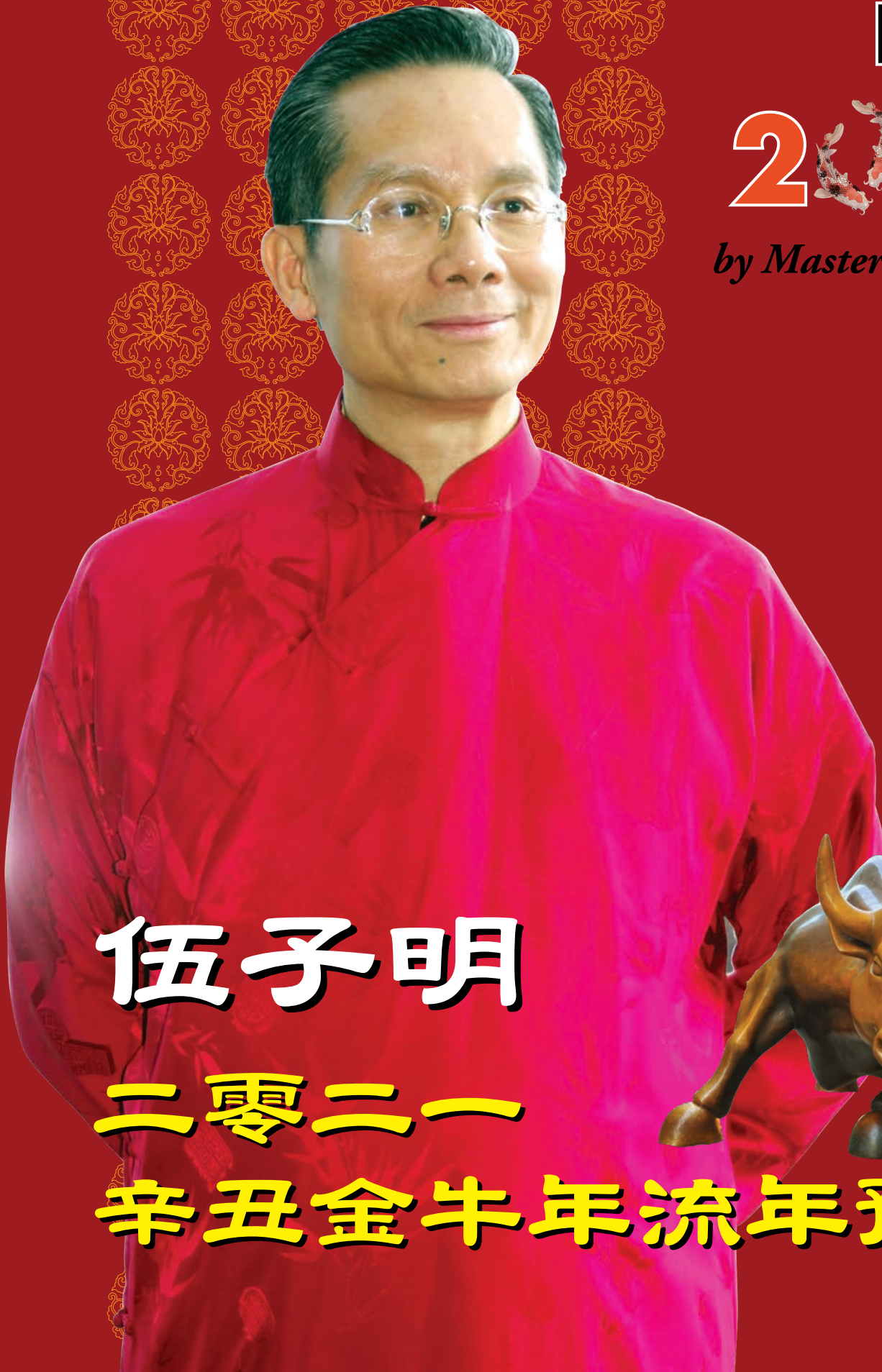


# PREDICTIONS FOR

# 2021

*by Master Paul Ng*

# YEAR OF METAL OX



## 伍子明

## 二零二一

## 辛丑金牛年流年預測

辛丑年預言

靜極動生自然事  
東起西落世人痴  
先遁后出始為勝  
天道循環各適宜

二千又二十年十一月二十日伍子明於多倫多

## *Metal Ox Year 2021*

*It's nature for action to kick in after inaction for too long*

*As the Orient rises, the West sings the sunset song*

*And the late coming one is now marching ahead*

*Dao of the Universe shall find its way to enact*

*Sifu Paul Ng*

*November 20, 2020*





# 伍子明

## 二零二一

# 辛丑金牛年流年預測

本年為下元八運第十七年，以“皇極經世”之易卦推算，從一九八四至二零四三年共六十年行的是“火風鼎”卦。每卦分六爻，每爻管十年，故二零一九年即為“鼎”卦之第四爻第七年，為“山火賁”卦。

### 易卦推理

“山火賁”，即裝飾華麗之意。三陰三陽，陰陽相等，故世界走進了一個大調整期，幾乎所有行業都有新的方向。但是外實內虛，表面奢華，實質空虛，世界經濟還是起落不定，但是比去年為佳。

### 流年八字

本年四柱為“辛醜”金牛年，“庚寅”金虎月，“壬午”水馬日，“辛亥”金豬時。年日相破，月日三合，寒月而強火。故世界局勢，大起大落，有朋則升，寡助則敗。八字五行宜“土金水”而忌“木火”。故大利醫療、物流、旅遊、網絡、地產、五金、汽車、保險等行業。較不利教育、製衣、木材等行業。高科技起落頗大。

### 流年飛星

本年六運入中，為驛馬位，主變動，但卦象“天山遁”，喻世界各國都力求自保，恢復原氣，不像去年那麼爭拗了。六白金財，故世界各國也力求恢復經濟。

地域來說，不利於東南、西南、西北和正北地區之國家，如東南亞、印度、美國西南州份、加拿大、俄羅斯等。大利中部、西、東、東北、正南方，如中國、歐洲、澳洲、南美、非洲、韓國、日本等國家。本年“中宮”為“天山遁”卦，凡事須以退為進，未可強出頭也。

### 方位分析

#### 中央（六白兼天山遁卦）吉

“天山遁”卦，凡事以退為進。這代表的便是今天的中國。經過去年的大波動後，今年休養生息，自力更生，外交得力，軍事力量大增，不過自然災害仍然不少。

中東軍事行動比去年大增，看看又是動盪的壹年也。

#### 正東（四綠文昌位兼風天小畜卦）小吉

“文昌”星臨，同時又是三煞位。東方國家好的是多所發明，但同時也多是是非和動盪，如中國之東部城市和日本等地。東海岸城市也多風暴。

#### 東南（五黃兼地澤臨卦）大兇

“五黃”大煞星飛臨，每多大自然災害。地澤臨卦，也指多水患。東南亞諸島國多有大自然風災、水災、地震等問題。中國東南各省、加勒比海、美國之佛羅利達州之邁亞米等地、加拿大之南安省也多水患。以

上地區經濟也反覆。

### 正南（壹白兼地水雷屯卦）小兇

“壹白”桃花星飛臨正南，也主偏財，經濟比去年為佳。水雷屯卦，指起步維艱，凡事多災多難，須從新開始，萬分努力才能成功。代表者有南亞洲（如印尼、越南、泰國、馬來西亞等國），也包括澳洲，南美和非洲諸國。

### 西南（三碧兼雷地豫卦）兇

“三碧”是非星入西南，主爭拗。雷地豫卦，富有生息，但也多利益和版權沖突。尤其歐洲之西班牙、葡萄牙、法國等。中國西南方省份如四川也多地震。

### 正西（八白兼山水未蒙卦）吉

“八白”正財星在西方，兼山水蒙卦。西方諸國，包括美國和英國，經濟和股市會比去年為佳，但國策呈搖擺不定，以致整體經濟大上大落。

### 西北（七赤兼澤火革卦）大兇

“七赤”破軍星飛臨西北，北歐諸國又起波瀾，政治和經濟都不穩定。美國和加拿大西北地區也多山林大火。

### 正北（二黑兼地風升卦）大兇

“二黑”病符星入北，衛生問題特多，有新的病毒出現（尤其發生在動物上），還好是遠遠沒有去年嚴重。地風升卦，喜者經濟上升，憂者易多風災也。

### 東北（九紫兼火地晉卦）大吉

“九紫”喜慶星到東北，東北之國經濟上揚，尤其中國之東北三省。韓國和朝鮮之關係則時好時壞，不過大方向還是樂觀的。加拿大之魁北克省和美國東北各地也向好。不過凡此東北之地本年偏熱，也多火險也。

### 行業分析

本年大利“土金水”三業，而不利“木火”。“六白”驛馬星入中宮，大利物流，旅遊，搬運等行業。試分析各主要行業如下：

“地產方面”，繼續地區化，也很極端。大利中、西、北、東北、東南、南和中央六個方位，而不利西南、西北、東三個方位。

中國方面，整體上升，尤其北京、粵港澳大灣區，如深圳、廣州等地。但上海會稍緩。

美國樓市旺在西部之加州和東南各州，如矽谷、舊金山、德州、佛羅裏達州等。

加拿大處於“地風升卦”，樓市比去年興

旺。溫哥華市也會上升。多倫多地產較佳的地方是烈士文山、萬錦、和市中心。俄市和新市也有進展。依途碧谷和密市向好。其它西南安省諸小鎮如米爾頓、滑鐵盧等稍緩。

東南亞方面，包括香港，地產也會上升但異常不穩定。

“能源方面”，石油價格非常不穩定。但是可以肯定的是電池車持續普及，尤其在中國更為突出。

“電子方面”，極大爭議，官司四起。尤其版權之爭，無日無已。中國高科技有大突破。但傳統機構繼續大批縮減和裁員，頗受打擊。新的小型高科技生司繼續大幅增加，但同時也增加了不少收購和合併的情況。

