealing with reality -- that is, by facing situations exactly as they are, and not how you might like them to be -- will you be able to find the correct path to success.

Avoid feelings of restriction or limitation. Be economical in all your expenditures. Be sure to care for your health. Maintain a healthy diet and follow a sound exercise routine. Pay attention to preventive health methods and get the rest you need. But know when to allow yourself some breathing room. Be moderate in all things, including moderation. Balance is the key to this period.

In-laws and family members can be demanding during this period. People see you as a rock of stability and are naturally attracted to you for support. Be helpful without allowing yourself to be used.

You are being called upon to work hard and establish a firm foundation upon which your life will rest for many years to come.

YOUR PERSONAL YEAR

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

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

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

Your Personal Year cycle for 2026 is 6



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

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

issues effectively if you apply yourself with love and flexibility.

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

Your Personal Year cycle for 2027 is 7



You will experience a strong tendency to spend more time alone, to delve inside and find some answers and to reach a better understanding of yourself. This is not a year for social activities nor is it a year to try and reach goals on a material level.

You will find that the necessities of daily life seem to be taken care of by themselves. There is no need to be overly concerned regarding your material needs. Without slacking on your daily duties and responsibilities, you can afford to give more attention to yourself. This is a year for inner growth. It is your spiritual and mental presence that requires attention. Improve the quality of your life, read, contemplate and gain insight in yourself. You are important now. Rest and attend to your health.

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

YOUR DUALITIES

How the yearly cycles affect each other.

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

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

Personal Year cycles run concurrent with the calendar year and change every year, while Essence cycles run from birthday to birthday and can be anywhere from one to eighteen years, sometimes

even longer. Therefore, you can have either two or three Dualities during any 12-month period. Three, if your Essence changes (one before your birthday, one after your birthday, and another when the new year starts). If your Essence doesn't change, you have two Dualities, one for each calendar year.

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

Your Duality before your birth day in 2026 is 1 and 6

This year, you can expect occasional conflict between your ambitious 1 Essence and your family-oriented 6 Personal Year. The influence of the 1 can make you single minded about reaching your goals. Simultaneously, your Yearly cycle could often be dominated by relationship issues with friends, family, or co-workers. Your challenge Hafeez, will be staying connected to the caring nature of the 6, during a time your state of mind feels particularly independent and ambitious.

A 1 Essence during a 6 Personal Year often brings family issues to the surface (as every 6 year does). The 1 is goal-oriented, concerned with the self, and focused on success; the 6 sacrifices time and energy for others. This can create friction. Focusing on your work and projects will probably be easy. Your challenge will be to meet the needs and expectations of your loved ones, while actively pursuing your goals. This will take concerted effort. Even the strongest relationships can be adversely affected during the 1 and 6 Duality.

Circumstances will arise that bring this challenge to the foreground. In a nutshell: even if you are (generally) not in your most giving mood, that is exactly what this period requires of you.

Your Duality combination is favorable for business and career and provides great potential for growth. Your negotiation skills should be heightened, including handling legal matters if they arise. This is, in part, due to the ruthless side of the 1 teaming up with the empathic ability the 6 has to detect the weak spots in others.

You will probably find it takes little effort to motivate others, even bend them to your will. Although this can be positive when used ethically, it reflects another challenge to the 1/6 combination. Be cautious about manipulating or taking unfair advantage of those less savvy or in a weaker position.

Due to its focus on relationships and responsibilities, the 1 and 6 increases the potential for both positive and negative experiences regarding relationships. It is rare to go through this cycle without a powerful and memorable emotional experience. It is a period of choices, commitment, and the desire to pursue new experiences.

Your Duality after your birth day in 2026 is 4 and 6

Hafeez, when you read your 4 Essence and 6 Personal Year chapters, you may have noticed they have little in common. However, they do share an important trait: they are both realistic and practical (although in different ways). This makes it a better combination than expected, not only for the practical areas of your life - business, finance, household - but also for your relationships, even romance.

Your Essence affects your mindset and the way you feel about the situations you will encounter. Although it is efficient and detail-oriented, the 4 can be slow and rigid. Its plodding, methodical approach can cause frustration and make you feel like you are slogging through mud.

Your 6 Personal Year affects the circumstances and events you will face this year. Unlike the 4, the 6 doesn't get hung up on details and is much better at interacting with people. This will help the 4 speed things up and overcome personality conflicts and other relationship issues.

However, both influences tend to increase the pressure to get things done. The efficient 4 places much of its focus on career and business, and the sacrificing 6 attracts responsibilities and commitments. With so much attention devoted to tasks and obligations, you might feel a bit overwhelmed at times. Patience and persistence will be key to your success during this demanding period.

Another concern for the 6 is its tendency toward gullibility; its nurturing, sympathetic nature can make you more vulnerable than usual. Make sure to stand up for yourself.

Your greatest asset this year lies in your ability to connect with people. Romance and other close relationships are highly favored, and long-term commitments tend to work out well. Even co-workers and business partners are more likely to cooperate with you during this period.

Your Duality before your birth day in 2027 is 4 and 7

When you read about your Essence and Personal Year cycles, Hafeez, they may not have looked like a promising combination. However, when the 4 and 7 team up they inspire a number of deep and positive personal changes. This is one of the strongest combinations for intellectual and spiritual growth.

Normally, the 4 combined with almost any other number, prioritizes practical matters such as business, career, and finances. However, teamed with the 7, you could find yourself drawn to more idealistic and intangible interests, including some you may have considered eccentric, or brushed off as nonsense at a different point in your life.

