

## 牛年對您來說會是繁榮的一年嗎?

第二部分 - 鄺子傑師傅

(for English version)



## 流年香港及世界運勢

香港真正走入好運要等到 2022 年,加上港珠澳大橋 24 小時通關,帶動經濟起飛,其實港珠澳大橋是靈蛇入水,與香港會展中心是靈龜下水;實乃龜蛇交滙格局,大利丁財兩旺,再加上大灣區整體是個海蚌吐珠格局,香港與澳門就係海蚌內的珍珠。2020年香港的疫情反覆無常,越加變差因為鼠年的五黃大煞在正東,剛巧香港的正東位是垃圾堆填區,故多出事。

今年應注意會有天災·空難·恐動之年;風災·雨災·泥石流地陷之災·疫症到 2023 年尾才會停止·2021 年下半年才見好轉·農作物易失收·物價壓升。

<sup>&</sup>lt;sup>#</sup>風水、命理、玄學、術數並非精密科學,內容僅代表講者個人觀點,並不代表 DBS Bank Limited 及星展銀行(香港)有限公司的立場。 # Fengshui, numerology, metaphysics, and mathematics are not precision sciences. The content only represents the personal views of the speaker and does not represent the position of DBS Bank Limited and DBS Bank (Hong Kong) Limited.



## 今年注意:

- 電影,電視業都是艱難的一年,2022年才有利
- 全球經濟下滑,裁員,減薪,倒閉,行騙,盗賊,網上金融騙案增多
- 地攤店增多,小型發展公司增多,家庭倫理關係變差,多自殺案、家庭悲劇出現.
- 今年是盲年,不利婚喜嫁娶,而離婚率偏高,宜同居不結婚,屬虎之人大旺桃 花
- 名字有:西、新、馬,或部首邊,都會較有運
- 尤其要擺酒做喜,記得選用這些字的酒家來增旺
- 大事易有文昌高照得獎之應,細仔易有桃花喜慶
- 家中西南方易有招賊招小人,所以特別要鎖好門窗不可大意,應放紅色地氈及 安放長明燈破解
- 樓市依然暢旺,大利中小價樓多人投資,但豪宅市場則較淡
- 除了有動物瘟疫傳染,小心猫狗牛羊多病變,亦有其他的變種病毒變異出現, 牛年需繼續「戴口罩、勤洗手、保距離」
- 美國步入拜登年代,會與各國修復關係,與中國關係亦會修好,但經濟確步入 衰退
- 星馬印尼越南泰國(大東南亞)等國·乃五黃地區·小心地震·海嘯·空難· 風災
- 看好的行業:網絡科技,網上銀行,制葯業,電子產品,電力車,智能科技, 虚擬貨幣,網上直銷,速遞,快餐店,電子貨幣,糧食五谷,股市投資產品, 地產與銀行業則中平發展



十二生肖運程:羊、猴、雞、狗、豬、鼠(第二部分) (第一部分包括生肖:牛、虎、兔、龍、蛇、馬,詳情)

## 肖羊流年運程

羊人:吉星:地解

凶星:歲破,大耗,月煞,欄干

- 今年羊人冲犯太歲,宜初八日上午 9-1 吉時,去廟宇做化太歲吉儀,手帶紅繩來辟邪化煞,羊人今年要低調做人做事,千萬不可多管閒事,強出頭,不可以做担保人,否則易招頭痛,是非,官非之事,破財。秋冬出生之羊人,特別注意身體健康問題
- 因丑羊相冲,羊人今年宜做生日冲喜增運,忌去探病問喪及走入陰邪之路,夜店,切記
- 幸有地解吉星,亦可化解一部份傷害
- 下財尚可,偏財難得易失,不要輕信他人
- 肺,肝,胆,易出現問題,宜多加小心

#### 1943年:

有財氣,有人緣,但要注意健康問題,不可大意!

#### 1955年:

有貴人運,但要特別注意身體健康問題。

#### 1967年:

有貴人,有權力,好好發展,多勞多得,有運行。

## 1979年:

工作發展不錯,但要注意交通意外,及不做危險的行為!

## 2003年:

今年19歲走入(天庭)位,宜做生日冲喜化災,要謹慎交朋結友,多與父母溝通。



## 肖猴流年運程

猴人:吉星:天喜·紫微·龍德 凶星:暴敗,天厄,亡神

• 今年三大吉星入命宮,而且是大貴人星,有貴人扶持,有名望,有權力,兼有 桃花人緣,是不可多得的好運年,要搞好人際關係,努力發展事業,但一定要 注意健康,勿操勞過度,否則易出入醫院,今年宜做主攻型,不管是事業,愛 情,權力運,都易有好的機會!

