

Mary Shea's Planets in Solar Return Report

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Dana Gerhardt 397 Arnos Road Talent, OR 97540 dana@mooncircles.com 541-535-7631

What is a Solar Return Chart?

A solar return chart is a chart erected for the time that the transiting Sun returns to the position of the natal Sun. Approximately once every year the transiting Sun goes through the entire zodiac, every degree, minute, and second of each sign. When you are born, the Sun in your natal chart has a specific position in the zodiac. This position can be measured exactly. At some point in time during each subsequent year, the transiting Sun returns to this natal position, conjuncting your natal Sun. The date and time when the conjunction occurs down to the exact second of arc is the time of the solar return chart—which may or may not occur on your actual birthday. A chart is then calculated for that date, using the time (of the transiting Sun's return to your natal Sun's position), and your location (longitude and latitude) at the time of the conjunction.

Tropical, Placidus, Nonprecessed Solar Return

There are many different types of solar return charts: tropical, sidereal, precessed, and nonprecessed. This report is based on research using tropical, Placidus or Koch, nonprecessed solar return charts. Interpretations are very similar to natal interpretations and this should make the material more understandable to both the professional and amateur astrologer.

Note from Dana Gerhardt: The Solar Return Location

Along with many other astrologers, I prefer to calculate the solar return chart for your current residence—where you will be living during the solar return year. Since this is where you will be moving and acting, the chart for this location seems to have the greatest influence. But it is also popular to calculate the chart for your exact location at the time of the Sun's return. In fact, some astrologers believe you can actually improve your luck for a particular year by spending your birthday at a location that gives you a better solar return chart. This practice is hotly debated amongst astrologers. Some believe it's just a marketing device—a cynical scam that allows astrologers to make extra money by promising better years through optimum birthday locations. I spoke with Mary Shea about this matter. Her opinion was that selecting a special location for your solar return can be effective because of the power of your intention, especially as it reflects your exercise of choice and free will. This does make some sense—but it seems to me that the logic here is that it's the intention that's powerful (more than the special location). To that end, you can also formulate positive intentions for the solar return using your residence.

I do not have the definitive answer to the question of location. My own teacher believed that once you returned from a special location, you would be under the influence of your residence solar return. And I have found that these charts generally ring true. You can also calculate the chart for your natal birth location even if you no longer live there. The natal location solar return chart is not as definitive as the relocation solar return, but it can

give you good information. The natal location solar return is like a progressed or solar arc chart; you are born with it. Therefore, a natal solar return cannot and will not reflect any free will choices you might have made regarding where you live or where you are when the sun returns. It is a good chart, but it does not mirror the whole picture, especially if you have moved a great distance.

Period of the Solar Return's Significance

The significance of the solar return runs birthday to birthday with a three month overlap at the beginning and end of each year. The symbolism of the new solar return can be felt as much as three months before the birthday by very intuitive people. Usually, at this time, one becomes aware of new directions, opportunities, and problems. Many times there is even an event exactly three months before the birthday which triggers awareness and signals the beginning of the new solar return. This event is usually very much related to the new solar return and very much out of context with the old one. If you have plans to travel overseas during the three months before your birthday, do not look for the event in the old solar return even if you have been planning to take the trip all year. The old solar return will probably indicate the planning stage, but the new solar return will indicate the trip. The trip itself illustrates change, and since it occurs in the three months before your birthday, it will most likely be indicative of the new solar return chart.

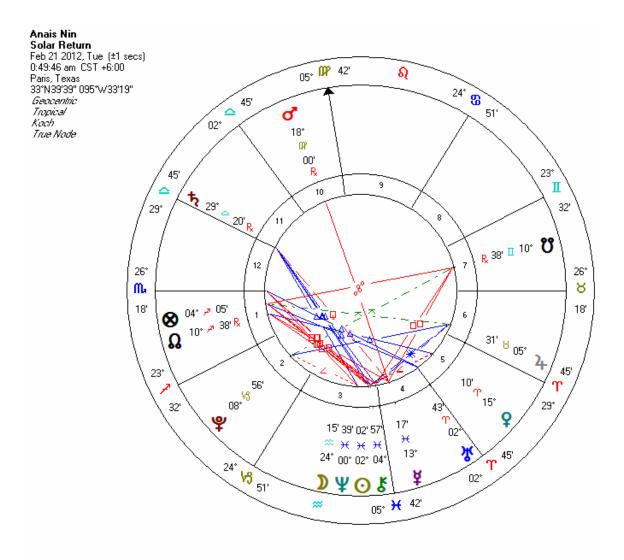
On the other hand, the significance of the old solar return may not feel passé until three months after your birthday. The old themes and issues which you have worked with for the year should begin to lose their importance just as the new solar return starts to manifest itself. As your attention naturally shifts to new themes and issues, previous concerns are phased out. This is especially true if you experience a sense of completion relevant to the old tasks. However, there are times when the old solar return drags on. If you are working on a major project for the year, it may be impossible to complete it within the one year time span. If you normally procrastinate and avoid making decisions, tasks associated with the old solar return can easily last past your birthday and into the first three months of the new solar return year. Unresolved issues carried over from year to year become stumbling blocks to further advancement and development. Individuals who consistently avoid facing the real issues in their lives accumulate major problems which are very difficult to handle.

The important thing to remember about solar returns, and life experiences in general, is that they are part of a cumulative process. The more attentive and productive you are this year, the greater your options next year. The less you accomplish now, the more limited you will feel as time goes by. Unlike transits which can seem disconnected and singular, solar returns are closely aligned and can easily be viewed as building blocks, one upon the other, year after year. For this reason, each year becomes important and each task has a history and a future. The rhythmic pattern of the solar return helps us to see this.

The main transitional month for the change from the old solar return to the new solar return is the month directly preceding the birthday. Issues related to the old solar return

are resolved at this time unless they drag on (as explained above), or they are part of the new solar return as well. Issues related to the new solar return become more pressing during this transitional month and are certainly full blown by the birthdate. Sometimes the new solar return simply gains strength during the three months before your birthday and sometimes it comes in with a bang on or near your birthday. Rarely does it happen that a solar return chart starts to change manifestation later in the year. Themes in the chart usually persist for the entire year, but once in a great while one new theme will appear later than expected. In every case, the new theme can be seen in the solar return chart, yet it lay there inactive for some unknown reason. An external event is the triggering mechanism used to activate this inert awareness, and the event generally occurs within the three months following the birthday. It can be hypothesized that unconscious factors help to avoid full involvement with this new issue until such time as it is associated with an external event of importance and thereafter becomes very obvious.