“醫療方面”，股票上漲，有突破性的新藥出現。不過大麻生意有新壹輪的困難和問題，導致股市上落不定。

“飲食方面”，本年有不少新的發展方向。整體會較去年為佳。

“五金方面”，有所長進，尤其下半年更為順暢。

“汽車方面”，銷售遠勝去年，尤其電池車之銷量。

“旅遊業”在去年受了病毒的影響，壹敗塗地。今年為驛馬年，終於可以興旺起來了。

“製衣業”今年不太景氣，有大連鎖店倒閉，但也必須創新才有生機。

“銀行與金融業”，股票壹如往年，仍然大起大落，不過銀行利潤持續上升。黃金也持續上升。

### 政治方面

本年“六白”入中宮兼為“天山遁”卦，而流年大卦“山火賁”，世界政治多粉飾太平，外華內虛。世界各國多有兵鋒之險，武器裝備更趨嚴重。

“加拿大”本年“二黑”病符星兼“地風升”卦，小人特多。掌政者多有突發病患。政治糾紛風雲頗多。

“美國”受本年“八白”正財星和“山水蒙”卦影響，新政府很多政策都會從頭開始，有如童蒙上學。但國際關係較為溫和，故經濟遠勝於去年。

“中國”位居“六白”驛馬星和“天山遁”卦，外交更上壹層樓。多有以退為進的國策，添



加了不少國際朋友。但五眼聯盟的國家（美國、加拿大、英國、澳洲、新西蘭）與中國持續對立，互相政治仍不穩定。

“香港”位居“五黃”大煞位，卦象“地澤臨”。天災人禍甚多，人口外遷，內部政治仍多爭拗。

“臺灣”處於“四綠”文昌兼三煞位和“風天小畜”卦，人民傾向很多想法，故政治政策頗多變化，但是國際地位仍然低下。

“日本”也處於“四綠”文昌兼三煞位，又逢“風天小畜”卦，軍事上蠢蠢欲動，暗中擴展武備，不安於室。政治上也不安定。

“韓國”占“九紫”喜慶位，兼“火地晉”卦，政治清平，民生平穩。

“朝鮮”也在“九紫”喜慶位，對外政策會更為開放，和南韓關係更和睦。

南方國家如“印度”、“非洲”、“澳洲”、“南美”等國，“壹白”桃花星臨，兼“水雷屯”卦，水災甚多，政治變動頻繁。

“西歐”諸國，“八白”正財星兼“山水蒙”卦，政治和經濟俱為調整期。

“東歐”諸國，“七赤”破軍兼“澤火革”卦，政策頗多改革，但經濟有所萎縮，凡事多勞少成。

“中東”各國，受“六白”驛馬星和“天山遁”卦影響，又起烽煙，須防難民潮重現。

“俄羅斯”位於“二黑”病符位，兼“地風升”卦，頗多病患，但經濟上升，帶動政治安定，和中國的更友好，雖然國際紛爭仍多，仍然無礙它的發展。

### 經濟方面

本年“六白”入中宮兼為“天山遁”卦，而流年大卦“山火賁”，世界政治多粉飾太平，外華內虛。世界各國多有兵鋒之險，武器裝備更趨嚴重。

“六白”入中宮，又逢“天山遁”卦，世界經濟仍然不景氣，但進入復甦階段。

“中國”經濟比去年大幅增長，以退為進的政策初見成效。第三世界之商貿更加全面發展。

“東南亞”為“五黃”大煞位，經濟頗為反覆，天災也多，尤其水災，大覆影響了經濟。印尼受到與小有關之影響尤其嚴重。

“日本”位處“四綠”文昌位和三煞位，又逢“風天小畜”卦，國際沖突增加，但高科技發展

有助經濟發展。

“韓國”在“九紫”喜慶位，經濟持續上升，民生安泰。和朝鮮的緩和，也刺激經濟增長。

“印度”位於“壹白”桃花煞，兼“水雷屯”卦，頗多滂旱二災，也多強姦事件。經濟整體下滑。

“美國”在“八白”正財星，經濟比去年為佳，但“山水蒙”卦，致使很多企業須從新開始。過往的政令也造成民生很大的負擔。

“加拿大”坐正“二黑”病符星，頗多經濟上的困境。還好掛象“地風升”，可以否極泰來，地產會引動經濟發展。

“俄羅斯”也是“二黑”位，不但在過去壹年中的世界大災難之余，它靜靜的發展起來，經濟會很平穩。

“歐洲”為“八白”正財位和“山水蒙”卦，經濟發展不錯。英國脫歐之後，歐洲有更好的發展方向。

整體來說，本年世界經濟仍屬大動盪期，壹日多變。股市仍然大上大落，新的經濟體會出現。不過銀行利息會繼續偏低，經濟從谷底反彈。所以只可說是從兇到吉的壹年。

### 氣候与大自然方面

值年“山火賁”卦，世界氣候偏熱兼多火災和地震。中部地區如伊朗、中東，中國中原之地如四川、河南壹帶多旱災和地震。東南壹帶也持續多水患。南部地區也多水患。西南多地震，尤其南太平洋地區。西方如美國加州、加拿大卑詩省須防洪水造成山泥傾瀉。西北如美國加州以北和加拿大卑詩省亞省北部本年多火災，北方地區多風暴。美國中北部平原州份仍多天災。

### 健康方面

本年“六白”強金入中，仍多有与胸肺有關之疾病。雖然冠狀病毒基本已過，余患仍在。很多潜在的新病毒会出现，病源多在北和东南方。

### 結論

世間萬物，陰盛陽衰、陰衰陽起。陰中有陽，陽中有陰，互剋互存，始有生機。能明其規律，則做事“事半功倍”，反之則徒勞無功、壹事無成。希望這篇預言，能與讀者朋友們指引更好的生機。

以詩為總結：

“靜極動生自然事  
東起西落世人癡  
先遁後出始為勝  
天道循環各適宜”