## 1956年:

順風順水,享受人生之年,注意飲食健康。

## 1968年:

有貴人運,多機會出現,努力工作,把握機會,但小心身體健康問題!

#### 1980年:

今年多變動之年,有機會出現,但宜細心研究,一切忌操之過急,要謹慎小心,不可 大意,不可做危險及非法之事,否則招煩惱,宜做生日冲喜!

#### 1992年:

有財星高照,有貴人支持,宜進取,好把握。

## 2004年:

有文昌運,工作有機會,表現自己才華之年,平時準備之人,今年應好好把握!好好 搞好人事關係,與人為善,免招小人破壞。

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## 肖雞流年運程

雞人:吉星:天解,將星,祿勳

凶星:白虎,飛廉,血刄,浮沉

 今年雞人與牛、蛇為之三合力量,加上三大吉星入命,可謂順風順水之年,有 財氣、貴人、桃花,應好好把握好運到來。切忌太高調高傲,招致小人背後搞 破壞及中傷,宜與人為善,不要強出頭,或做担保之事,免招致損失,努力開 拓自己事業,遠離是非圈為上策!今年是開展及有回報豐收之年!小心刀傷手 術事,桃花太旺,不要去夜店,易招邪桃花入宅,或三角情煩惱

## 1957年:

一切順利,可安享晚年,小心投資要保守!

#### 1969年:

一切順利,有發展機會,但需注意健康問題。

#### 1981年:

今年 41 歲行至中線位(山根位)要做生日冲喜化去災禍,今年小心交友,易交損友小人背後破壞,宜低調做人,不可做危險行為,注意自己及家人的健康,正財旺,多勞多得!

## 1993年:

有貴人扶持,正偏財旺,有桃花人緣,好好珍惜,發力向上,開創佳績。

#### 2005年:

有貴人運,宜努力工作,今年耕耘,明年收成!不可太大心頭,平常做人。



## 肖狗流年運程

狗人:吉星:天德,福星,八座

凶星:捲舌,寡宿,三刑,扳鞍

● 狗人今年犯太歲,宜初八日上午 9-1 吉時去廟宇做化太歲吉儀,兼手中帶紅繩 化煞辟邪及做生日宴冲喜擋災,今年犯太歲,但有三大吉星入命宮,亦屬有運 的。今年小人星亦不少,宜低調做事,凡事未成功前宜保密,免招小人背後搞 破壞,多行善事,自有貴人相助解除困境!小心筋骨傷痛,跌打之事。

## 1958年:

有財,有權,有機會,好好把握,但要注意飲食健康,勿操勞過度,易出入醫院!

#### 1970年:

今年阻力較大,時不與我,凡事看開,努力待明年收成!不要與人爭鬥,免招煩惱!

#### 1982年:

有財氣,有貴人撐,收入豐富,宜多加努力,珍惜!

#### 1994年:

28 歲,行至中線(印堂位),宜做生日冲喜化災,今年多機會發展,宜多把握,努力工作!不要做任何危險行為,否則招至傷害!

#### 2006年:

行至中線(天中位),宜做生日冲喜化災擋煞;16 歲亦有文昌,宜努力讀書,不宜戀愛!



## 肖豬流年運程

豬人:吉星:驛馬

凶星:天狗,孤虚,吊客

- 豬人今年只得一粒吉星入命宮·驛馬利走動行業或移民·如工作是四處璡動· 出差的人士則有利財源廣進·升級或轉工·搬家·移民
- 今年小凶星很多,凡事要低調做人,尤其不要去探病問喪,去陰邪之地,易招 鬼怪之事或小人纏身,或招情緒走向負面思維,切記
- 今年宜保守做事做人,等待明春好開始
- 小心健康,男科,婦科,心臟毛病

#### 1947年:

有財氣,有貴人,順風順水,安享晚年,多做善事。

#### 1959年:

身心康泰,無風無浪,平淡是福,多做善事。

#### 1971年:

今年有暗貴人扶助,多機會向上爬,宜多加努力,但忌高調,否則招小人背後中傷破壞!今年51歲行至(人中位),要做生日冲喜化災,今年要注意跌倒或筋骨傷痛毛病,小心出入。

#### 1983年:

有財氣,有貴人,有權力,今年多順風順水,珍惜!