Planets conjunct a house cusp within a few degrees may be read in both houses. It is especially important to read outer planets in both houses since they eventually transit or retrograde into the other house, indicating dual or shifting concerns during the year. The more planets that are in a solar return house, the more emphasized that area of life will be during the coming year, especially if the Sun is one of the planets present. Four or more planets in any one house indicate a strong need to be involved with those themes and issues. But the individual may become so focused on this one area of life that perception is distorted and these themes are overemphasized. He or she may not want to think about anything else or accomplish tasks in other areas. The overloaded house becomes a symbol for obsessive preoccupation or emotional overload.



ELEMENTS, MODES, QUADRANTS, AND RETROGRADE PLANETS

Well Balanced Modes and Elements

When all of your elements and modes are balanced (meaning that there are no more than four planets and no less than two planets in any element or mode) this indicates that your thinking and actions are based on careful consideration of data from several sources of information. You are able to weigh physical, rational, emotional, and spiritual information when you are making decisions. You tend to be conservative rather than rash in making changes, even though you are open to change. At times you may be indecisive since you must take so much information into consideration; however, it is more likely that you will look at issues from all sides and not be overly influenced by any one personality factor.

Mars is retrograde

When Mars is retrograde in the solar return chart, the individual must work with the

process of self-motivation. This is a good time to work on a long-term project, especially one involving the need to repeatedly push yourself toward achievement. You are the motivating force. No one else can get you to move. It is very unlikely that you will be motivated by others since personal goals will seem more important than the conflicting goals of others. If you cannot motivate yourself or direct your energy in a useful manner, you will feel listless and tired. This is an extremely useful retrogradation for those who are goal-oriented; unfortunately, it can be a very counterproductive placement for those who are not.

The way you choose to handle anger is symbolized by Mars retrograde. Usually, there is a desire to avoid confrontation and conflict. You may be unable or unwilling to express anger outwardly. Furthermore, you might find it difficult to be openly aggressive or even assertive given the situations you are involved with. If this is so, you could resort to passive-aggressive behavior or manipulation if it seems impossible to deal with a present situation on a rational level. For example, if you are taking care of a cantankerous and senile relative, confrontation and rational discussion will not improve your relationship, but refusing to engage in conflicts and stressing the humor of the situation may. You can manipulate your way around the old coot with love and understanding in your heart. Having Mars retrograde in a solar return chart signals the need to reassess the appropriateness of anger and conflict in certain situations where it may actually be totally useless. It is not the answer to all situations and you can learn to use other tactics.

If you are involved in difficult circumstances, you may not defend yourself against the criticism of others. And in fact, you could see yourself as responsible to some extent for the situations you are involved in. This is a time when you are more apt to get in touch with the role you, yourself, play in creating stress. You could blame yourself and be very self-critical of your own behavior. Positively, we can look upon this year as a time when you are more apt to see self-defeating situations and take corrective action. It is fairly common to realize the existence of at least one self-defeating situation or personality pattern during the year.

Mars retrograde, at its worst manifestation, can have a self-destructive interpretation. It is possible that you will place yourself (through your own doing) in a situation that causes you difficulty or pain. You will have the ability to withdraw from the situation, but might choose to remain throughout the solar return year. This may sound like a horrible manifestation, but it is not necessarily so. A few examples may help to clarify the meaning of Mars retrograde. One client forgot to use birth control and became pregnant at an inopportune time. She was the cause of her situation, and she chose to completely rearrange her life and have the child. Another client refused to accept that her two best friends were lesbian lovers despite the evidence to the contrary. Her inability to admit this to herself caused her unnecessary anxiety and tension. In each of these instances, the issues and difficulties were self-imposed and controllable in one way or another. The house placement of Mars will relate to the self-defeating or self-destructive attitudes and may symbolize this negative behavior in relationships, career practices, financial responsibility, etc. If one concentrates on the issues, solutions can be found and there will be no need to remain in compromising situations.

THE SUN IN THE SOLAR RETURN CHART

Sun in 3rd house:

The Sun in the 3rd house of the solar return emphasizes your intellectual abilities and mental stability or the lack thereof. Intellectually, this is a time to gather information. Your mind is very active and you will want to read everything, know everything, and think about everything. Ideas abound and you are open to looking at life from a new perspective. But organizing your mind may be difficult, which is why this is a good time to study, write down your thoughts, or purchase a computer.

One way or another, your mind plays a crucial role in the events of this solar return year. The mental processes are key to the activities you are involved in, or central to the major problems you encounter. Your mind can work for or against you, and make or break the year. Acquiring knowledge may be the main focus of your attention and it is certainly advantageous to learn as much as you can during this time by attending school or taking a course. But you can feel intellectually inferior or frustrated by your educational attempts if you allow nervousness, indecision, and impulsiveness to affect your ability to think clearly and logically.

Mental instability is a possibility with the Sun in the 3rd house of the solar return. The Sun here is an even stronger indication of depression than Saturn. Depression, anxiety, irrational thinking, confusion and neurosis are possible extremes. Your mind is working overtime, and if you do not direct your thinking toward meaningful or educational pursuits, mental difficulties can arise.

You are probably more interested in thoughts than feelings this year (depending on the position and strength of the Moon and Pluto in the solar return chart). The Sun in the 3rd signals an emphasis on the thinking processes, so you will spend more time thinking about feelings than actually feeling them. Feelings will be analyzed and dissected rather than felt as you try to understand them from an intellectual perspective. This is not to say that you are cold this year, but you will have a greater tendency to screen your feelings and make logical decisions rather than emotional ones. You may find it difficult to integrate what you feel with what you think. If this is the case, unconscious material may compete with rational thoughts for control of your thinking processes.

The Sun in the 3rd can also show community involvement or activism. It becomes important who your neighbors are and what your neighborhood is like. You can expect to be more involved with those around you. This can be on an individualized level (one neighbor needs your help or one neighbor creates a problem) or this can be on a community level.

All means of communication are stressed, and you might want to work on your communication skills to increase your effectiveness with the spoken or written word. Some individuals will even take a course in communication-related topics such as effective listening, resume writing, advertising, etc. This is a time when you are more

likely to use the telephone or the mail system regularly to communicate with people.

Sun Aspects Neptune

Neptunian aspects to the Sun indicate that the native is growing more intuitive and more sensitive. This sensitivity will eventually lead to a greater compassion for other human beings and a better understanding of relationships. Individuals become less egotistical and more vulnerable during these years, since they are likely to be confronted with their own human frailty or that of someone close. Involvement with alcoholism, drug abuse, martyrdom, dependency situations, and savior-victim type relationships is the more negative manifestation of this aspect. For some individuals, being less egotistical results in an unstructured personality which lacks control, certainty, and direction. More positive manifestations include helping those in need, becoming more intuitive, and growing less concerned with selfish interests.