# 伍子明

## 二零二一年辛丑金牛年十二生肖運程



**肖牛 一九九七、八五、七三、六一、四九、三七  
總論**

牛人坐太歲。凡事多阻，先難後易。男牛多得妻助。小病也多。不宜賭博投機。

### 事業

大利和五金有關之行業，尤其汽車類。顧問行業也佳。

### 財祿

只宜正財，不宜投機賭博。已婚的夫妻檔更能賺錢。

### 感情

情緣平穩。平淡也是幸福。

### 健康

頗多小病小恙，尤其感冒。宜多休息和運動。

### 九七丁醜年生人

事業平穩，也多貴人助力。但情緣時好時壞，不可強求。

### 八五乙醜年生人

凡事多辛勞，也須親力親為。切勿投機賭博。

### 七三癸醜年生人

勞中生財，但多有異性助力。凡事先難後易。

### 六一辛醜年生人

剛踏花甲之年，須注意身體健康，尤其胸肺毛病。工作宜守不宜攻。

### 四九己醜年生人

已過古稀之年，凡事勿再強求。可以享兒孫之樂。

### 三七丁醜年生人

留意心臟和腸胃功能。已經是高齡人士，宜開開心心，多交朋友，也多休息和運動。



**肖虎 一九九八、八六、七四、六二、五〇、三八  
總論**

虎人本年靈性重，喜歡學習，頭腦精明。財祿也佳。不過稍嫌孤獨。

### 事業

大利教育或靈性之行業，如辦學、培訓、宗教等。也利分析性質行業，如電腦、會計等。

### 財祿

財星不錯，有多方面機會。

### 感情

人緣頗佳，但常感孤獨，喜歡獨來獨往。不過整體感情還是比較穩定的。

### 健康

身體頗為健壯，不要過勞便是。

### 九八戊寅年生人

文昌星助，大利學習和考試。也宜進修學問。

### 八六丙寅年生人

凡事多先難後易，逢兇化吉。多有年長女性助力而得財。

### 七四甲寅年生人

事多辛勞，但是多勞多得，也非壞事。感情較平淡。

### 六二壬寅年生人

多有貴人助力。事業宜動不宜靜。

### 五〇庚寅年生人

異性緣佳，多有助力。尤利夫妻感情。

### 三八戊寅年生人

身體轉弱，多注意休息和運動，世間之爭，可免則免。





**肖兔 一九九九、八七、七五、六三、五壹、三九**

**總論**

兔人今年多貴人，也多桃花，故宜做買賣性質的生意。

**事業**

大利與人事有關之行業，如買賣、娛樂事業，顧問業。也宜陰宅，如墳坊、殯儀館等行業。

**財祿**

財運平穩，但名大於利。

**感情**

桃花旺，未婚者宜婚，已婚的須防婚外情。

**健康**

身體整體健康。但須防肝膽問題。

**九九己卯年生人**

桃花重，宜做銷售或公關行業。

**八七丁卯年生人**

人緣很好，又有貴人助力，利合作。本年可以擴展。

**七五己卯年生人**

凡事多勞。須防長親健康，恐防白事。

**六三癸卯年生人**

有異性助力。人緣甚佳。事業可以發展。

**五一辛卯年生人**

身體轉弱，尤須注意肝和肺部功能。也多為後輩勞心勞力。凡事應放下。

**三九己卯年生人**

頗多小毛病。宜注意運動和休息，勿為晚輩勞心力了。



**肖龍 二〇〇〇、八八、七六、六四、五二、四〇**

**總論**

龍人和牛相破，易與人爭拗。還好福星高照，逢兇化吉。靈性也重。

**事業**

大利能發揮靈感之行業，如寫作、繪畫、建築、藝術等。解決問題的行業，如顧問和債務重組等也佳。也宜爆破之工作。

**財祿**

財源不穩定，但又能逢兇化吉。

**感情**

此乃破年，感情易多沖突，不宜婚嫁。平淡便是幸福。

**健康**

須防意外，容易碰碰撞撞，故凡事不可急躁，尤其小心駕駛。

**二千庚辰年生人**

易和異性多爭拗。凡事宜退壹步，多看大局和互動、互相利益。

**八八戊辰年生人**

權力增長，但更多人事問題。處事宜以退為進，多聽意見為上。

**七六丙辰年生人**

凡事多有異性助力。也宜多動，如搬遷或旅行等。

**六四甲辰年生人**

多勞而少得，凡事宜踏實、忍耐。把眼光投向遠一點。

**五二年壬辰年生人**

頗多外遊機會，朋友也多，樂在天然也。

**四〇庚辰年生人**

小心意外，尤其摔倒。多運動腿部健康為上。



肖蛇 二〇〇壹、八九、七七、六五、五三、四一  
總論

蛇人本年鬧心三合，故多小人，也多貴人。工作宜外不宜內。驛馬星強，宜多外勤。

#### 事業

大利創作性行業，也利人事公關職務。外勤工作比內部為佳。

#### 財祿

本年為合年，財富平穩無礙。

#### 感情

情緣平穩，須屬雞之人相助才有姻緣。已婚者平淡而長久。

#### 健康

體壯力健，頗有魄力。

#### 〇一辛巳年生人

求學成績勝於往年。工作也得貴人助力。

#### 八九己巳年生人

有晉升機會，權力增加。此時宜多注意人事關係為上。未婚者可婚。

#### 七七丁巳年生人

五合三合之年，人際關係不錯。凡事多有助力。

#### 六五乙巳年生人

凡事較多反覆，易於受上司欺負。故宜低調，多結貴人幫助。

#### 五三癸巳年生人

多朋友助力，也多貴人。旅遊星也比去年強。

#### 四一辛巳年生人

多注意心肺健康。凡事不要強求和爭強鬥勝。好好頤養天年便是。



肖馬 一九九〇、七八、六六、五四、四二、三〇  
總論

馬人和牛相破，須防人事問題。但馬人本年權力增長，桃花也旺，若是處理得宜，可以發揮大好作用。

#### 事業

利桃花性質行業，如娛樂事業、婚姻介紹所等。也宜行政和管理。官運亨通。

#### 財祿

財來相合，但忌投機。正財頗佳。

#### 感情

桃花旺，但人事反覆。須防感情多變。凡事宜以退為進才是。

#### 健康

慎防意外跌倒，也須防駕駛。做事不要操之過急，慢慢來便好。

#### 〇二壬午年生人

桃花旺，人緣佳，多朋友助力。開心之年也。

#### 九〇庚午年生人

異性緣很好，也常常助人。不過感情常反復，切勿產生誤解。

#### 七八戊午年生人

權力增長，打工的有機會升遷。自雇的宜擴展。

#### 六六丙午年生人

貴人相助，逢兇化吉。凡事多先破後合，先失後得。

#### 五四甲午年生人

多為勞心勞力，凡事不要強求，也不宜強出頭。

#### 四二壬午年生人

老當益壯，多為後人計劃。

#### 三〇庚午年生人

健康滑落，易出白事。須多注意健康。多運動、多休息。







肖羊 二〇〇三、一九九一、七九、六七、五五、四三、三一

#### 總論

羊人沖太歲，易破財，不可賭博投機。本年做事宜守不宜攻。但宜動不宜靜。

#### 事業

不利股票或投機性質行業。旅遊、物流、開發較佳。

#### 財祿

主守不主攻。切忌冒險投機。宜主動添置東西或作長線投資，壹來應了破財，二來財長線還是歸自己的。

#### 感情

離離合合。多為對方切想，退壹步海闊天空。

#### 健康

防意外破損，小病頗多。宜注意休息和運動養生。

#### 〇三癸未年生人

心思過多，宜加專注學業。男女關係本年破多於合。

#### 九一辛未年生人

多因朋友而花費，也因花費而交到朋友。切忌賭博。

#### 七九己未年生人

頗多外勤，權力與辛勞成正比例。情緣較淡泊。

#### 六七丁未年生人

慎防合夥人出問題，導致破財。感情方面，先爭拗後融洽。

#### 五五乙未年生人

多為子孫或後輩花費。人在中晚年，開心便好。

#### 四三癸未年生人

多注意脾胃和腎臟功能。多保健和好好養生。

#### 三一辛未年生人

健康滑落，盡量享受夕陽之趣，怡養天年。



肖猴 二〇〇四、一九九二、八〇、六八、五六、四四、三二

#### 總論

猴人本年驛馬強，不是搬遷便是旅遊。多有新學習。權力增長。喜事重重。

#### 事業

大利物流、旅遊、教育行業。醫療和法律也佳。

#### 財祿

因權而得財。尤利外勤工作者，今年衣食無憂。

#### 感情

天喜星臨，有利婚嫁。人際關係也佳。

#### 健康

健康無礙。愈動愈壯健。

#### 〇四甲申年生人

學堂星臨，成績甚佳。多得長輩助力。

#### 九二壬申年生人

多得力於朋友。也宜進修。不過須防駕駛引起的官司。

#### 八〇庚申年生人

工作順利，打工者有機會升遷，自雇者宜擴張。多有旅遊機會。

#### 六八戊申年生人

權力增長，尤利做官或從事法律者。財富平穩。

#### 五六丙申年生人

多有異性助力。家庭和睦。子女易有喜事。

#### 四四甲申年生人

健康下滑，宜多注意肝肺功能。多運動為佳。

#### 三二壬申年生人

老而多朋友，會有反老還童之表現。



肖雞 一九九三、八一、六九、五七、四五、三三

### 總論

雞人三合於牛，每多貴人助力。工作機會頗多，財運也亨通。但須防意外血光之災。

### 事業

宜財經界。也宜醫療，尤利外科醫生行業。

### 財祿

財星頗旺，大利投資。工作收入也平穩。

### 感情

人緣和桃花雙興旺。未婚的宜婚，已婚的更恩愛。

### 健康

強健。但易有意外血光之災。小心駕駛和尖利物的操作。

### 九三癸酉年生人

異性緣甚強。桃花旺，宜婚嫁。

### 八一辛酉年生人

多有平輩助力，權力上升。財星不俗。

### 六九己酉年生人

官星旺，人緣佳。事業更上層樓。

### 五七丁酉年生人

朋友眾多，也常結伴旅遊。賞心樂事之年。

### 四五乙酉年生人

須防手術、血光之災。宜注意生活，多運動。

### 三三癸酉年生人

宜多註意肺腎功能。凡事看開看淡頤養天年。



肖狗 一九九四、八二、七〇、五八、四六、三四

### 總論

犬人刑沖太歲，慎防官司和口舌是非。不過靈性強，財星也佳。也有藝術傾向。

### 事業

大利當官或紀律工作者。也利演講、宗教、哲學等行業。藝術工作者尤佳。

### 財祿

犬人今年收入良佳。尤其以口生財或藝術作坊生財更上壹層樓。

### 感情

犯孤獨，多爭拗。凡事宜多為他人著想，退壹步，海闊天空。

### 健康

整體強健。愈忙碌愈精神也。

### 九四甲戌年生人

須防官司，首先小心駕駛。工作來說，沖中有合，比較大上大落。情緣也偏向反覆。

### 八二壬戌年生人

平輩助力，也利合作。唯須防口舌是非。

### 七〇庚戌年生人

凡事有點力不從心。心態傾向靈性修養。本年宜多作以口生財行業。

### 五八戊戌年生人

名大於利，故宜向藝術、宗教、哲學方向發展。

### 四六丙戌年生人

須注意心腎功能，宜多運動。孤獨感頗強，宜多作靈性修養。

### 三四甲戌年生人

年事已高，體力日衰。尤其注意心和肝健康。





**肖豬 一九九五、八三、七一、五九、四七、三五**

### 總論

豬人與牛暗合。財星旺，靈性強。驛馬星臨，每多外遊。不過須防手術、血光之災。

### 事業

主動不主靜，故利旅遊和物流業、國際貿易也佳。也大利宗教、哲學、靈性等行業。與血有關之行業也佳，如外科醫生等。

### 財祿

本年財星勝於去年，尤利外勤。投資以靈感主導尤勝。

### 感情

朋友眾多，情緣平穩而長遠。

### 健康

整體強健。但須防手術或血光之災。

### 〇三癸未年生人

心思過多，宜加專注學業。男女關係本年破多於合。

### 九五乙亥年生人

長輩助力。情緣不錯。不過坐不安席，經常旅遊。宜做外勤工作為佳。不過小心意外、血光之災。

### 八三癸亥年生人

異性緣好。也與小夥伴合得來。工作順利。

### 七一辛亥年生人

權力增長。大利管理階層。財富增加。

### 五九己亥年生人

多為栽培晚輩而勞力。故甚得人心，事業順利。

### 四七丁亥年生人

財富興旺，人緣極佳，貴人相助，外遊也多。

### 三五乙亥年生人

健康漸退，須防手術、血光之災。宜多休息、多運動為佳。



**肖鼠 一九九六、八四、七二、六〇、四八、三六**

### 總論

鼠人本年六合於牛，多有貴人相助，收入比去年為佳。桃花和人緣俱不錯。但較多疾病，尤其腸胃方面。

### 事業

大利會計、財務或人事部等行業。也宜管理和行政。醫療行業也佳。

### 財祿

正財佳。凡事多有助力，每每因人幫助而得財。

### 感情

桃花頗旺，不過容易不了了之。已婚者恩愛。未婚者可婚。

### 健康

流年帶病星。須多注意腸胃方面毛病。

### 九六丙子年生人

五合兼六合。甚多貴人助力，凡事多可成功。未婚者宜婚。

### 八四甲子年生人

凡事多勞心費力方可成功。故須注意健康和休息，也須防感情波動。

### 七二壬子年生人

權力增長，財源也佳。切勿因好運而過驕也。

### 六〇庚子年生人

年越花甲，但精力仍然充沛。仍可往前踏進壹大步。

### 四八戊子年生人

身體轉弱，尤其腸胃和心臟。宜多休息和運動。

### 三六丙子年生人

多病，須注意心腎功能，調整飲食和休息。

# 伍子明： 安得陽光大地臨

文：葉左肇



伍子明詩《雪後蒼雲》

仰望長空拾翠雲  
幾番風雪幾番新  
若非狂飆飄搖夜  
安得陽光大地臨

這是國際風水命理大師伍子明於2008年2月23日的作品，這位修讀電腦系，研習太極氣功，對風水命理有深湛的認識，更具書生才華的伍子明大師，寫出了懂得活在當下及樂天知命的心態，仰望著長空，不



經意的要拾起彩雲片片，不是不知天高地厚的道理，而是懷著敢與天比高的豪情，幾番風雪過後，又是一番新的景象，如果沒有狂飆的飄雪，那有晴天的太陽，如果人生沒有失敗的痛苦，那有成功的喜悅。人生於世，要學會放下，學會勇於面對，縱使狂飆飄雪夜，迎來的卻是璀璨的旭日陽光。

大廳畫像、有影皆雙

約了伍子明大師在烈治文山市他的府中做訪問，在客廳的牆上，掛了兩幅巨型畫像，右面是伍子明大師，左邊是他結婚超過40年的太太。伍子明認為，世界祇有一種成功的男人，就是愛他的家庭，愛他太太的男人。

正所謂百世修來同船渡，千世修來共枕眠，伍子明與他太太的認識，可真是冥冥中自有主宰。1977年8月伍子明在一次旅遊的航班中，看到了一位明艷照人的女士，心裡便認定就是她了，認識後9天便求婚，13天結婚，這種閃電的速度，要不是緣份的話，絕對不可能發生。這樣，這對恩愛的夫妻，一直相親相愛40多年。





### 童年印象、帶點荒涼

人的一生，每多忐忑的路途，伍子明這位國際風水命理大師亦都一樣，試過失聰，做過聾人，患過骨癌，憑著個人的意志及努力，在鬼門關走了一轉，童年時期更略帶蒼桑及運氣欠佳。不過，這樣卻做成他今天堅毅不屈的精神，這就要從他的童年說起。

香港特首選舉，唐英年的團隊曾因懷疑被江湖人物所困擾而報警求助，一副「驚未過」的樣子，但對於伍子明而言，他自小就在江湖堆中長大，什麼江湖人物，對他來說都是「未驚過」。

伍子明的父親做過警察，而家裡是開雜貨店的，由於以前香港的警察與江湖人物雖然是河水不犯井水，但有時警方破案都要依靠線人的協助，而所謂線人，豈又不是與江湖人物有千絲萬縷的關係。

年幼時，伍子明經常被父親帶去賭錢的地方，看到很多人因為賭錢而自甘墮落，這點滴的童年往事，至今都使伍子明非常痛恨賭博，同時也使他對生死感到迷惘，開始尋找做人的道理及研究宗教。

從小開始，伍子明便在店內的凳底或者旮旯裡找散落的零錢，然後拿去買木刀，與附近街頭的小朋友打群架。有一天，父親發現了他的木刀，問他從那裡弄來的，他馬上得意的拉著父親在店內四處找零錢，性格火爆的父親馬上把他兇狠狠的打一頓，並把他吊在水缸上面。

這件事給伍子明的教訓很大，可以說是他人生的第一個轉捩點，讓他知道不義之財不可貪。從此之後，伍子明對違法的事非常反感，也使他產生了正義感，不怕強權，也勇於面對。

一個十歲不足的小朋友，就在這樣的環境長大，與人打架或被父親打，都是小菜一碟，全不上心頭，痛完又可以再痛，錯完還是會再錯。這樣，他的母親認為這孩子再不教好便會走上歧途，於是便為伍子明做了人生的一個重要決定，也是他人生的第一個轉捩點，就是送他到赤柱的聖士提反學校讀書，做寄宿生。

### 全班包尾、成績突飛

由於性格的關係，伍子明年少已經是一個有主見

及能吃苦的人，小學的時候，母親決定送伍子明去香港赤柱聖士提反學校寄宿，這是一間名校，入讀的都是名流後代，他的同班就有三個同學是太平紳士的兒子，其他同學家庭也是非富則貴，剛剛進校時他的成績是全班最差，7個科目考試，只有2兩科合格，尤其是默書，由於他失聰，聽不到教書說什麼，所以在答案上亂寫一通，於是便取得負分數的成績，這樣的分數，使他面臨留級的危機。伍子明的失聰，原因是他一向都有「畏高症」，為了克服這個問題，他便勤練高台跳水，愈跳愈高，結果有次在落水時弄傷了耳膜，從此便聽不到聲音，失了聰。

由於失聰的原故，使伍子明的成績追不上進度，面臨被踢出校的危機，在他的媽媽懇求下，伍子明才得以升讀六年級，眼看母親向人苦苦哀求，使伍子明下定決心，要考取好成績。結果，第一學期，在11個科目中，有9科不及格，到了第二個學期，6個學科不及格，及至第三個學期，伍子明成了全級第三名，被評為1959年至1960年度香港開埠以來首位模範生，這個轉變，使伍子明深刻體會到，世界上沒有不成功的事，祇有不肯努力而失敗的人，而這就是伍子明人生的第二個轉捩點。

伍子明人生的第三個轉捩點是移居加拿大，天生聰穎而帶點書卷氣的伍子明，對香港似紙張張薄的人情味，以及狹窄的地方，產生了厭倦，當他中學畢業後，由於父親是警察的原故，便叫他去考「幫辦」，他為了不逆父親的意思，參加了考試但總是不合格，父親也沒有奈何，後來在理工工業學院修讀紡織系，又在中文大學讀了一個月，便不理家人的反對到了加拿大讀書。

伍子明為免加重父母的負擔，學費和生活費都是自己解決，初到渥太華讀書時，可以說是身無分文，只好去尋找兼職，他人路不熟，又不懂台山話，想在餐館找份企枱都困難，後來有人介紹他到地盤做推泥頭車的工作，當時他只有約110磅的身形，但泥頭車卻足足超過200磅，工頭見他實在拉不住那泥頭車，便辭退了他。幾經辛苦，他在滿地可一個小鎮找到了一份幫廚的工作，8毫加幣一小時，由晚上做到凌晨四點，每程要坐兩個多小時的公車，返工後第二天八點上課，雖然辛苦，但為了前途，及做人要堅持