## 1995年:

今年宜守舊,低調做人,與人為善,勿逞強,勿高調!

## 2007年:

低調做人,勿強出頭,專心學業,與人和善,免招小人背後中傷破壞,等待明 年好運。



## 肖鼠流年運程

鼠人:吉星:文昌,歲合,玉堂

凶星:病符,陌越

• 鼠人今年與太歲,子丑合,能夠得到太歲助力又有三大吉星之助,可為貴上加喜,旺氣加臨,工作上有貴人扶助,可以大胆進攻,努力向上,對讀書進修亦大有裨益,易有金榜題名,高升機會,但一定要注意,勿操勞過度,小心男女科病,血病,心臟病的出現,只要多行善事自然逢凶化吉。鼠人今年桃花亦旺,宜結婚添丁之喜

#### 1948年:

有財氣,多機會出現,但都先付出,下一年收成。小心身體健康,若操勞過度, 出入醫院!

## 1960年:

很多機會出現,但是做插秧工作,開荒牛,等待明年收成,今年是三倍努力一倍收穫!

#### 1972年:

有財,有名氣,有貴人,有上升運,官好好珍惜,把握良機,發展自己的事業!

## 1984年:

有財,有貴人照,多發展機會,大胆開拓事業!

## 1996年:

有貴人運,多機會出現,宜好好把握,有運行!

## 2008年:

有文昌,學業有進步亦有壓力,多注意休息,專注學習有好成績!



# Is the Year of the Ox going to be a prosperous year for you?

Part II - by Master Kwong Chi Kit

(中文版)



#### Horoscope for Hong Kong and the World

Hong Kong will have to wait until 2022 for its luck to truly arrive. The 24-hour operation of customs clearance on the Hong Kong-Zhuhai-Macao Bridge will push the economy to take off. The Hong Kong-Zhuhai-Macao Bridge resembles a snake entering the sea, while the Hong Kong Convention and Exhibition Centre resembles a turtle entering the sea. These two symbols meet to form an auspicious pattern representing the snake and turtle of the Black Warrior, which will cause a boom in both population and wealth. Furthermore, the Greater Bay Area forms a pattern resembling a clam spitting out pearls, where Hong Kong and Macau represent the pearls. The coronavirus epidemic in Hong Kong in 2020 was erratic and will worsen because the Yellow Fifth star of Evil Spirits was in the East in the Year of the Rat. Coincidentally, Eastward of Hong Kong is a landfill, so there will continue to be more incidents.

It should be noted that this will be a year with natural disasters, aviation accidents, terrorism, hurricanes, typhoons, and landslides. The pandemic will not stop until the end of 2023, nor will it improve until the second half of 2021. Crop failures will cause prices to soar.

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## What to take note of this year:

- The film and television industries must be patient; they will start to recover their prosperity in 2022.
- The global economic downturn will cause layoffs, salary cuts, bankruptcies, fraud, thievery, and online scams to increase.
- There will be more local stalls, small development companies, deteriorating family relationships, family tragedies and suicide cases.
- This year will be a blind year. It will not be a good year for marriage, and the divorce rate will be high, so it will be better to cohabit than getting married this year. People who belong to the Tiger zodiac will be lucky in love relationship.
- Names containing the characters: West (西), New (新), Horse (馬), or have these characters as radicals, will have better luck.
- Especially when holding celebrations, remember to choose restaurants and hotels with these words to boost prosperity.
- With the Academic star shining on you, you will find it easy to accomplish great achievements. The youngest son of the family will be lucky in their romantic life.
- The southwest part of the home will attract thieves and scoundrels, so you should be aware the doors and windows' locks. You may place a red carpet and votary lamp to ward off the misfortune.
- The property market will continue to boom. This will greatly benefit the low-to-mediumpriced properties so many people will invest in them. However, the luxury property market will stay relatively weak.
- In addition to the risk of animal plague, beware of diseases on cats, dogs, cattle and goats. Furthermore, new variants of existing viruses may emerge. People should continue to wear masks, wash their hands frequently and keep social distancing in the Year of the Ox.
- Under the Biden administration, United States will repair relations with other countries, relations with China will also be repaired. The economy will have indeed entered a recession.
- Singapore, Malaysia, Indonesia, Vietnam and Thailand in Southeast Asia will be under the Yellow Fifth star of Evil Spirits. Beware of earthquakes, tsunamis, aviation accidents, and tropical storms.
- Optimistic industry: Internet technology, online banking, pharmaceuticals, electronic products, electric cars, smart technology, virtual currencies, online retail, courier, fast food restaurants, digital currencies, grains, stock and investment products. Average growth on the real estate and banking industry.