Sun Aspects Saturn

Sun-Saturn aspects in the solar return chart tend to imply a sense of structure. Whether this structure becomes supportive or restrictive is up to the individual's ability to handle Saturnian issues in a positive manner. This is not meant to be a depressing time, but it does entail stark realism. Accurate perceptions of existing situations are essential to either accepting or changing future expectations. The refusal to accept responsibility for one's own life situation or to work within obvious limitations can lead to frustration, isolation, and loneliness. Limitations are not an essential characteristic of Saturnian aspects, but denote a need to be more realistic and patient. Changes are slow and involve careful planning, hard work, and discipline. Many times a major project is being worked on for most of the year.

Sun Aspects Jupiter

Although Jupiter transits a new sign every year, Sun-Jupiter aspects do not occur in every solar return chart. The major task associated with Sun-Jupiter aspects is expansion of the personality into new areas of expertise. Hopefully, this expansion will be consistent with the individual's philosophical beliefs and spiritual goals. Jupiter's sign may be significant in some way, though usually it is the house placement that is important. For example, Jupiter in Capricorn can suggest a preoccupation with materialism. If Jupiter is also in the 4th house of the solar return chart, the individual may be looking to buy a bigger house in a more prestigious neighborhood. The main danger associated with this planet is a tendency toward excessive behavior and a refusal to curb personal needs and desires in consideration of others. Beneficial opportunities are associated with Jupiter; however, there is no guarantee of a positive return. You can augment the possibilities through enthusiasm.

Sun Aspects Moon

Sun-Moon aspects indicate either compatible external and internal goals, or a lack of

agreement between the conscious and unconscious levels. Depending on the aspects and the individual's ability to integrate diverse needs, this can be a time of harmony or conflict. Common themes involve domestic and career needs. These two areas of life will complement each other or divide the individual's attention in a stressful way. Negatively, career moves may disrupt the family. Reputations thwart ambitions. Domestic responsibilities disrupt your work schedule. More positively, changes in the home coincide with professional moves. As children go off to college or school, parents are advanced to new positions. Relocations are welcomed by all family members. The unconscious need for emotional fulfillment is played out consciously in the external environment.

THE MOON IN THE SOLAR RETURN CHART

Solar Return Moon in 3rd house:

The Moon in the 3rd house is a sign that emotional influences compete or unite with rational thoughts for decision-making power. The interplay between these two levels of thought, the conscious and the unconscious levels, is key to the pattern of growth. If you depend too much on the conscious level, you might be trying to suppress or analyze your feelings before they are even apparent. This will not work. Feelings just are, and must be appreciated as they exist before symbols emerge and they can be understood. On the other hand, you may feel more ruled by unconscious urges than clear-headed rationalism. Within this scenario, feelings overwhelm common sense and burst into the open when you least expect it. Freudian slips are possible despite your conscious efforts for restraint, and you inadvertently say things that were better left unsaid. Although these comments honestly reflect your true feelings, they go too far and reveal more than is in your best interest or the best interest of others.

The key to working with this placement is understanding the need for conscious and unconscious appreciation, integration, and consensus. This is not the time to depend totally on either conscious thoughts or feelings. It is the integration of the two levels of understanding which is most informative. Emotions will be the basis of learning, but once feelings have reached the surface, it is most insightful to understand them within the context of the total experience, both rational and emotional. For example, if you attend group therapy sessions during the year, you will focus on the psychological meaning of what is being said rather than the actual physical details. However, once the emotions have risen to the surface repeatedly, patterns of response will be intellectually understood.

The combination of an emotional planet in a rational house can also indicate that you get mixed messages. You may not be exactly sure when you are thinking and when you are responding from the gut level. You may even be of two minds, especially regarding a relationship. Your heart tells you one thing while your mind tells you another. Competition, rather than integration, is possible in those who do not work towards comprehension. Positively, this is a strong combination for those who yearn to integrate feelings and thoughts, and experience life as multidimensional yet whole. If you are a writer, artist, psychologist, counselor or holistic practitioner, the placement of the Moon

in the 3rd house can indicate that you experience the conscious and unconscious mind as a unit working together. The artist can use creative projects to explore and understand emotional themes. If you are a counselor or involved in therapy yourself, you can use the conscious mind to decipher and interpret unconscious messages. Used wisely, mixed messages can lead to great insight.

You can become a more public personality, especially in your own neighborhood or area of expertise. For example, one individual with the Moon in the 3rd house of the solar return had been working for a large organization. He then started his own business and began pushing his own products. He was lifted from the obscurity of the company to a more public position. What you do and say will become more noticeable this year. Your demeanor and presentation are important. You can make a lasting impression on those who see or hear you in a public capacity. You may even be a role model for others. Therefore it is important that you maintain a good public image and reputation.

Neighborhood selection is important to those who are thinking of purchasing a home. If you are already settled, this is a good time to become more involved with your neighbors and community associations.

Moon Aspects Neptune

Moon in aspect to Neptune can show increased sensitivity to life's subtleties. While Pluto-Moon contacts show a greater insight into psychological influences, manipulative games, and a need for self-control, Neptune-Moon contacts indicate a greater sensitivity to feelings and needs that are not expressed openly yet bind us all. There are both positive and negative manifestations suggested by Neptune aspects to the Moon.

Negatively, you can be misinformed or even lied to, especially if someone is actively trying to deceive you. However, it is more likely that you will deceive yourself when there is someone important in your life whom you do not truly want to understand. This other person may be a family member or someone you are emotionally involved with. Neptune's house position will give you a clue. If someone's actions mystify you, making you feel the relationship is insecure, it's very likely that you do not have a realistic perception of this person, and possibly do not want to know the truth. The definitive truth might be more threatening than the mystery, so you allow the situation to remain clouded and do not challenge misconceptions. Since much is left unsaid and assumed, you try to fill in the gaps with your expectations rather than realistic assessments. Disillusionment is always built on dreams rather than the truth. You may not see things as they really are, but only as you hope they would be. This continuing lack of accurate information leads to further confusion and fantasy, and is compounded by emotional estrangement. You, yourself, may not be in touch with what you really feel. Anxiety and excessive worry can be signals that your perceptions are not an accurate reflection of reality. It is perhaps fair to say that intuitive insights were never meant to augment expectations. This may represent a misuse of this newfound sensitivity.

Moon-Neptune aspects are meant to symbolize intuitive insights, spiritual ideals,

and one's greater sensitivity to the commonalities we share. We all suffer from human frailty; Neptune symbolizes our ability to identify with others, and see their failings as well as our own. True understanding supersedes any judgmental attitudes and paves the way for a meaningful exchange. Idealism and putting others on a pedestal diminish realistic achievements which might have been accomplished in spite of human weakness. Idealism and unrealistic expectations are defenses used to avoid facing frailties and humanness we do not wish to see.