的原則，只好咬著牙關捱過去。

伍子明先到渥太華修讀電機工程與物理學系，但他所認識的同學中，大多是修讀這類學系的。他心想，這麼多人修讀，畢業後肯定競爭得很激烈，不易找工作，於是他從朋友處得知滑鐵盧大學的電腦系不錯，再問問身邊的同學，他們都說沒有興趣讀這學科，伍子明盤算著畢業後的出路，於是便轉學到滑鐵盧大學，修讀電腦系，想不到，滑鐵盧大學的電腦系竟是現今最受歡迎的學系，亦為伍子明後來的職業開了一條康莊大道。

伍子明於1972年在安省滑鐵盧大學電腦科學系肄業，獲數學學士學位，兩年後又獲多倫多大學工商管理學文憑，然後在大型電腦公司任職，先是程式設計員，後來升任至管理階層，本來可以安安穩穩做到退休，但他骨子裡的江湖氣質卻令他不願意在大公司工作，投身江湖才是最大的興趣。

### 不易放棄、至今猶記

說起伍子明到加拿大讀書的歷程，這使他領悟到做人不能輕易放棄，人家對你說「不」，如果解作拒絕「NO」便註定失敗，如果解作「另一個機會 Next Opportunity」，成功便有望了。

1968年，伍子明在中學畢業後，決意到加拿大讀書，他到加拿大駐香港領事館申請多次都被拒，也沒有



告知他的原因，伍子明堅持每天都到領事館坐下來等消息，日日風雨不改地等。有一天，一名職員告訴他被拒的原因是基於他失聰，體驗不合格，故此不獲簽證。

伍子明很失望地坐在領事館內，有一位白頭髮的長者走到他面前對他說Don't give-up, young man “年輕人，不要輕易放棄！”，就是這樣一句淡然的說話，卻是伍子明日後處世做人的座右銘，絕不輕易放棄。他問領事館職員，如果要取得簽證，可有其他辦法？職員見他如此有毅力及堅持，於是答應他，只要他取得加拿大大學的入學申請，便會給他簽證。

於是，伍子明不斷去信渥太華大學追問申請入學的事，但由於1968年加拿大郵政局大罷工，故此遲遲沒有回覆，直到8月中罷工風潮完結後，才收到渥太華大學成功申請的回信，從而取得了加拿大的簽證，來到加拿大展開了人生新的一頁。



### 國際知名、風水大師

自從大學畢業，又做了幾年公司職員，期間伍子明不斷研究風水命理。1985年，在一個公司的聚會中，有位女同事搬家，邀請他們聚餐慶祝，伍子明看了臥室的擺設，他建議同事馬上改，否則將來丈夫會離開她。其實，當時那同事的丈夫已離開了一個星期，各同事都讚嘆伍子明的本事。之後，一傳十、十傳百，不斷有人找伍子明看風水，從而開展了他的風水之路。

由1985年開始，他以業餘的形式替人看風水和命理。雖然開展了風水命理行業，伍子明對社會的責任感卻不因此而熄滅。1993年，伍子明參加了聯邦政府競選，代表保守黨出戰士嘉堡紅河選區，對手是自由黨資深黨員、律師出身的李德力。當年保守黨的聲望跌到谷底，全國幾乎一片紅，所以最後輸了。不過，雖然輸了選舉，卻開創了人生另一大道。伍子明在競選時認識很多人，了解到大家對風水命理的需要，便下了決心全心投入這行業中。

從1993年全職做風水顧問開始，找伍子明算命的人約有二萬多人，加上看風水的，估計超過50,000

人，什麼族裔都有，算起來有66個國家，其中主流社會人士佔三分之一。單從數字看，伍子明已累積了五萬多個風水或命理經驗，三十多年的耕耘中，伍子明在風水命理界的權威地位已經得到公認，先後得到了如牙買加京士頓市風水總顧問、墨西哥希達高州Hiltago風水總顧問、1996年聯合國國際市大會城市風水設計主講、加拿大最大墳場殯儀館集團ARBOR GROUP風水總顧問、世紀集團風水總顧問及多間地產建築商風水總顧問。伍子明認為風水這門學問，客戶不會問過程，只需要知道結果，例如一間虧本的銀行，經他作風水佈局之後，能夠轉虧為盈，這就是客戶的需求。



伍子明師傅不單在北美受到重視及尊崇，東南亞國家一樣對他十分愛戴，如中國廣東首禮佛古寺邀請他出任風水總顧問、北京大學曾邀請他作講座，中國清華大學亦邀請他作專題演講，這是海外學者的最高榮譽，才能夠得到中國兩間頂尖學府的相邀，足可證明伍子明大師的國際地位。

### 何謂風水、有根有據

人們常說「風水」，究竟「風水」是什麼，又是在那時開始的。伍子明說，風水這學問，至今已有一千五百年至一千六百年歷史，起源於晉朝郭璞《葬禮》一書：「氣乘風則散，界水則止。古人聚之使不散，行之使有止，故謂之風水。」

「風水」最早期由一些民間選擇居所及適合維生的方法開始，後來加入陰陽學說、先天及後天八卦、易經、河圖、洛書等，從此把風水術變為學術化。簡單來說，風水理論主要是以陰陽消長理論，配合天（宇宙、太陽等）與地（地球、地理環境）及人（人之居所、所卜葬之地）與時（天地之元運盛衰、萬物之生老病死）。

風水理論是綜合自然科學，從民居、村鎮、城市、宮殿、陵墓等的建築過程，都會以風水乘生氣和納生氣的原則營造，並運用當代建築藝術與文化風俗意識來表現，可說是影響深遠，在世界建築歷史上獨樹一幟。

伍子明認為，風水是東方的文化哲學，如何在西方也行得通，這就要看成效如何，如果沒有效果，風水早就被淘汰了。例如有一間銀行每年都虧本，但在我的指

點下便有盈餘了，這就是風水的價值所在，一定要有效果，如有效果的話，在什麼地方都行，道理就是這樣簡單。

伍子明認為，風水並非迷信。拜神是迷信，風水是從科學角度去研究的一門學問，他不反對宗教，只要是導人向善便可以，而風水是科學，跟化學沒有大分別。

### 好運惡運、順天而行

所謂「一命二運三風水，四積陰德五讀書」，為什麼讀書排在最後，伍子明認為不可能不讀書，但要能變通，懂得解決，且明白其道理。且看看富豪中，有多少人是因讀書好而致富的，以及身邊的親友中，又有多少人是學有所成，出來工作或發展個人事業，都與所修讀的學科相關。故此，除了讀書外，能夠靈活變通才是重要。而他最佩服及懂得讀書和變通的人是毛澤東，大家都讀孫子兵法，但他能夠活學活用。

伍子明認為不是讀書不重要，而是讀書不等於有好的運氣或際遇，原因是每個人都有兩個密碼，一是DNA 個人的基因，這可以影響個人的健康等情況，第二是八字，即是出生的年、月、日和時間，那即是命，是掌管人生的密碼，命是靜態的，運是動態，命與運要配合，命好運不好便是懷才不遇，有人是運好命不好，中了橫財也未必能永享。

至於風水也分陰宅與陽宅，要配合陰陽的道理，陰宅選地不好，縱使富甲一方，也會生個敗家仔，富不過三代。



### 幾個實例、改變世界

1993年，墨西哥州長特邀他去考察，在規劃整個州和城市的建設區域中，他精確劃分了工業、商業、旅遊等各行的布局，而此州現已成為墨西哥最富裕經濟最發達的州份。

1996年11月，由36個不同國家的市長參加的聯合國市長大會上，伍子明主講風水，他以牙買加為例子，題目是如何利用風水把未來城市建設得更好，

使他成為歷史上第一個受聯合國邀請的風水師和主講嘉賓，伍子明成功將中國的風水學帶到世界的主流會議上，真正發揚中國文化的光大。演講完後，牙買加政府根據伍子明的意見修改了城市布局，促使了該城市的發展。

1994年萬錦市副市長貝爾Carol Bell批評該市太多華人遷入，破壞了社區的安寧，並呼籲萬錦市居民阻止華人搬遷到萬錦市，引起華人社區不滿，認為這是對華人的歧視，鬧至滿城風雨，並逼使貝爾下台。

這事令到當時的市民高鴻思很困擾，於是向伍子明尋求解決的方法。伍子明在市政府大樓內和副市長貝爾的辦公室擺了風水局，後來貝爾收口更黯然下台。隨後的20多年，萬錦市的發展亦漸欣欣向榮，成為集高科技、教育和工商業發展，在安省僅次於多倫多的城市，也是很多華人聚居的城市。



當天是周五晚上，刻不容緩，周六早上八時，伍子明進行了手術，一共縫了19針，真是生死一線。之後，伍子明拒絕使用化療、電療等方法，他相信生死有命，富貴在天，希望找到中醫的方法來根治癌症。

1975年，伍子明在朋友的引薦下，認識了多倫多太極拳社的梅連美師傅，練了三個星期氣功，伍子明的腿就恢復了，由那時開始，伍子明就跟梅師傅學習太極及氣功，並且協助梅師傅發展道家太極拳社的會務，如向政府註冊和籌建社址等。至今，伍子明對梅連美師傅都懷著敬佩和感恩的心。不過，伍子明的最痛不是耳聾及骨癌，而是父親的離去卻不能陪伴在側。

1976年，伍子明的父親病重，緊急叫伍子明返香港。當時，伍子明正在舉辦一些太極拳的表演活動，通過這些表演有望打開將太極拳進入學校及政府的大門，作為梅師傅的高足，很多事都由他負責，如果返回香港，這些表演可能無法繼續。在伍子明心目中，父親是一個人，太極拳的表演活動將影響一群人。因此，他決定把活動做完才回香港。結果，晚了一個上午，便不能再見父親最後一面，伍子明對這事一直耿耿於懷至今，亦是他心中的最痛。

伍子明青少年時往往對生命和命運的思考，也對天氣和氣候變化的好奇，年長了則對生死的思考，領悟生命無常亦有常的道理，究竟是命運控制生命，或



### 人生最痛、苦在其中

伍子明走過的日子中，並不全是康莊大道，父親的離世、失聰和骨癌，都是伍子明的人生最痛，回想起來，伍子明感覺耳聾並非沒有好處，耳聾讓他習慣看口型，對別人的身體語言很敏感，心更容易靜下來。

自從年少時失聰，到了在滑鐵盧大學讀書，伍子明才得到解決耳聾的問題。他在滑鐵盧大學安排的宿舍中，與六位同學一起住，有人負責煮飯，而他則負責剪頭髮，教授得知他的情況，帶他到大學附設的醫療室檢查，醫生認為做手術可以改善他失聰的情況。1969年為他的左耳做第一次手術，這次十分成功，1970年為他右耳做手術，這次也順利完成，手術後剛好是農曆新年，他參與華人社區的舞獅活動，響亮的鑼鼓聲在他右邊響起，頓時他耳朵嗚嗚作響，不久便歸於平靜，然來他的右耳膜又穿了，要在1971年再做一次手術，這次卻不能回復正常，只能聽得七、八成。同年發生保釣事件，伍子明不管身體的健康情況，也積極參與社區的事務，和很多華人學生一樣，走上街頭示威。

1974年，伍子明覺得腿痛得很厲害，於是到聖邁克醫院檢查，發覺小腿骨上布滿了癌細胞侵蝕的洞，檢查





是人定勝天？直到父親的離世，他感受到要珍惜生命之餘，亦要衡量如何善用餘生，了解到命運及以正確的科學態度來鑽研風水與命理學。而且，做人不單要有始有終，更要從一而終，這是他做人之道，也是他的夫妻相處之道。



### 現代才子、寄情詩篇

伍子明可以說是一個奇才，大學修讀電腦系，身患耳聾及骨癌但卻不氣餒，學習氣功及太極，並以傳授太極及氣功教人強身健體，從事風水命理之餘，亦挽救過不少缺裂的家庭。他亦是一位文人雅仕，由1960年起，伍子明便開始創作詩詞，幾十年來作品不少，中國文化出版社把他從1967年到2007年間創作的400多首詩作集結成書出版，而這些詩詞大多是他旅遊時的作品。