The 7 inspires the recognition that there is more to life than either work or play. The 7 bends the

path of the 4 away from the practical/material side of life and directs it toward the spiritual, abstract, and philosophical. This influence increases your awareness and the potential for perceptive insight and understanding, if not wisdom. As your Personal Year number, it will deliver the circumstances you need to bring this awareness about.

Although you will still benefit from the sensible, efficient mind of your 4 Essence, you may not be as concerned with the aspects of work and stability it usually inspires. Still, looking back, it is very likely you will view this period as a time of breakthroughs in the way you view yourself and your relationship to the world around you. This is a year for growth, particularly on a personal level.

Although you will grow and become stronger this year, your relationships might not fare as well. With your focus primarily on your own needs, you may not be as responsive as usual to the concerns and priorities of others and have less patience for issues that distract you. Although your loved ones should always be considered, being a little self-centered may be just what you need right now.

PART VII: YOUR MONTHLY CYCLES

Monthly cycles follow each other in an orderly fashion; if your current Personal Month cycle is 1, the next will be 2, followed by 3, then 4, and so forth. However, this orderly pattern changes with the new year coming in. It is therefore possible to have a 7 Personal Month in December followed by a 5 Personal Month for January.

YOUR PERSONAL MONTH

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

Your Personal Month cycle for month is ~PERSY~ 5



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

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

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

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

Your Personal Month cycle for month is ~PERSY~ 6



September will force you to deal with the issues of responsibility and loyalty. Devote your time and energy to the needs of family and community. Become involved in some sort of activity that will benefit others financially. You will, and should be, concerned less with your own financial affairs, than with those involving others.

Be selfless and generous in all areas of your life. It is a time to forgive and heal. You are

highly aware of your bond with the people you love, as well as with neighbors and co-workers.

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

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

Your Personal Month cycle for month is ~PERSY~ 7



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

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

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

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

Your Personal Month cycle for month is ~PERSY~ 8



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

As always, when the 8 shows up in the chart, a certain amount of balancing takes place. Punishment and reward are both possible. If you have put out sincere effort, the reward will be there. However, for some people, an 8 month may bring bad news, after all, the 8 is balance, including the balance between effort and reward.

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

Your Personal Month cycle for month is ~PERSY~ 9



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

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

Your Personal Month cycle for month is ~PERSY~ 8



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

Your career is stable, with few ups and downs, but your finances are less secure.

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

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

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

Your Personal Month cycle for month is ~PERSY~ 9



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

You may cause some practical changes as a result of this, and even distance yourself from outdated habits or relationships. There may be some emotional turmoil connected to this, but the feeling of relief is more prominent. This is a tricky time in all areas of relationships. Your irritation threshold is lower than usual. Irrational demands and lack of patience from your side may bring on

feelings of guilt and you will probably find yourself apologizing more than once. You have strong idealistic, humanitarian, and spiritual feelings and may want to become more involved in some practical endeavors concerning one or more of these areas of life. However, you will probably postpone any active involvement for the time being, because you feel the time is not right.

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

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

Your Personal Month cycle for month is ~PERSY~ 1



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

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

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

A romantic experience brings passion and excitement either late this month or early next month.

Your Personal Month cycle for month is ~PERSY~ 2



Now the pendulum swings back from the insensitivity of last month to heightened awareness, especially of others. You are aware of the emotional subtleties that lie beneath the surfaces. You take nothing for granted. Your wisdom and diplomacy will surprise people and prevent several situations from becoming explosive.

Relationships with both subordinates and higher-ups will improve. You receive support and are

well-spoken of. Your intuition is keen; rely on it and respect any premonitions you may have. Someone you meet sparks your interest, but you may find that the person is unstable and fragile. You play the role of teacher and counselor in this relationship.

Your understanding and intuition also offer you the means to heal formerly difficult relationships this month.

Your Personal Month cycle for month is ~PERSY~ 3



The month of May is an excellent time for leisure and play. Take time off and, if possible, go on vacation. Get in touch with the inner you, daydream, and share those feelings and thoughts with someone you trust. Your need for others heightens.

You sense changes on the horizon, but feel you are in limbo, waiting for events to provide a new direction. Seek the advice, perspective, and insight of others.

You continue to make a good impression on those you work with, but not because of enhanced sensitivity and awareness, as was the case in April, but because of your ability to express yourself well and motivate others to see things your way. Be careful not to become manipulative.

This is a "lucky" month. You're in the right place at the right time and coincidences will occur in your favor. You are more attractive to others than usual and may receive some interesting proposals.

Your Personal Month cycle for month is ~PERSY~ 4



June may prove to be the busiest month of the year. Work is demanding. Responsibilities and duties could become frustrating. You've got to stick to the routine and, consequently, you may become bored with your environment. Your energy level is high, and you want things to change. Reorganize your personal life.

Manage your time more efficiently. Work on the house or garden so that you can enjoy improvements in your environment as well as your work life.

You are more serious this month than you were last month. Don't take chances in financial affairs. It is better to save than to spend. Open your heart to your loved ones. They may sense your preoccupation with work and details and need you to reach out to them.

Your Personal Month cycle for month is ~PERSY~ 5



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

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

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

Your Personal Month cycle for month is ~PERSY~ 6



With August comes stability and quiet. There is recognition and respect at work, but also the possibility that someone else takes credit for your effort. Apply yourself diligently. Responsibility and duty rule this month. There is financial gain, probably from a source other than work.

Your family and friends need your love and attention; give of it freely. Especially give your time and advice to a younger person. There is a lot of love that surrounds you this month, but you may not be aware of it. Your attention is focused inward and you may want more time alone than you actually have. Maintain balance. The people close to you need attention and you should be there for them. Your spouse or romantic partner requires much of you this month, too, and your relationship will deepen as a result.