Positively, Moon-Neptune aspects imply connections; connections to each other and to the Universe as a whole. We can foster and improve these connections by understanding, accepting, and helping each other to progress as a whole toward a better existence. This is a good time to accept people as they really are, weaknesses and all. You will probably be involved in situations which give you the opportunity to increase your understanding or insight into others. As long as you do not make demands or have unrealistic expectations, you should be able to retain honest emotional contacts with those around you.

You may actually care for someone who is ill or disabled, or you could simply care for another person more than you care for yourself and your own welfare. Moon-Neptune aspects are a sign of self-sacrifice. It is common to see this aspect in the charts of new mothers. The demands of caring for an infant involve a certain amount of self-sacrifice. If you work full-time to put your spouse through school, you might also have this aspect.

Self-sacrifice does not necessarily mean martyrdom. Moon-Neptune aspects in the solar return indicate that you are able to help others because you truly understand their situation. You are also able to handle emotional uncertainty. You accept relationships which are not clearly defined, and you are able to give without a guarantee of return. Going with the flow means accepting insecurity as a natural by-product of your situation. With Moon-Neptune aspects in your solar return chart, you need to be able to function during times of uncertainty and handle the insecurities that go with them. You need to develop trust.

Moon Aspects Saturn

While the Moon in aspect to Uranus suggests an inability to suppress emotional information, Moon-Saturn aspects are more closely associated with emotional control. If you are involved in an important project which you feel must be completed, you can work despite any emotional strain. You take your commitments seriously and will enforce restrictions on your own behavior or suppress feelings in order to get a job done. This is a time when responsibility wins out over emotional expression. For example, a high school senior pushed himself in his chosen sport. He practiced when he was tired and missed a number of social events during his senior year, but he was able to set a goal and work toward it. He knew the importance of his talent and worked hard to develop his potential fully.

Feeling that you can only depend on yourself and must take responsibility for your

own welfare is characteristic of Moon-Saturn aspects. This is a time when you will be asked to make decisions affecting you emotionally. These decisions will have some bearing on your future sense of fulfillment (such as attending the school of your choice, or entering a particular career). You might have to make these decisions on your own if others are not involved, supportive, comforting or interested. They are either absent or for some reason unable to help you with the task at hand. At times, you may feel lonely. If you cannot depend on others, depend on yourself, your own resources, and abilities.

Someone who started her own day care center had a Moon-Saturn aspect in her solar return. She worked alone to set up the center since she did not have an assistant. Her husband was fearful of the financial commitment and was less than supportive of her new business venture. There were times when she wished she could share her fears with someone who really understood.

Major decisions are made only after careful consideration, and may be associated with some sadness or stark realization. Emotional implications are likely. You may have to give up something to get something. Options may be limited, and you might have to choose from an either/or situation. Suppose you wish to move to your own apartment. Although you wish to move quickly, the particular apartment you wish to rent might not be available until later in the year. You can either wait or settle for something else. In the long run, the delay could be beneficial.

MERCURY IN THE SOLAR RETURN CHART

Solar Return Mercury in 4th house:

Mercury in the 4th house suggests that you should make long-range decisions regarding your future financial security and stability. You need to provide for your own retirement through a savings account or retirement plan. Reassess your present financial arrangements to see if they are adequate for your future needs. Mercury by itself does not indicate difficult problems in these areas, only a mental focus on a secure future.

You are also likely to make decisions about your home or present living conditions. Will you fix up your present home or will you move to another? Is your neighborhood run-down? Does your present home meet your immediate needs and will it also meet your future needs? This is a good time to make long-range plans and assessments which will affect your living conditions this year and in coming years as well. Decisions will be based on a rational reassessment of your present situation and a need for domestic contentment. If you do not presently own a home, you may conceive a plan that will make home ownership possible. Regardless of where you live, you will want to analyze your use of space or redecorate. Any type of redecoration or renovation usually involves great planning and will not be done on the spur of the moment.

You will reflect on your past, your childhood and your relations with your parents. You may learn new information which will give you a different perspective on past events, feelings, and relationships. If your parents are elderly, you may have to make decisions for them concerning their care and future security. Communication with family

members may be important. You can coordinate or take part in a family project. If you are alienated from certain relatives, this may be a time when you wish to reopen lines of communication.

If you are a parent yourself, you should be concerned with your ability to parent effectively. This is a good time to gather information or join a discussion group that emphasizes the techniques and problems associated with raising children. Become aware of your assets and shortcomings as a mother or father. Realizations can lead to a search for new information and new ways to handle situations.

Mercury in the 4th house can also indicate an emphasis on the relationship between the conscious and unconscious mind. You may be actively investigating and analyzing your emotions. As the year progresses, it becomes easier to discuss those feelings with others. Obviously this is an excellent time for therapy, especially for those who find it difficult to think clearly and logically. Psychological complexes may intrude on rational thought processes. For some individuals, conscious/unconscious communication will include obsessive thoughts, irrational feelings, and anxiety attacks. These conditions may be mild and involve a need to listen to suppressed information or emotions. Vocalizing your true feelings will help.

Mercury Aspects Mars

Mars-Mercury aspects suggest an energetic thought process. This can be a time of great mental energy and an active search for knowledge. Your mind should be quick and alert, though not necessarily highly retentive. Learning can be very exciting and self-perpetuating even if you study alone.

What is great for the learning process may not be so advantageous when making decisions. The speed normally associated with Mars may indicate that you are impulsive and quick to jump to conclusions. You may not take the time necessary for careful consideration or thorough research. Instead, you may choose to handle situations with gut-level reactions rather than considered responses.

Mars-Mercury combinations imply assertive ability, but at their worst, these aspects can suggest aggressiveness and great anger. Ongoing conflicts and daily confrontations may occur with very negative manifestations. Those with strong tempers may have trouble controlling their anger. In the heat of the moment, they will say things without thinking about the consequences.

Old unconscious anger and resentment may fuel present conflicts. You may not be fighting for what you believe is right in this situation; instead you fight because you have been wronged in the past. Focusing on angry thoughts and acting out conflicts can be a terrible waste of a good mind. Mars-Mercury aspects show that thoughts can be put into action. Get motivated. Use this time to accomplish many things. Let your experiences teach you along the way.

Mercury's relationships to the other planets in the solar return chart indicates how information is gathered, assimilated and integrated into attitudes that persist for most of the year. How easily this is accomplished, and in what manner, is suggested by the aspects. What you are actually thinking about is indicated by Mercury's house placement. The important thing to remember about Mercury's placement is that it is indicative of a mental exercise only. Alone in a house, Mercury can show mental preoccupation without psychological pain or physical consequences. It suggests the ability to make decisions only, and may not be a clear indication of action in any particular area.