伍子明的詩集包括：《黃山宏村游》、《黃山宏村游之二》、《黃山宏村游之三》、《黃山游》、《黃山游之二》、《黃山游之三》、《黃山山谷》、《日本海上行》、《日本海上行之二》、《衝繩游》、《途次鹿兒島之日出》、《鹿兒島游》、《鹿兒島游之二》、《神戶游》、《京都游》、《京都游之二》、《知多半島常滑市游》、《名古屋游》、《橫濱車站觀瞻》、《東京游》、《首爾游》、《大長今廠地游》、《首爾江北游》、《三八線游》、《南韓觀感》、《西江游》、《蒼梧游》、《梧柳行》、《贈金英均老師》、《南寧游》、《南初會寧英均金教授》、《南寧雅聚》、《中華頌》、《游杜甫草堂》、《峨眉游》、《峨眉日出》、《峨眉紅珠酒店》、《樂山大佛》、《樂山大佛之二》、《樂山大佛之三》、《樂山臥佛》、《都江堰游》、《三星堆與落帶游》、《熊貓公園遊》、《天門山游》、《天門山游之二》、《黃龍洞游》、《袁家界游》、《天子山之濃霧》、《金鞭溪》、《吉首苗寨之德夯》、《夜遊鳳凰城》、《吉首苗寨之德夯》、《夜遊鳳凰城》、《鳳凰奇觀》、《鳳凰賽龍舟》、《鳳凰雨景》、《常德游》、《長沙游》、《川湘雅聚》、《希臘游》、《土耳其奇游》、《土耳其奇海上游》、《地中海之日出》、《埃及之沙易港游》、《埃及之開羅游》、《埃及之阿歷山土地亞游》、《馬爾他島游》、《龐比游》、《百字令之西西裡島與阿瑪爾菲海岸游》、《中山陵游》、《秦淮游》、《南京香樟華蘋》、《昆明游》、《昆明世博園遊》、《雲南過橋香》、《雲南石林》、《麗

游》、《雲南游》、《贈玉龍縣》、《再游瀾江》、《麗江香樟華蘋》、《呼和浩特游》、《陰山行》、《響沙灣游》、《成吉思汗陵》、《希拉穆仁草原懷古》、《希拉穆仁草原游》、《千里達游》、《比利溜游》、《耶加達游》、《耶城交通一景》、《巴里島游》、《贈吳端華之桂林渡假村》、《巴里南端游》、《巴里渡假村祝婚句》、《印尼別吳端華》、《珠江雅聚》、《雪後蒼雲》、《桂林七星公園遊》、《瀾江河畔》、《瀾江游》、《瀾江山景》、《瀾江山景之二》、《陽朔游》、《龍脊游》、《紐約碼頭》、《甲板觀浪》、《大洋煙霧》、《華船煙景》、《海天一色》、《倫敦游》、《威士拿山之日出》、《波羅的海游》、《波羅的海游之二》、《波羅的海游之三》、《瑞典游》、《芬蘭游》、《聖彼德堡游》、《愛沙尼亞游》、《波蘭游》、《挪威游》、《聖彼德堡冬廷》、《天池游》、《博鰲游》、《烏魯木齊游》、《博鰲灘畔》、《南山游》、《萬泉河游》、《南山游之二》、《三亞南田溫泉游》、《高昌游》、《南山游》、《交河游》、《南海觀世音》、《坎兒井誦》、《天涯海角游》、《海口火山游》、《二千又七年多城序詩》及《瓊海游》等。

### 後繼傳人、要有慧根

伍子明看過差不多一萬個風水，有自己的體會，每個人一生有他走的路，他只是指點一個方向，路要由他自己走完，指點而不是幫忙去走。故此，人要學會向前走，而「學習」及「愛護」兩個字很重要，誠心學習和懂得愛護，另外兩個字是「恐懼」和「貪婪」。凡事無慾則無求，平生不作虧心事，夜半敲門也不驚。

伍子明師傅無論在風水命理、電腦科技、太極氣功及中國文學各方面，都有很深厚的認識，問伍師傅收了多少位高足，他說，跟他學太極的超過5,000人，學氣功的祇有101位，但學風水命理的至今還沒有。原來，伍子明對風水命理的傳人要求嚴謹，所收門徒一定要有品格及慧根。因為，風水命理可以幫人也可以害人，如果沒有品格，便是一個禍害，沒有慧根，教也沒有用。

做完訪問臨走前，伍子明師傅送給我一首《雪後蒼雲》的詩：仰望長空拾翠雲、幾番風雪幾番新、若非狂飆飄搖夜、安得陽光大地臨。



# PREDICTIONS FOR 2021 (Year of Metal Ox)

By Paul Ng

**GEOMANCY: A SYSTEM OF CONSTRUCTING A PREDICTIVE FIGURE ACCORDING TO THE RULES OF EARTH MAGIC - Paul Ng**

## A. OVERALL PROJECTION

This is the seventeenth year of the Lower "8" Cycle of the world. Based on Yi-Jing, while the period between 1984 and 2043 (totaling 60 years) is "Fire-Wind Caldron", the year 2021 is "Mountain-Fire Grace".

### *Yi-Jing Analysis*

The Yi-Jing "Mountain-Fire Grace" trigram is composed of 3 "Yin" and 3 "Yang". The number of Yin and Yang is equal. The world will go through a major restructuring stage. Most businesses will have new directions. However, while they appear good on the surface, the substance is rather empty. The world economy will continue to be unstable, albeit better than the year before.

### *Life Chart Analysis*

The four columns of this year are "Metal Ox" year, "Metal Tiger" month, "Water Horse" day and "Metal Boar" hour. While the year and day conflict, the month and day connect. Although the month is cold, there is large amount of fire. Consequently, the world is still very unstable. Those with friends will win over those with no friends. The elements of favor are "Earth, Metal, Water". Negative ones are "Wood, Fire". In general, the year favors sectors in healing, logistics, travel, networks, real estate, metals, automobiles, insurance, etc. On the unfavorable side are education, textile, wood, etc. There will be big swings in Hi Tech.

### *Flying-Star Analysis*

This is a year of changes and mobility. However, the governing trigram is "Heaven-Mountain Retreat". That means most countries will try to rebuild and self-protect in order to recover from last year's catastrophe. Less time would be spent blaming each other.

Generally speaking, unfavorable countries

are those in the Southeast, Southwest, Northwest and North, such as Southeast Asia, India, Southwest of USA, Canada, Russia, etc. Favorable ones are Central, West, East, Northeast and South, such as China, Europe, Australia, South America, Africa, Korea and Japan. Most countries will try to rebuild their livelihood.

The following would outline an analysis of orientations, businesses, politics, economies, climate and health, totaling 6 important factors affecting all of us.

## B. LOCATIONS and ORIENTATIONS

### *Central (positive)*

The controlling force is the central "Heaven-Mountain Retreat" trigram. Countries in this space would tend to retreat before advancing; e.g. China. After last year's big swings, this is the year to rest, repair and build outside friends. Her military forces would greatly advance. However, natural disasters may still persist.

Middle East countries continue to be volatile. There would be plenty of military activities.

### *East (positive)*

The "4-Green" Learning Star will land in the East. It is also the "Triple Conflict" center. Many new inventions and developments would come from the eastern countries, such as China (especially her eastern provinces) and Japan. However, there would be many wind storms in those regions.

### *South-East (very negative)*

This is the "5-Yellow" Negative Center. There would be many natural disasters, especially to do with water and flooding. This region includes Southeast Asia, which should expect to have hurricanes, flooding and earthquakes. Affected areas include China's Southeast provinces, the Caribbean and Florida in USA, etc. Canada's South Ontario would also have issues with water. All these regions would see their economies fluctuate.

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***South (negative)***

This is the “1-White” Romance Star, together with the “Water-Thunder Reserve” trigram. Economics would strive forward, somewhat better than last year. However, much hard work and many difficulties must be conquered in their path.

***South-West (very positive)***

This is the “3-Blue” Argument Center. There would be controversies on ownerships of rights and patents and government policies. Countries involved may include Spain, Portugal, French, etc. There would be earthquakes in the China’s Southwest provinces, such as Sichuan.

***West (positive)***

This is the “8-White” Money Star. Western countries, such as USA and UK, would see their economies improve. Nevertheless, because their policies would tend to swing a lot, their markets would remain volatile.

***North-West (very negative)***

This is the “7-Red” Receding Center. North European countries would see their economies fluctuate a lot. The climate would be unusually hot. Northwest parts of USA and Canada may see forest fires faring again.

***North (negative)***

This is the “2-Black” Illness Center. There would be new sources of illness, especially affecting live stock. However, economies would improve over last year. There may be wind storms from time to time.

***North-East (positive)***

This is the “9-Violet” Joy Center. Most countries in Northeast regions would do well, such as Northeastern China. In Korea, South and North relations still tend to be unstable. Eastern USA, such as New York and Boston would see the financial market prosper. North Eastern Canada such as Quebec would see its real estate advance further. However, these areas would tend to be very hot and susceptible to fires.

**C. ANALYSIS of BUSINESSES**

Business involving “Earth, Metal, Water” would do well, but not “Wood, Fire”. With the “6-White” travel star as the governing power this year, business to do with logistics, travel or moving would particularly do well.

Let us examine various businesses.

***Real Estate***

Real Estate continues to be polarized, based on locations. Favorable regions are in the Central, West, North, Northeast, Southeast and South. Less favorable ones are in the Southwest, Northwest and East.

China’s real estate would do well overall. Regions such as Beijing, Shenzhen and Guangzhou would be highly demanded. Shanghai may slow down a bit.

In USA, regions such as the Silicon Valley, Seattle, Texas and Florida would do well.

Canada’s real estate market would heat up. Vancouver would edge up. However, within Greater Toronto Area, regions such as Richmond Hill, Markham and downtown would do well. Aurora and Newmarket would also improve, followed by Mississauga and Etobicoke. Southwest Ontario such as Milton, Waterloo, would be slower.

South East Asia, including Hong Kong, real estate would go up but very unstable.

***Energy***

Oil and gas prices would remain very unstable. Electric cars would become still more favorable.

***Electronics***

The Hi-Tech sector would continue to be very controversial. Law suits become commonplace, especially to do with patents and copy rights. There would be significant technological breakthroughs in China. Traditional jobs would see major eliminations. Plenty of new style hi-tech firms would be born. There would be many cases of mergers.

***Medical***

There would be many new drugs, especially targeting viruses. Pharmaceutical stocks would therefore go way up. However, marijuana business may encounter a new round of troubles and financial issues.

***Food***

There would be new directions and ways of doing business. They would do better than the past year in general.

### **Metals**

Metals businesses would fare better than last year, especially in the second half of the year. Demands would be much higher.

### **Automobiles**

Cars sales would leap forward. Electric cars demand would continue to grow.

### **Travel**

Last year, the travel sector was at the brink of death because of the pandemic. Improvements should take place in this travel year.

### **Textile**

The clothing sector may go through another setback. Many chain stores may close their doors. Innovations become the key to survive.

### **Banking and Financial**

The stock market would continue its normal violent swings. However, bank stocks would be more stable than last year. Gold, precious metals and bitcoins would see big price swings but on the upward trend.

### **Favorable Business (Metal, Water, Earth)**

#### **Earth-oriented Businesses**

##### **Real Estate**

Development and Construction  
Pharmaceutical  
Food

#### **Metal-oriented Businesses**

Cars  
Airplanes  
Building Material  
Mining  
Safety and security

#### **Water-oriented Businesses**

Banking  
Financial  
Import/Export  
Wine and liquor

Fishing  
Travel  
Logistics

### **Unfavorable Businesses (Wood, Fire)**

#### **Fire-oriented Businesses**

##### **Education**

Electronics  
Show business  
Energy

#### **Wood-oriented Businesses**

Clothing  
Shoes  
Forestry  
Farming  
Chinese medicine (herbal)

### **D. ANALYSIS of POLITICS**

The governing star is "6-White", plus the central trigram "Heaven-Mountains Retreat". The controlling trigram is "Mountain-Fire Grace". Most countries would touch-up their apparent peace. They may look good, but with little substance. Many countries would be at the brink of war. Stacking of weaponry becomes more serious.