VENUS IN THE SOLAR RETURN CHART

Solar Return Venus in 5th house:

Venus in this house can be indicative of a love affair, especially if the Sun and/or Moon are also in the 5th. Generally, the more planets in the 5th house with Venus, the greater the possibility of romantic involvement. Although any 5th house relationship can lead to marriage eventually, for the present it will probably remain an affair. For those who are already married, these aspects and placements suggest that children or outside involvements disrupt your already existing relationship.

Venus in the 5th house does not always mean romance is imminent because this is also the house of self-expression and greater personality diversification. A positive evolutionary cycle of increasing self-confidence, coupled with increasing self-expression, is associated with this placement. It's a good time to gain confidence in your abilities while trying something totally new. This year can be very creative, productive, and encouraging. Self-expression is not limited to artistic endeavors; one individual founded a nursery school with Venus in the 5th house. The medium is not important. What is noteworthy is the growth in self-confidence that accompanies the increased self-expression.

This is a good year to spend extra time with your children and relate to them in a more positive way. If you have had difficulties with your children in the recent past, your relationship may improve during the coming year. Venus taken out of context and by itself can indicate improved conditions according to its house position. Children who have had problems with school, siblings, or adjustments to relocations and social situations, may appear to be making more progress during the year. It is also possible you are better able to understand their problems and take appropriate corrective action. This placement may be mutually beneficial for both parent and child. If you do not have children of your own, you may still be involved with children in one way or another.

MARS IN THE SOLAR RETURN CHART

Solar Return Mars in 10th house:

Mars in the 10th house suggests an aggressive business style or energetic attitude towards career tasks. Many times the individual with this placement realizes that he or she must work harder during the coming year either to get ahead or stay ahead.

Competition from other businesses or co-workers can provide the impetus towards greater productivity, but many times the individual is only in competition with himself or herself. There may or may not be a specific change in the work environment that indicates this need to switch into high gear. Internal signals are as likely as external motivations.

This is a good time to focus on career ambitions and use the energy surge for both immediate career goals and long-term developments. During the year, you should take the initiative and capitalize on your ability to be self-motivating. Projects that require originality, independent work and/or aggressive action are suited to your style. Try new techniques, tools and directions. Use this time to initiate a project or start your own business. Professional success can result from independent efforts, and as a rule, you will prefer working alone. Specific situations which are consistent with this interpretation include: working on a commission basis and trying to land the "big deal"; attracting new clients, particularly those requiring active pursuit; and starting a new business or relocating an old one to a new area, since you must hustle to make things work, break even or move ahead.

Those who cannot find a positive outlet for this energy surge will feel frustrated with their present employer or career responsibilities. If you are not self-employed, or do not have the freedom to work independently, clashes with authority figures are likely. In some instances you can be motivated by your boss's demands, but generally, tension between you and upper management can build into a stressful situation for one reason or another. High pressure situations and workaholic tendencies are associated with this placement and if your boss is too demanding, your workload can be overwhelming or even impossible. You can accomplish a lot this year, but do not do so at the expense of your mental or physical health. Do not allow workaholic tendencies to prevent you from going on vacation. It is important that you practice relaxation techniques and take time off. It is also important to learn to control, deflect or address tension-producing issues.

In very negative situations, the stress at work is exacerbated by unreasonable or difficult authority figures. It would be best if you could work alone, since you may not like working for, with, or under anyone. The natural creative energies will be more evident if the motivation is internalized and allowed to flourish, but this is not always the case. If you must deal daily with an argumentative boss, you need to look at your professional priorities and reassess your options.

In the most positive manifestation, energy is expended toward professional achievement, but if the road to success is blocked, extreme frustration will follow. Making job or attitude changes can be the only way to open doors to more positive opportunities.

Although the 10th house is associated with career choices, this is also the house of the destiny path. New personal directions are possible while Mars is placed here, regardless of whether or not these new directions are directly tied into career choices. Occasionally this placement shows that you are able to go on in life alone. This is

particular true for those individuals in the midst of a divorce. The ability to function independently while pursuing a course of action which can have a major effect on the life path is an interpretation consistent with Mars in the 10th house of the solar return chart.

JUPITER IN THE SOLAR RETURN CHART

Solar Return Jupiter in 6th house:

Generally, your job tends to get both easier and more enjoyable while Jupiter is in the 6th house. How this comes about varies. Working conditions can improve and good co-worker relationships are possible. Friendly interchanges with clients, customers, fellow employees, and the cultivation of a helpful attitude could prove very beneficial to you personally and the general climate of the office. During the year, physical as well as attitudinal changes specific to the environment can enhance your surroundings, making them more pleasurable. For instance, your office might become smoke-free, you might move to a bigger or nicer location, or new procedures could streamline your workload.

You function at your best when you are given the freedom to handle tasks in your own way and at your own speed. Flexible schedules might be instituted, allowing you to set your own hours. This flexibility may arise because of your position, seniority, or changes in office policy. You may want to take time off or cut back on hours, which should not be a problem unless Jupiter is heavily aspected, implying a complicated situation. With this placement, the workload is often shared with co-workers who cover for you while you are gone. It is also possible that the job situation is such that you can easily take time off. You might need to do this to handle other pressing responsibilities.

Job benefits, incentives or awards are possible with this placement, and you can benefit directly or indirectly from your position as either boss or employee. Rewards can be monetary, as in a promotion or raise, or otherwise (e.g., travel). Opportunities arise for advancement or on-the-job training. Watch for these and take advantage of them.

The daily running of the office either competes with or contributes to career goals. The problem here is that you will not be pushed to complete long-term projects and daily short-term projects will interfere. Motivation is a problem when a laissez-faire attitude exists.

Health improves as long as you do not overindulge or make excessive demands on your body. The possibility of your health improving is most noticeable immediately following a difficult year punctuated by health problems. New or old difficulties arising during the year are generally directly associated with present or past overindulgences. Excesses of all kinds are a danger, even sudden and excessive exercising since you may push yourself to the point of injury. Included also are alcoholic and dietary excesses. Because of the tendency toward overeating, you can gain weight, but it is just as likely, and perhaps even more so initially, to try to eat a nutritious well-balanced diet. This is the time to pay more attention to what you are eating. Becoming mindful and better informed will make you an educated consumer. Since Jupiter rules higher education, you may be less likely to eat junk food and more likely to eat foods that are good for you.

Unfortunately, Jupiter's negative manifestation is the inability to exist for long in a state of moderation. Jupiter in the 6th is a perfect set-up for "yo-yo" dieting. You may lose a lot of weight, only to gain it all back if you have not assimilated the knowledge which originally created the loss. It is knowledge that supports your most positive actions and establishes a sense of balance and moderation leading to good health. Creating natural limits through educated responses to stimuli is the task of this placement.