#### **Canada**

Canada is into a year of "2-Black" illness sign and "Earth-Wind Rise" trigram. There would be political troubles, both international and domestic. Some of those in power may get seriously sick by surprise.

#### **USA**

USA is into a year of "8-White" money sign and "Mountain-Water Folly" trigram. There would be many new policies. International relations may take a major U-turn. The calming effect may help the country's economy improve.

#### **China**

China is in the "6-White" travel sign and "Heaven-Mountain Retreat" trigram. The country may take a step back and then really bounce forward. It would gain a lot of international friends. However, the "Five Eye Union" countries (USA, Canada, UK, Australia, New Zealand)

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may still take a belligerent attitude toward China.

### ***Hong Kong***

Hong Kong is at the “5-Yellow” Negative Center. Its trigram is “Earth-Lake Approach”. There may be massive emigration. People would be motivated to move to other countries. International interference and political turmoil would continue.

### ***Taiwan***

Taiwan is at the “4-Blue” learning center, but with the “Wind-Heaven Taming” trigram. People are learning to think in many aspects. There would still be much instability and policy changes. Its international prospect remains low.

### ***Japan***

Japan is also at the “4-Blue” learning center. It would quietly build up its military forces. However, its political situation is becoming somewhat unstable.

### ***South Korea***

Korea is at the “9-Violet Joy” center. Both politics and people’s lives tend to be relatively stable and happy.

### ***North Korea***

North Korea is also at the “9-Violet Joy” center. In general, its relations would further improve with South Korea and may even be more open to the other countries.

### ***Other Southern Countries***

Countries such as South America, India, Africa and Australia would suffer from the “1-White Romance” force. Together with the “Water-Thunder Reserve” trigram, there could be many water issues and frequent political changes.

### ***Western European Countries***

Western Europe would enjoy the “8-White Money” sign. Their economy and politics would tend to be stable. It is also a period of upward adjustments.

### ***Eastern European Countries***

Eastern European countries suffer from the “7-Red Receding” sign. Their economy and politics may go through a stage of re-organization. They

would retreat before advancing.

### ***Middle East***

Most Middle East countries have the “6-White Travel” sign. There may be a new wave of refugees. Politics remain unstable.

### ***Russia***

Russia is at the “2-Black Illness” sign, but has the trigram of “Earth-Wind Rise”. After hard hit by the pandemic last year, its politics continue to be stable and guide the country to prosperity.

## **E. ANALYSIS of WORLD ECONOMY**

The governing signs “6-White Moving” Star and “Heaven-Mountain Retreat” trigram imply the world economy would slowly come out of recession. The nature of many businesses would change drastically.

CHINA would see her economy go up significantly. Its strategy, to retreat then advance, would work very well. More businesses would be done with the Third World countries.

Southeast Asia is in the “5-Yellow” center. Natural disasters such as earthquakes, hurricanes and flooding may harm its economy further. Instabilities would persist in countries such as Indonesia, Singapore, Vietnam, Philippines, etc.

JAPAN is in the “4-Blue” and “Triple Conflict” center. International conflicts may increase. However, its technological advancements may help her economy.

KOREA is at the “9-Violet Joy” center. Its economy is quite positive, helping her people’s livelihood. Its improved relations with North Korea may help her economic developments.

INDIA is at the “1-White Romance” center. Its crimes with rapes may surge again. There would be a lot of draughts and flooding through the year. Hence her economy would suffer.

USA is at the “8-White Money” center. Her economy would improve, hence the stock market. However, many businesses may need to re-focus and start from scratch. The past policies would still post horrendous burden on her people.

CANADA is at the “2-Black Illness” center. There would be difficulties in her economy. Nevertheless, real es-

tate may be the sector that can help to resurrect her finances.

RUSSIA's economy would quietly improve. Her finances would stabilize.

EUROPE is in the "8-White Money" center. With UK out of the picture, the remaining countries would become more united and economy would improve.

As a whole, the world's economy would continue the period of major adjustments. New forms of economy would appear. Banks' interest rates would still stay low. This would be the year that the world is pulling out of last year's pandemic disasters.

#### A Special Look at the Canadian Economy

Main directions would be a continuation of last year.

1. Fiscal deficits would continue to be a concern for all levels of governments
2. Interest rates will stay low and prime rates will fluctuate between 1-3%
3. Canadian \$ would continue to be much lower than the US dollar
4. TSX would still see huge fluctuations
5. Centralization of power among corporations would intensify and cost cuttings by consolidating and eliminations of departments and staff would continue
6. Public sector remains the major inflation source, while the private sector continues to deflate
7. Economic growth would be around 2%
8. Unemployment rate would stay around 8%
9. Economy may take a down turn of its international policies
10. This year is a rebuilding year for Canada. There would be new policies and new ways to do business.

#### F. ANALYSIS of WORLD CLIMATES

This year's governing trigram is "Mountain-Fire Grace".

The world climate would continue to be extreme. There would be plenty of fires, earthquakes, droughts and flooding – worldwide. Central regions would suffer more from fires and earthquakes. They are represented by Middle East and China's Sichuan, Central Pacific Ocean, etc. South East regions would also suffer from water issues. Southern areas may also experience water issues. Southwest areas may suffer from earthquakes, especially South Pacific. Western regions such as California and British Columbia may see some landslides. Northern areas may experience a few wind and thunder storms. Midwest in USA would continue to suffer from natural disasters.

#### G. ANALYSIS of WORLD HEALTH

The most common health issues this year would continue to be chest and lungs. These could be after effects from last year's pandemic. There would be new sources of contagious illnesses. The sources would likely be in the North or Southeast regions.

#### H. PROJECTION FOR THE WORLD STOCK MARKETS

- February: Positive-Negative
- March: Positive-Negative
- April: Positive
- May: Positive-Negative
- June: Negative
- July: Negative
- August: Positive
- September: Negative-Positive
- October: Positive-Negative
- November: Positive
- December: Positive
- January: Positive

#### Conclusion

The driving force of our planet Earth is continuous transformation of Yin (negative) and Yang (positive) energies and cycles. By knowing the rules of nature, we can avoid many pitfalls and have better chances to succeed. Hence I shall share these predictions with my readers around the world for reference and guidance.



# HOROSCOPE PERSPECTIVES 2021 (Year of Metal Ox)

By Paul Ng



## **OX 1997 1985 1973 1961 1949 1937**

The driving force of our planet Earth is continuous transformation of Yin (negative) and Yang (positive) energies and cycles. By knowing the rules of nature, we can avoid many pitfalls and have better chances to succeed. Hence I shall share these predictions with my readers around the world for reference and guidance.

The ox is into a conflict year. Most things would begin with difficulties before they become smooth. Ox husband would get much help from their wives. You may get sick easily. Don't gamble or speculate.

**WORK** You favor businesses to do with metals, especially cars. You would also be good in the consulting sector.

**WEALTH** Your money is from hard work. You should refrain from speculations and gambling. If you are married, a husband-wife team would work well for your business.

**RELATIONS** Your love life is flat. Nevertheless, being quiet and calm may be a good thing.

**HEALTH** You are susceptible to many ailments, especially colds and flus. Exercise more and rest well.

### **Highlights of Ox of Individual Years**

**1997** Your work is stable. You may receive help from time to time. However, your love life is weak and unstable. Take it easy.

**1985** This is hard working year for you. You need to

handle most things on your own. Don't gamble or speculate.

**1973** You must work hard to make money. However, you may receive plenty of help from the opposite gender. You would start low and end up high in most work.

**1961** Pay more attention to your health, especially your chest and lungs area. Be conservative in your work or business. Don't take too many risks.

**1949** Step back from your day-to-day work. Enjoy fun with your grandchildren.

**1937** Pay attention to your hear and bowels. At such senior age, be happy. Make more friends. Exercise more and rest well.



## **TIGER 1998 1986 1974 1962 1950 1938**

The tiger is becoming very spiritual this year. You would like to learn. Your mind is sharp. Your money is stable. You may feel lonely at times.

**WORK** The education sector is good for you. Running a school or religion would be favorable. Analytical work such as I.T., accounting, planning, etc. are also good.

**WEALTH** Your finances would improve. There may be many opportunities for you.

**RELATIONS** Although you are good with people this year, you may feel lonely at times. You would enjoy working by yourself. Nonetheless, your overall relations should still be stable.

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**HEALTH** This is a healthy year for you. Just don't overwork yourself.

**Highlights of Tiger of Individual Years**

**1998** Your studies should go well. This is a good year to study and write exams. Advancing your studies should be a good thing.

**1986** Most things you handle may encounter difficulties before they become easy. You may get much help from elder ladies, resulting in financial success.

**1974** This may be a hard working year for you. Your hard work would pay off. There may not be much romance for you.

**1962** You would receive much outside help. This year you should try to move around in your line of work rather than be stuck in the office.

**1950** You work well with the opposite gender. If you are married, your relations may get even better.

**1938** Your health is going downhill. Rest well. Exercise more. Avoid fighting for any reasons.



**RABBIT 1999 1987 1975 1963 1951 1939**

You have a lot of lucky signs. You would be good with people relations. Sales and marketing should be in your favor.

**WORK** You work well with people. Businesses to do with sales, entertainment, consulting, etc., are good for you. Even those with burial such as cemetery or funeral homes would be in your favor.

**WEALTH** Your income is stable. Your reputation may improve more so than your income.

**RELATIONS** You would enjoy very good people relations. If you are single, consider marriage. If you are married, be careful of extra-marital affairs.

**HEALTH** You are healthy overall. Watch out for problems with the liver or gallbladder.

**Highlights of Rabbit of Individual Years**

**1999** You may have too much romance. You should do well in a sales job or public relations.

**1987** Your relations are good with people. There would be plenty of help for you. This is a good year for you to co-operate or to expand your business.

**1975** This is a hard working year for you. Beware of the health of your elder family members. There may be problems with some of them.

**1963** Your public relations would be fantastic. Help from the opposite gender is plentiful. Be brave to expand your work.

**1951** Your health may take a downturn. Pay attention to your liver and lungs. You may spend a lot of energy helping your juniors. Take it easy.

**1939** There may be problems with your health. Don't forget to exercise and rest well. Leave your junior family members alone.



**DRAGON 2000 1988 1976 1964 1952 1940**

Dragon has some conflicts with the Ox. You may tend to argue with people. However, you





have a lucky sign that can help you out of trouble. Your intuition is also strong.

**WORK** You favor creative work, such as writing, painting, architecture, acting, singing, etc. You are also good as a problem solver. Hence advisory or consulting business is in your favor. You can do well in helping others do debt re-organization. Demolition work is also good for you.

**WEALTH** Your income this year may not be very stable. However, your lucky sign should be helpful for you.

**RELATIONS** Since this is a breaking year, beware of conflicts in people relations. Avoid getting married if possible. Being peaceful is all you need.

**HEALTH** You may be prone to accidents. Take your time and don't rush on things. Drive with caution.

**Highlights of Dragon of Individual Years**

**2000** You may easily run into conflicts with other people. Just take a step back. Listen more rather than argue. "Win-Win" always works for you.

**1988** Your authority may increase, together with more people issues. You should listen to others' opinion to get better team work.

**1976** You tend to get good help from the opposite gender. Stay mobile. Moving or traveling is good for you.

**1964** Your hard work may not result in the benefits you expect. Just be patient and practical. Set you vision a little further forward.

**1952** There would be plenty of chances to travel. Enjoy your new friends. Enjoy nature.

**1940** Watch out for accidents, such as falling. Exercise and strengthen your legs more.



**SNAKE 2001 1989 1977 1965 1953 1941**

Snake and Ox form a golden collection, only in the presence of a Rooster. Hence there would be both hidden enemies and friends. You would do better in outside work than office work. Travel more if possible.