SATURN IN THE SOLAR RETURN CHART

Saturn in 11th house (within 3 degree orb of 12th house)

Saturn in the 11th house indicates a need to reassess goals for the future. The goals you presently hold are no longer practical in light of new situations you are moving into or new information you are receiving. They are outdated either because of external changes in your environment or internal changes in your personality. Perhaps they are now inconsistent with your present or future needs for fulfillment. A lack or loss of goals can be implied by Saturn in the 11th house, but generally as old goals prove unworkable, new ones will arise to take their place. It is only rarely that the individual decides to take a year's vacation. Working mothers who take a year's leave of absence from work to care for a child sometimes have this placement.

Now is the time to rethink your future and take corrective action where necessary. A new college graduate, also a new army wife, followed her husband to Germany where she discovered she was not allowed to work in her chosen profession despite her degree. She had to rethink her goals for the coming year while overseas. Those who are newly divorced must also rethink their goals in light of their single life-style. This can be a year of great accomplishment for those who settle on a direction quickly and move steadily toward achievement. The new goals you develop tend to suit you better than the old ones, but they need a great deal of work to become a reality. Saturn is the ruler of hard work, practical applications and realistic ventures.

Working with a group of people may give you a better sense of discipline and organization than you would have on your own since you are more likely to take on extra responsibility. You can work harder for the sake of group goals and the extra push might prove ultimately beneficial for all. One astrologer with this Saturn placement taught a group of other astrologers a particular astrological technique and eventually used his organized notes to publish a complete course. However, group dynamics can be cumbersome. You might feel that your individual opinions and identity are lost because of the democratic process and the need to conform. There will be times when you disagree with group leadership or direction. Even if you are the leader, your ideas and opinions can still be watered down by the need for agreement. But working with a group might help you to get off the ground and push you toward making your goals a reality.

Friendships can be lost during the year and there are several possible reasons why this might occur. Most commonly, either you or your friend move, relocating at a great distance away. If you and your husband, wife, lover or partner are splitting up, friends

will tend to fall into either camp. They drop away if they were primarily connected to your mate or set on seeing the two of you as a couple. Serious or older friends are also indicated by this placement. Those friends who were mere playmates tend to be less prominent as the year wears on. Your focus is more on business relationships geared toward making connections than on casual friendships. Obligatory friendships (more commonly seen in the business world) are possible.

Money from your career may decrease this year, especially if you are pursuing a goal that cannot be financially lucrative, at least in less than one year's time. Long-term goals tend to be more consistent with this placement than short-term goals or immediate compensation. In this sense, you may work harder for the same amount of money or even less. Wage freezes are rare but possible; raises may be delayed during the year. For any promotion, you may have to assume extra responsibility to receive any monetary increase. Volunteer work can also be implied by this placement.

Saturn within 3 degree orb of 12th house

Saturn in the 12th house implies the presence of unconscious blockages which must be overcome. Failure to overcome these inhibitions will lead to limitations in what would usually be considered normal activity. The emotions governing these limitations are fear and guilt, and breaking free generally involves much anxiety. You must face your own fears before you can go on with the maturation process, since presently they prevent you from branching out and taking risks when you should develop greater freedom of movement. Frequent fear issues include, but are not limited to: fears of not being loved or being rejected; fears of inadequacy with a constant need for reassurance; fears concerning sexual performance or orientation; and fears of losing control or being overpowered. Many times the fear-producing issue is ill-defined and ill-founded, but supported by self-defeating attitudes, free-floating anxiety, and heightened vulnerability. For these reasons, fears associated with psychic impressions are not unheard of.

Guilt is the other most common unconscious restriction. There may be certain things you will do, or other things you will not do, simply because of the guilt you will feel one way or the other. If you are being controlled by guilt and do not investigate or understand these feelings, you will continue to feel forced to behave in certain ways. For example, a middle-aged woman who lived with and cared for her elderly mother found she was both tied down and drained by her mother's constant need for care and attention. But she repeatedly refused to seek out a part-time nurse or companion to stay with her mother while she pursued her own interests. Every time she left her mother with other family members, she would return to find the older woman somewhat disoriented and confused. She would interpret this disorientation as her own fault and feel guilty for leaving. Eventually, she became totally tied down by her mother's unconscious signals for attention.

Saturn in the 12th is the astrological equivalent of a responsibility vacuum cleaner. There is the tendency to feel responsible (and subsequently guilty) for everything that goes wrong. You will tend not to delegate authority easily and will try to do everything

yourself, perfectly, all the time. In short, you overcompensate for real or imagined shortcomings. Only by facing your fears and confronting your feelings of guilt can you begin to live a more normal life-style.

There is a lack of "reality presence" with the placement of Saturn in this house. Saturn rules reality, but here in the 12th house (normally ruled by Neptune) reality seems to lose some of its clarity. Truth is more elusive. The fears, guilt, and unconscious inhibitions normally associated with this placement are partly caused by an inability to discern what is real and what is fantasy. Here there is no objective or even subjective reality, only vague impressions of what is presumed to be real. This makes the going tough. Without a clear base to work from, it becomes easier to worry about future possibilities and past mistakes. Consequently, fears and guilt tend to prosper and grow at this time.

The main goal of this house placement is to come in contact with the weaker, more irrational parts of your personality which inhibit your progress. This is easier to do if you are in the process of being thwarted or feeling afraid. Only by experiencing the frustration and fear inherent in the conflict, will you actively seek ways to overcome the blockages and resolve the associated issues or problems, so life can begin to return to normal. It is to your advantage to move toward the fear rather than retreat. Investigate the issues which seem to block your progress. Look for alternatives. The tendency is to miss the obvious or not understand what is normal under the given conditions. Only by discussing your situation with others and looking for new options can you alleviate the pressure. Unfortunately, you will be doing this while feeling your most vulnerable. But you must analyze your behavior and question those actions that you do not understand. Fear and guilt are sure signals that you need to investigate unconscious blockages and make adjustments in the way you are living and handling issues.

Saturn in the 12th can also show strong obligations that cannot be avoided, or the need to become responsible for someone less fortunate. Couples with newborn babies and children with elderly parents to care for frequently have this placement. Family members in need must be cared for, but friends in trouble or those less fortunate can also be the object of your concern. The need to behave in a responsible manner includes the desire to care for someone who is unable to be responsible for him or herself or needs to be saved from a difficult situation. Occasionally, the person you are most concerned about is hospitalized during the year. The need to care and the need to face a fear are usually intertwined in some way. Sometimes, the person you care most for is the person you fear. If so, by giving, you receive; by protecting, you become less vulnerable; by reaching out, you cross the bridge from fear to understanding.

If Saturn is in the 12th house, but close to the Ascendent, tasks and responsibilities will tend to become stronger and more visible as Saturn crosses the Ascendant by transit and moves into the 1st house.

URANUS IN THE SOLAR RETURN CHART

Uranus in 4th house (within 3 degree orb of 5th house)

Uranus in the 4th house indicates that your domestic life is very unsettled and some disruptive change occurs in the home. There are several reasons possible for this disruption. Individuals often move (sometimes repeatedly) or try to move during the year. The actual move, if it occurs, may involve a major relocation. Preparations for the sale of the old house and renovations in the new house can drag on for months. Those who do not choose to move during the year may decide to rearrange the house or remodel part or all of the present residence. Some build on an addition. In general, major renovations (the kind where people switch the living room and the kitchen) are more likely than mild redecoration. Sudden repairs are possible and even freaky things can happen. In one case a chimney fell down, and in another situation the house literally moved on its foundation.

The actual house may remain the same but the number of occupants living with you could change as others come and go during the year. A child may return from college, or choose to live elsewhere. Adult sons and daughters, elderly parents, or roommates may move in or out, either temporarily or permanently. The coming and going seems to interrupt the tranquility and routine. At the very least, if nothing else changes, you will tend to be restless when at home and may not spend much time there. You may travel, or live with others and be in and out sporadically. Home may not really feel like home and you may feel uprooted much of the time.

Besides domestic disruptions, emotional disruptions are also possible. In fact, the greater the domestic change, the greater the transformation that will be occurring on an emotional level. If you do not understand the transition, you may be moody or detached. You may not trust others with your feelings, especially if they have a history of being emotionally unpredictable and undependable, leaving you to feel that your expectations will not be met if you approach these people for either support or comfort. If you cannot get what you need from others, vocalize your dissatisfaction, but concentrate on verbal communication to get your point across.

Realize that others may have grievances against you also. Friends, family and lovers may see you as emotionally unpredictable and undependable. You may not be aware that you are behaving in a way that conflicts with your own need for security and safety. Your ability to make a commitment will change back and forth and you cannot establish the kind of emotional security you want to have in a relationship until you decide what you are capable of contributing yourself. If you are unable to reach an understanding, seek support elsewhere or your discontent will settle into grouchiness, anger, and manipulation. In very negative situations, you can distance yourself from family members or those you live with. Fights, tensions and disagreements become more likely as negotiations break down, and can lead to separations and broken ties.

Less common possibilities with Uranus in the 4th house include changes in the health and/or independence of family members. Unexpected illnesses are rare, but do occur, especially in elderly parents or grandparents. When they do occur, illnesses tend to come on suddenly and exhibit an acute stage which is usually temporary. It is during this time that the sick person will need assistance and may actually move in with you.

Moreover, parents or children may not be able to function independently at this time for reasons other than illness. Surprise pregnancies, motherhood, unemployment, job relocation, etc., also change one's ability to be independent. Learning to develop a sense of freedom in the home environment is associated with this placement.

Uranus within 3 degree orb of 5th house

While Uranus is in the 5th house, you want to be able to express yourself freely. You may need to function independently of peer pressure and relationship demands in order to do this. Your personality style is changing and you may take on more Aquarian characteristics. It is only through the change, and the freedom and independence that foster it, that the uniqueness of the individual can emerge. You must limit the influence of others to search for the identity within. It is important that you use this time to be your own person, one of a kind. You do not want to pattern yourself or your behavior after someone else. You can have something different to contribute to the environment.

This is not to say that others will find the transition from the "old you" to the "new you" easy. Depending on the restrictions and expectations others place on you (and which you allow to exist), this can be a difficult year or a very easy one. The changes in self-expression might cause conflicts with significant others if they do not believe in what you are trying to accomplish or who you are trying to become. These people will need reassurance.

If you feel very limited and restricted by others, you might think you have to be very rebellious and contrary to break their hold. Generally, assertive independence is all that is required. You need not contribute to the conflict. This is the year you will want to change old personality habits that are inhibiting self-expression. Be mindful of the ways you compare or contrast to others and pay special attention to the ways in which you are different. Differences matter this year and they mark growth. Allow yourself the freedom to flow with those distinctions which make you a unique human being.

This can be a very creative year, especially if you are already involved in an artistic field, but creativity need not be limited to artistic endeavors. Uranus represents the genius, the innovator, the inventor and the individualist. This is a time when strong individualism enhances the ability for original thought. You grow to see things differently as the year progresses and it is most likely that you will have to deal with a creative problem or issue in a new way. The more you allow your mind to float free, the greater your ability to think up new ideas. This is a great placement for the free thinker, writer, student researcher, artist or craftsperson.

The only difficulty associated with creativity and this Uranus placement is the tendency to go through a short frustrating period of transition. Most likely, there will come a time during the year when blockages occur because the creative style is in such a state of flux. These blockages are not permanent, but serve as a signal that creative shifts are now taking place and there can be a transition to a much higher level of attainment in artistry for those who understand the transformation and go with the new energy

fearlessly. Do not be dismayed by this development. Go with the flow and trust that new skills await those who can progress. A prolonged blockage shows a resistance to new forms of expression waiting to be born. Adjustments may take a while, but they are worth the effort.

Sudden attractions are possible during the year, but not the norm. On-again, offagain episodes, either in a new unbonded relationship or an existing one, are common. The person you are involved with might not be dependable, could live in another area, or might be unable to make a greater commitment at this time. Relationship breaks, for one reason or another, are likely, and in general, the relationship will not run smoothly. You will not settle into the "boy meets high school sweetheart and dates high school sweetheart exclusively" routine. Who you are attracted to may surprise you. Potential lovers may be very different from those you have responded to in the past. They could be free-spirited individuals, having few restraints. These people are probably representative of your own need for freedom of self-expression.

If you are attracted to someone who is very conservative and limiting, perhaps you find it necessary to rage against the limits. Fear-of-freedom issues are likely. Either way, whether you pick someone far out or very straight, you tend to draw those who are an extreme of some personality trait you are trying to cope with. Unbonded relationships this year are not only erratic, they also tend to be mismatched pairings. Even when two very similar people get together, the emphasis will be on forming a unique relationship which in some way breaks relating patterns of the past.

If you have children living at home, they will be more independent, unpredictable, disruptive or unusual during the year. This can be a time when they are experiencing great changes in their lives and these changes can be unsettling. The most common change involves relocation. Either your family moves, or others move away, leaving your child without a best friend. New schools, puberty, and additions to the family are some of the other changes affecting children and their behavior. Any change can put pressure on kids to adjust, and Uranus in the 5th house usually signals a period of adjustment. As your children make their way through the transition, you will be less able to predict their responses. For this reason, it may be wise to keep a close watch over their activities, especially if they are young. They may be ready for greater independence, but still in need of your assistance and advice.