**WORK** You favor work to do with creations. Public relations would be good too. Customer relations work should be in your favor. Working outside the office is advisable.

**WEALTH** This is a connecting year for you. Financially you would be very stable.

**RELATIONS** Your people relations are good. If you are single, you may need a Rooster friend to help to cultivate some good romances.

**HEALTH** This is a healthy year for you. Your energy level should remain high.

**Highlights of Snake of Individual Years**

**2001** Your studies are good. Even at work, you may receive good help from your superior.

**1989** There are chances to get promoted. Your authority would improve. Beware of some people conflicts. However, if you are still single, this may be a good year to get married.

**1977** This is a very connecting year for you. Your people relations are good. There would be plenty of help for your work.

**1965** There would be uncertainties and volatilities. You may run into conflicts with your superior. Keep low key. Surround yourself with good working partners.

**1953** You would have plenty of help from your friends. There are lucky signs. Your travel sign is stronger than

last year.

**1941** Pay more attention to your heart and lungs. Take things easy. Enjoy your senior age.



**HORSE 2002 1990 1978 1966 1954 1942 1930**

The Horse has conflicts with the Ox. Beware of people issues. However, your authority would improve. Romances are plentiful. Through proper handling of people, it could be a big help to you.

**WORK** You favor work with romances, such as entertainment, matchings, marriage settings, etc. Politics and management sectors are also good for you.

**WEALTH** You should do well financially. However, gambling and speculations may not be for you this year.

**RELATIONS** Although your romantic signs are strong, people relations may run into conflicts. Even your romances may become unstable. Take a step back before advancing.

**HEALTH** Be careful about falling. Drive with caution. Take your time at work. Otherwise, your health is fine.

**Highlights of Horse of Individual Years**

**2002** Your romances are strong. You would make many friends. This is an enjoyable year for you.

**1990** Your get along well with the opposite gender. You enjoy helping others. However, your relations tend to be unstable and prone to misunderstandings.

**1978** You may gain more authority at work. There are chances for promotions. If you are self-employed, you may want to expand your business.

**1966** There are lucky signs for you. Most work may start with uncertainties and end up safe. You must lose before you gain.

**1954** This is a bit of tough year for you. Most things you do require hard work. Stay low and stay back. Take things easy.

**1942** You are still healthy at this age. You may spend much time planning for your descendants.

**1930** Your health may take a downturn. Pay more attention to your health. Exercise and rest well.



**SHEEP 2003 1991 1979 1967 1955 1943 1931**

The Sheep is opposite to the Ox. You tend to lose money easily. (You may need to spend money to counteract it, anyways.) Don't gamble or speculate. Be conservative in your work and investments.

**WORK** You should refrain from gambling or speculative businesses. Be very conservative in the stock market. However, travel, logistics, developments, etc. would be in your favor.

**WEALTH** No gambling for you this year. If you are emotional, you may lose money. You should stick to long term investments. This way you would be looking for long range rewards.

**RELATIONS** Your relations may fluctuate a lot. Give the other one more care and thoughts.



You will feel better that way.

**HEALTH** You tend to get sick easily. You should stay away from dangerous situations so as to avoid accidents. Rest well and keep calm.

**Highlights of Sheep of Individual Years**

**2003** You could be easily distracted. Try to focus on your studies and work. Relations may not be in harmony. Take it easy.

**1991** You tend to spend money on your friends. Likewise, you could make many friends by doing so. Stay away from gambling.

**1979** You may have many outside business trips. Your income is proportionate to your hard work. You may have too many romances this year.

**1967** There could be troubles in partnership. This may also lead to money losing. As relations are concerned, there would be arguments before harmony.

**1955** You tend to spend money on your descendants. At the age, do whatever you desire to make yourself happy.

**1943** Pay attention to your spleen and stomach. Work to strengthen your kidneys. Health is your key this year.

**1931** Your health may go down quite a bit. Nonetheless, enjoy life while you can. travel, moving. Education, medical and legal sectors are also good for you.

favor moving or traveling. There would be new knowledge to pick up. Your authority would improve. There would be plenty of happy events.

**WORK** You favor businesses such as logistics, travel, moving. Education, medical and legal sectors are also good for you.

**WEALTH** Your income is proportional to your authority. The more mobile, the better you do financially. Enjoy your work.

**RELATIONS** There is a "Happiness" star for you. This year favors marriage or giving birth. Your people relations are also good.

**HEALTH** This is a health year for you. Stay active.

**Highlights of Monkey of Individual Years**

**2004** Enjoy your learning star. You should do well in your exams. You would get plenty of help from your seniors.

**1992** You would have very good relations with your friends. Feel free to advance your knowledge. However, pay attention to your driving. You may get traffic infractions.

**1980** Your work is smooth. If you are employed, you have good chances to get promoted. If you are self-employed, you should expand your business. There are plenty of travel opportunities.

**1968** Your authority level would improve. You favor to be in politics or legal sector. Your wealth is stable.

**1956** You may get plenty of help from the opposite gender. Your family is in harmony. There may be happy events among your descendants.

**1944** Your health may slide downwards. Pay attention to your liver and lungs. Exercise more.

**1932** The older you get, the more friends you have. You would get along well with younger people.



**MONKEY 2004 1992 1980 1968 1956 1944 1932**

The Monkey has a strong travel sign this year. You

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### ROOSTER 1993 1981 1969 1957 1945 1933

The Rooster connects with the Ox in a Golden Connection situation. There would be plenty of help and opportunities. Financially you should do well. Just beware of accidents that may lead to bleeding.

**WORK** You favor to be in the financial sector. A medical field is also good, especially to be a surgeon.

**WEALTH** Your money sign is strong. This is a good year for you to do investments. Even your job should be stable.

**RELATIONS** Your people relations and romances are good. If you are still single, consider marriage. If you are married, you should be more loving.

**HEALTH** Your health is good. Just beware of accidents that may lead to bleeding. Drive carefully, and watch out for sharp objects.

#### *Highlights of Rooster of Individual Years*

**1993** You would have plenty of romances. You can also get married this year.

**1981** You would have much help from your peers. Your authority level would move up, together with better income.

**1969** If you are employed, this is a year for promotion. Your people relations are good and so is your income.

**1957** You have plenty of friends. You may travel with groups of friends. Enjoy this year.

**1945** Beware of surgery or accidents. Take it easy in your living. Exercise more.

**1933** Pay attention to your lungs and kidneys. Take it easy. Enjoy your old age.



### DOG 1994 1982 1970 1958 1946 1934

Dog conflicts with the Ox. Beware of legal signs, arguments and controversies. However, you are very spiritual this year. Your money sign is stable. You may have an inclination towards arts.

**WORK** You favor to be in government office or police. Public speaking, religions, philosophy, etc. are all favorable. You have a strong sense for arts.

**WEALTH** Your income is good. If you are a speaker or artist, you would do even better.

**RELATIONS** There is a loneliness sign. You tend to argue. Just take a step back. You would be happier that way.

**HEALTH** Your health is good. The busier, the healthier you would be.

#### *Highlights of Dog of Individual Years*

**1994** Be careful about legal conflicts, especially in driving. As work is concerned, although there are conflicting situations, there are also harmonious moments. There may be big swings. Your relations may tend to be unstable.

**1982** You would have help from your friends. Partnerships should work out well. Just watch out for arguments and controversies.

**1970** You may feel tired at times. You should practice more spiritualism. You would do better if you are in sales or in roles that require talking.



**1958** Your reputation is higher than your income. You would find success in arts, religions or philosophy developments.

**1946** Pay more attention to your heart and kidneys. Exercise more. You may have strong sentiments of loneliness. Your spiritual endeavor would be good for you.

**1934** Your energy level may weaken as you age. Pay attention to your heart and liver.



**BOAR 1995 1983 1971 1959 1947 1935**

Pig and Ox connect to some extent. Your money signs are good. Your spiritualism is high. The travel sign is very strong. Just beware of a blood sign, such as accidents or surgeries.

**WORK** You favor work with mobility rather than behind the desk. Hence you favor both travel and logistics. International trading is also good. Religions, philosophy and spiritual sectors are favorable. Work to do with blood such as a surgeon is also good for you.

**WEALTH** Your income would be better than last year. Outside work is even better. If you do investments, trust your intuition.

**RELATIONS** You have lots of friends. Your relations are very stable and lasting.

**HEALTH** You are quite healthy in general. Just beware of accidents and bleeding.

**Highlights of Boar of Individual Years**

**1995** You would have plenty of help from your elderlies and superior. You would have romances. Nonetheless, you seem to be impatient and want

to travel. You do better in outside jobs. Beware of accidents and bleeding.

**1983** You get along well with the opposite gender. You also enjoy working with younger people. Your work would be smooth.

**1971** Your authority would improve. You would be a good manager. Your income also would go up.

**1959** You tend to help your subordinates a lot. You may win over other people's respect. Work would be stable.

**1947** Your money signs are strong. Your people relations are good. There would be much help from people. You may travel quite a lot this year.

**1935** Your health may go a bit downhill. There may be surgeries. Rest well and exercise more.



**RAT 1996 1984 1972 1960 1948 1936**

Rat and Ox connect. There would be plenty of help for you. Your income should also improve over last year. Your romance and people relations are both good. However, you may get sick easily, especially with the stomach and bowels.

**WORK** You favor work with accounting, finance and human resource. Management and administration are good too. If you are in the medical field, you would do marvelous.

**WEALTH** Regular income is stable. Working in teams may be even better for you to generate more wealth.

**RELATIONS** You have good romances. However, most may just come and go. If you are married, you should be more loving. If you single, you should consider getting married this year.

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**HEALTH** There is an illness sign for you. Pay attention to your stomach and bowels.

**Highlights of Rats of Individual Years**

**1996** This is a very connecting year for you. You may get plenty of help. Most work would be successful. You may get married this year if you desire.

**1984** You may need extra effort to get things done. Watch your health. Rest well. Beware of possible emotional swings in your relations.

**1972** You would enjoy your new gained au-

thority. There would be improvement of income. Stay humble when dealing with people.

**1960** Your energy level remains high. You can still advance further in your life.

**1948** Your health may slide downward. Pay attention to your heart and bowels. Exercise more and rest well.

**1936** You may suffer from a few ailments. Watch out your heart and kidneys. Regulate your diet and rest well.

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# Paul Ng

## the Man Behind the Legend

Written by Samantha Ho

On a quiet November night, with snowflakes falling gently around a Richmond Hill neighbourhood, a man, dressed in a red traditional Chinese outfit, was interviewed. With beautiful portraits adorning the walls, Paul Ng, internationally renowned Feng Shui Master, invites us to sit down for a conversation. Ng, commands a room just as easily as any skilled teacher, retaining a gentle authority. It comes to no one's surprise that this is one of the many special qualities that make up such a distinguished Feng Shui, Qi Gong and Tai Chi master.

### *It all Began with Tombstones*

Every person's path leads them down different avenues of life. Perhaps yours lead you to a white picket fence with 2.5 kids, or maybe you've built an empire out of nothing but your bare hands. Ng's path gave him an illustrious career in Feng Shui. His path was laying itself out, before he even thought of having a career. When asked about how he discovered Feng Shui, he answered, "It all began with tombstones."

Tombstones, the reminder of mortality, inspired Ng. During his teenage years, he would pass a cemetery on his way to and from his high school in Stanley, Hong Kong. Every night, after he had dinner, he would visit the cemetery, and read tombstones. He was very fascinated by the birth and death dates of the people buried in the cemetery. The more he studied these dates, the more he wondered about the lifespans of people, the death and the true meaning of life.

What is the true meaning of life? What is our purpose? How do we reach it? Ng went searching for answers to these questions. He read some of the oldest texts available, cover to cover, hunting for his answers and never quite receiving them. Despite getting no answers, his knowledge of the world expanded and it brought to life a new side of him. He scoured the I Ching, one of the oldest Chinese classics on divination, as well as the Bible. He spent hours of debates with his teachers on the interpretation of ancient texts, often reaching stalemates.