Disruptions can come in the form of behavior problems or minor illnesses. If they are stressed, children are less likely to "perform" and more likely to act out or become sick (colds, ear infections, and flu are common for young children). Expect schedule changes. Realize that disruptions of any kind show a need for more attention from you. Although you may be less patient at these times, understanding and a calm attitude will work more to your advantage.

Unusual learning characteristics in children can require special attention at school. Your children might need individualized educational assistance in one or more areas, such as a remedial or gifted course. Those parents with older children will notice a strong

push for independence. Those who are still living at home may decide to move out and those who are already on their own may move away. Only in very negative situations will grown children be very disruptive or erratic. The real need is for the child to establish an independent and unique identity.

NEPTUNE IN THE SOLAR RETURN CHART

Solar Return Neptune in 3rd house:

The most positive manifestation for this placement is an ability to be open to new information and new ways of looking at life without prejudice or judgment. Saturn is equated with reality structures which help us to categorize information quickly. Our criteria are set. But sometimes structures are more limiting than helpful, and need to be broken down so new realizations can arise. If we continue to pattern information in the same way, we will never realize totally new forms of organization. The thought pattern associated with Neptune is very unstructured, general rather than specific, and for periods of time resembles no pattern at all. There are no lasting mundane criteria by which to assess individual pieces of information. The emphasis is more on the big picture and a total reorganization from the established structure. During the changeover, you may not be sure what is true. While Neptune is in the 3rd house, you are asked to acquire information without judgment, at least for the time being. Explore concepts without a preconceived notion of what you are looking for or what you will find. This openness is needed for major realizations to occur, and new ideas or perspectives can arise which you have not and would not have previously considered.

Neptune is also associated with higher forms of thought and profound questions that cannot be answered easily. There is the tendency to be very concerned with spiritual issues and the practical applications of higher concepts to the mundane level. A new sense of spiritual purpose could influence your daily activities. Intuitive insights are common, and often the shift in your understanding of reality is caused by the infusion of both emotional and spiritual information into conscious awareness. Do not box yourself in. Allow the mental transition to proceed at its own pace and time. You cannot force insights, nor can you hold them back. Flow with your feelings and realizations, not making concrete demands for the future. Some realizations may be beyond language and cannot be fully translated into words.

The negative side of this Neptune placement is the tendency to be easily confused and distracted. Your lack of emphasis on the "here and now" makes it more difficult to focus on practical matters. Your mind is becoming more aware of subtleties. You no longer have to be confronted with physical evidence to sense what is real and true. Intuition is strong and you are open to knowledge through the alternate channels of intuition and insight. While your mind is expanding rapidly on a spiritual level, it loses some of its desire to concentrate on maintaining daily patterns and physical order. This new sensitivity tends to overload your senses with subtle information, making it more difficult to deal with and remember mundane details. Right-brain insights predominate over left-brain concentration, and distractions can occur with or without any perceived trigger. Your thoughts will be pulled away repeatedly from the task at hand to

contemplate some new and sometimes vague concept or fantasy. Remembering to pick up the clothes at the cleaner's does not seem so important when you are realizing your relationship to the Universal plan or fantasizing about some new love and the future. Forgetfulness is common, or to put it more definitively, you do not care to be unduly concerned with details in the mundane world. The shift also makes it more difficult to discern between real sensations and anxieties. Premonitions and fears appear the same and one has the tendency to worry. Misinterpretations of insights can occur until the powers of discrimination are enhanced. Because of the mental uncertainty caused by the new information and thought patterns developing, you might give mixed messages to others until your system adjusts. Therefore, verbal communications are subject to misunderstanding and you have to work consciously during this time to communicate more effectively.

Decisions are harder to make, especially when they involve major choices with limited information and no guarantees. Some individuals become immobilized by the decision-making process. They become very concerned with doing the right thing, wanting a guaranteed result when none can be given. A lack of conviction may cause you to expect others to make decisions for you. Numerous pieces of advice will only add to the confusion. Make tentative plans as you proceed and save room for adjustments as new information becomes available.

Your mind is very susceptible to alteration. This may be a time when you explore different mind-altering experiences from drugs to meditation. Be an educated consumer and know what you are getting into. If you are on any medication, learn the side effects of the drugs you are taking. A pattern of confusion and low vitality may relate to a prescription you are on. A very negative but rare manifestation is substance abuse. Metaphysical education is associated with the Neptune process and could help trigger the spiritual and intuitive insights needed for growth and awareness. Use this time to work with the finer experiences associated with life and perceptions.

PLUTO IN THE SOLAR RETURN CHART

Solar Return Pluto in 2nd house:

Dramatic changes in financial situations are associated with Pluto in the 2nd house. Your income may increase or decrease during the year and it is not uncommon to either enter or exit the job market at this time. Income losses can be preplanned and may not indicate any difficulty. You may wish to quit your job or retire. Unexpected salary cutbacks or financial difficulties are possible, but generally changes in salary come from self-initiated decisions.

The task for the year is to work toward controlling your own finances, including both income and outflow (spending practices). In the more positive manifestation, you will want to manage your own money. You must be the person in control, the one who decides how much you will or will not earn, and how you will spend it. It's time to either draw up a budget or trim the fat off the old one. Perhaps you want your own checking and/or savings account if you do not already have these. Learn to handle money

responsibly. The tendency with this placement can be to maintain tight control over expenses. All purchases can be well thought out in advance, with allocations for specific expenses.

The need for personal financial control might cause a problem for your spouse, parent or significant other. Financial struggles over debts and expenses are possible, especially if you have not maintained good control in the past or need to tighten your budget now. You may need to make some changes in order to meet your goals for the future. Changes generally involve spending less and saving a sum of money for a large expense further down the road. Some individuals realize that they must be free of financial concerns now in order to freely pursue goals which are not financially rewarding at this time. For this, you must stockpile funds now and learn to live on less money.

Financial control may be an all-or-nothing deal. It may be the total lack of control that rules your life. In this case impulse spending and large expenses will drain your capital. The inability to control spending results in serious financial disruption. In this negative case, disruption will last for the year.

Changes in self-worth are frequently associated with changes in income, since many measure their self-worth against a materialistic yardstick. For them, money equals self-value. Equations such as this reinforce psychological messages which define personal worth in the context of conditional love. Those with poor self-images will not be able to support their sagging self-esteem without external monetary confirmation. Once income stops or the flow of money tightens, one must face the issue of innate value separate from abilities and accomplishments. Grow to appreciate who you are regardless of what you are earning or doing.