Perhaps Ng has always had an otherworldly connection. Before he could walk or talk, Ng contracted a severe case of measles, leaving him mute. Worried, his mother brought him to a temple in Shau Kei Wan, hoping for some divine guidance. At that time, the temple's diviner advised her to visit a traditional Chinese doctor. There, Ng was prescribed herbal medicine that immediately helped him recover his voice. Never has a mother been so relieved to hear their child cry. To give thanks, Ng's mother visited the temple again and was told that there was too much negative energy within Ng's little body and that he needed to have more positive energy. Well, what could add more positive energy than adopting a God as her child's godfather? So, Ng went through the traditional Chinese process of becoming someone's godson. Perhaps this added to Ng's otherworldly senses.

### *Ng, the Scholar*

In Hong Kong, Ng grew up in a vastly different from

the Hong Kong we think of today. He recalls his neighbourhood, full of unsavoury dealings. From illegal gambling dens to brothels to drug dealings, Ng's childhood neighbourhood had it all. Concerned for their son's future, as he concentrated on more than school, his parents tried to send him to a better school in Stanley. Hong Kong's schooling system is not as straightforward as Canada's system. If your age group is for the third grade, then of course you'll be placed in third grade. Not in Hong Kong. At the time, Ng was meant to be in grade six. Unfortunately, after testing, the principal of the school in Hong Kong determined that his level of education was barely at grade four. The principal was ready to reject Ng's enrolment, but Ng's mother negotiated for her son. Under Mrs. Ng's relentless belief in her son's future, the principal relented and admitted Ng into his school for grade six. This was the beginning of Ng's scholarly life.

In the 11 courses, it was not ideal. Ng understood the hard work his parents had put in to get him into this school. He understood that he needed to do better to be able to achieve more. He painstakingly studied for his second semester, passing six out of 11 courses. Not satisfied by his progress, Ng worked even harder, staying longer at school, and making sure he soaked up every ounce of his course work. By the time third semester ended, Ng's marks had improved dramatically, propelling him to third place out of the entire grade.

Underdog stories are always compelling, which is how Ng received his first taste of fame. Ng fondly remembers, in 1960, all the newspapers in Hong Kong ran the 'Model Student of the Year since the Start of Hong Kong' story, writing about Ng's amazing progress. Due to his hard work, he earned a seven year scholarship with his school. But, to receive this scholarship, he needed to be at least within the top three of his grade each year. This meant no slacking and an even tougher studying regime, staying longer at school, studying later into the night. This regime paid off when Ng received his Hong Kong's Certificate of Education Examination results, opening his dreams for university.

However, Ng's father wanted his son to join law enforcement. Being a filial son was as important as being able to go to university. Struggling between the ideals of his father and his goals, Ng had to come up with a plan. He went to every law enforcement exam possible and failed them all. In this way, he was able to tell his father that he tried but failed and could pursue tertiary studies. He spent some time at both the Chinese University of Hong Kong and the Hong Kong Polytechnic University. But schooling for him was also difficult. Even at a young age, Ng was a

man of principles. When it came to higher education, he had decided that he wouldn't use any money from his parents to finance anymore of his education. This meant he had to get full time work.



To make money to support his university dreams, he started working. While working, he started applying to universities in Canada. He was soon accepted into the University of Ottawa for Electrical Engineering. What should have been one of the happiest events in his life turned into a nightmare overnight. His student visa to Canada was rejected with no explanation. Ng went to the Canadian Consulate General office every day after work and sat until closing, waiting for an answer. After weeks of sitting, an old man came up to Ng and said to him, in English, 'Young man, don't give up, These words stayed with Ng and is still his motto in life today. Eventually, consulate officials told him that he was rejected because he didn't pass the health requirements.

Ng always knew there was something off about himself, but he couldn't quite pinpoint it. Yes, he couldn't hear as well as people, but he never made it a hindrance for himself. When he was young, he decided he needed to overcome his fear of heights and decided that jumping off the highest diving board at the local pool was the way to conquer it. Jumping off the diving board helped him with his fear of heights, but at the cost of his eardrums.

The immigration office told Ng that if the University of Ottawa accepted this handicap, then they would authorize his student visa. At the time, Canada was going through a serious postal strike. With the invention of email far in the future, Ng was forced to send telegram after telegram to the university, without receiving a reply. Finally, the University of Ottawa sent him a letter in mid-August, accepting him into their Electrical Engineering program. So off to Canada he went.

### *Adjusting to Canadian Life*

Ng began his Canadian adventure at the age of 21. His first year at the University of Ottawa was pretty rough. He remembers having little to no money mostly surviving on water. We think of part-time jobs as something simple to get in this day and age, but for Ng, the choices were slim. He first tried working at restaurants, but, due to the language barrier (the people spoke the TaiShan dialect)





he had difficulty communicating with people who worked there.

Next, he tried working in construction. Despite Ng's healthy and hearty stature now, he was nothing more than a beanpole at 21. This meant that a lot

of the work was difficult for him to complete. After he had an accident with a wheelbarrow, his supervisor told him to go paint instead. In November, Ng's friend got him a job at his family's restaurant. The only problem was that the restaurant was in Montreal. Every Friday, he would have to skip half of his last class and take a long bus ride to Montreal to work from Friday night to Sunday, where he would then go back to campus. Yes it was difficult, but at least he was able to support himself.

He enrolled into the University of Waterloo's Computer Science program, after receiving Dean's honour from University of Ottawa. He thought, well, with this many people in this program; there must not be a lot of jobs. Computer Science sounded interesting enough, so Ng went and completed his degree in Computer Science.

Even with a degree from University of Waterloo, a job was difficult. He interviewed at an insurance company on the corner of Bloor Street and Mt. Pleasant Road. During his interview, he said that he would work for free for half a year just to gain experience. From there, he moved onto what is now Ernst & Young, within a month. This was 1972.

At Ernst & Young, Ng had a hard time adjusting. Due to his lack of knowledge and his inability to communicate fluently in English, Ng's manager told him to stay in an office and read all the manuals. This sounded like a terrible waste of time, but in 1973, when a system wide error hit Ernst & Young, Ng was the only person who knew how to fix it. Who said reading manuals were a waste of time.

### *The Beginning of his future*

By 1976, Ng had made manager and created a system, predominantly used for payroll. This was also the year his life would change.

Back in spring of 1975, a good friend of Ng's introduced him to the Toronto Tai Chi Association in Downtown Toronto. At that time, Ng did not find the class very interesting. A few months later, Ng went back and met

Master Mui. Master Mui noticed that Ng limped when he walked, so Ng confessed that he had surgery for his leg and it never regained its strength. When Master Mui asked if Ng had any experience with Tai Chi, Ng answered that he used to practice the Wu style and proceeded to perform it. Master Mui described his Tai Chi as a rusted ship, repairing it would take a lot of effort. Ng decided that if fixing it took so much effort, then he would rather start over. This was the beginning of Ng's relationship with Master Mui and Yang style Tai Chi.

After three weeks of daily practice, Ng's limp was healed. By October, he and Master Mui were trying to figure out how to make the club earn money. Ng implemented some new measures, including charging member fees. These implementations changed the club for the better. Riding on this success, Ng asked Master Mui what his wishes for the club were. Master Mui said: to make the club a non-profit organization, to have ownership of the building they were occupying, and, to spread the club across North America. Ng promised he would make Master Mui's dream come true and set out to do so.

To spread the word, Ng began setting up university clubs. As Ng was building his final university club, he received a message from Hong Kong. His father's health was failing drastically. Ng had a decision to make, to finish implementing the club, or to immediately fly to Hong Kong to be with his ailing father. Ng, a man of his word, decided to

was done, he took the first flight he could find to fly to Hong Kong. Life isn't always what you wish it could be. "I missed my father by a full day," Ng said, spreading his hands in a 'what can you do' sort of way. For Ng, implementing the last club made him miss his final day with his father. By the time he landed in Hong Kong, Ng senior had already passed away.

It was during this time that Ng met Master Yang. Master Yang was the Qi Gong master that was trying to save Ng senior's life. With a little persuasion from his mother, Master Yang agreed to take Ng as a Shaolin disciple. Through Master Yang, Ng met a group of people that



opened his eyes to Feng Shui and Life Reading.

Once the door was opened, a lot of puzzles fell into place and a lot of concepts started making sense. One of his many mentors said to him that he would someday surpass them. That is why they never took on a formal teacher student relationship. As friends, they could advise from the side, proudly watching their friend uncover the mysteries of the universe. Ng treated this as a joke. He was a manager at Ernst & Young, head of the computer department. This was not in the cards for him.

In 1985, he attended a friend's housewarming. While touring the condo, he took a moment to look in the bedroom. Something niggled at him, not sure what was strange, and when he opened his mouth, he told his friend that if she didn't change the way her bedroom was laid out, her husband would leave her. His friend was shocked. How had he known that her husband would leave her? In fact, he had left her exactly a week before. His friend would go through divorce proceedings shortly. At the time of his pronouncement, the many attendees of the party caught



wind of his prediction and actively sought his advice on many things. Through word of mouth, Ng started building clientele and started consulting.

In 1992 he started feeling restless, perhaps he was meant for something different. Through all this, he kept hearing a voice tell him he was meant for something different, something more. This was the year Ng decided to give himself to the people. Towards the end of 1992, Ng decided to run for Member of Parliament in the riding of Scarborough - Rouge River. Despite knowing he only had a 30% chance of winning, he still had to do it. Every door he knocked on, every person he spoke to, every event he attended only reinforced his determination to work for the people. Through his canvassing, he found that it warmed his heart to be able to spend time learning about people. He discovered something through this, he belonged to the people. Ng officially resigned from his corporate position towards the end of 1993 and became a

full time Feng Shui and Life Reading Master. Since then, Ng has served customers in over 66 countries and helped and advised thousands of people.

Everyone has their story and everyone has their path, Ng discovered, through his studies that the answer to our questions were with us all along. According to Ng, there are two codes in our lives. The first code can be found within our genetic material, DNA. The second code is what is known as fate number. This number can be found within our birthdate and birth time. The Chinese have a saying, first fate, second luck, third Feng Shui, fourth karma and fifth education. These are the five things that determine a person's course in life. Ng explains that fate determines a person's highs and lows, while luck is all about grabbing opportunities or avoiding the bad ones. Feng Shui can help with fate and luck. With Feng Shui, a person can make the highs better or avoid the lows as much as possible. People with good fate but bad luck or bad fate but good luck can be helped by judicious use of Feng Shui, and that is how Ng helps people improve their situations.

Although Feng Shui is a wholly Eastern concept, there are many versions of it in Eastern society alone. The Chinese method, as Ng explained, is far more systematic and has become more scientific over the years. Two key things with Feng Shui are that it either makes things happen or prevents things from happening. It is very result oriented, which is what makes it so attractive. As long as something works, it doesn't matter what culture it is from. This is what makes Feng Shui universal.

"Life is not perfect, what you get, you give, what you give, you get," infamous words from Ng. This philosophy is demonstrated by Ng in a very real way. He believes, very strongly, that you cannot plan someone's path for them. This, Ng said with a shake of his head, is where parents often fail with their children. Sagely, Ng explains that there are four principles when it comes to life. There is Learning and Loving, Fear and Greed. A person is a failure if they cannot learn or love. To get over our fear, a person must learn about it and to get over greed, a person must be loving and kind to others. This is Ng's principles when it comes to life.

Ng's philosophy on life explains his determination as a person. Always looking for more answers, learning as much as he can and caring for those around him. When asked, he said that his biggest wish right now, is to be able to flashback through his life and be able to laugh and smile at all of it. He continues to make friends through Feng Shui and Life Reading and teaches Tai Chi and Qi Gong to those that want to learn. Paul Ng is not a simple man, but he is a man that understands his position in the universe, and in turn, uses it to aid others.