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# Fortune Telling for Goat, Monkey, Rooster, Dog, Pig, Rat (Part II) (Refer to Ox, Tiger, Rabbit, Dragon, Snake, Hors (Part I) here)

#### The Goat

Auspicious stars: Di Jie

Inauspicious stars: Sui Po, Da Hao, Yue Sha, Lan Gan

- Tai Sui will have impact on Goat zodiac. It is recommended to go to the temple between the auspicious hours of 9am-1pm on the eighth day of the Lunar New Year to worship Taisui. You should wear a red string on your wrist to ward off evil spirits. Goat people should keep a low profile this year and avoid drawing attention or meddling in other people's business. You must avoid becoming a guarantor, otherwise you may be in for headaches, arguments, lawsuits, or bankruptcy. Goats born in autumn and winter, pay special attention to physical health problems!
- Because the Xin Chou and Goat are at odds with each other, Goat people should celebrate their birthdays this year to increase their luck and remember to avoid visiting the sick, attending funerals, entering nightclubs, or walking down a path of evil.
- Fortunately, the very auspicious Di Jie star can also dampen some of the harm.
- While it will still be possible to gain wealth, alternative sources of income will be hard to earn and easy to lose. Do not trust others too easily.
- The lungs, liver, and gallbladder will prone to illness, so be careful.

#### 1943:

You may have wealth and popularity but remember to pay attention to health problems. Do not be too careless!

#### 1955:

You may receive help from a benefactor, but special attention should be paid to physical health.

#### 1967:

You will have good fortune for gaining benefactors and power. Use the opportunity to progress. Diligent work will be rewarded!

#### 1979:

There may be good opportunities for career growth but beware of traffic accidents and avoid dangerous actions!

#### 2003:

At the age of 19, you will enter the Tian Ting meridian position this year. Celebrate your birthday to avert disasters, take caution when making friends, and communicating with your parents more!

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## **The Monkey**

Auspicious stars: Tianxi, Ziwei, Long De Inauspicious stars: Bao Bai, Tian E, Wang Shen

• Not only will three auspicious stars enter your fate palace this year, but all three of them are powerful benefactor stars. You will gain power, prestige and popularity in your romantic life. It is rare to come across a year of such good fortune. Improving interpersonal relationships and striving to develop your career will be important but take care of your health and do not overwork yourself, otherwise you may be hospitalised often! This year, you should be proactive: Whether it be career, romance, or power, you will have plentiful opportunities!

#### 1956:

Everything will be smooth sailing, so it will be a year for enjoying life. Remember to maintain a healthy diet.

#### 1968:

With the help of benefactors, many opportunities may appear. Work hard and seize the opportunities but be beware of health problems!

#### 1980:

It will be a year of many changes. Opportunities may appear, but you should analyse them carefully: avoid rushing into things; be careful and deliberate. Don't do anything dangerous or illegal, otherwise you will attract trouble. Celebrate your birthday to improve your fortune!

## 1992:

With stars of wealth shining on you and help from benefactors, you should grab the opportunities and push forward!

## 2004:

You will have academic fortune. There will be opportunities in work. It will be a good year to display your talents. People who habitually prepare ahead should seize this year! Focus on managing personal relations well and being kind and generous to others to avoid being targeted by scoundrels.



## **The Rooster**

Auspicious stars: Tian Jie, Jiang Xing, Lu Xun

Inauspicious stars: Bai Hu, Fei Lian, Xue Dao, Fu Chen

• This year, the rooster, ox, and snake zodiacs will form a strong power. With the addition of three powerful auspicious stars in their lives, it could be said that this will be a year of unimpeded smooth sailing. You will have wealth, support from benefactors, and romance. You should take advantage of the good luck, but do not show off or be arrogant as that may invite sabotage and slander behind your back. You must be kind and generous, do not stand out or make guarantees, so as not to incur losses. Work hard to develop your career and stay away from quarrelsome groups. This will be a year of new developments and great reward! Beware of cut, slashed or go under surgery. Be careful that the excess "Romance" will create troubles, so you should not go to nightclubs. You will be likely to have bad relationships, which will give you troubles or love triangles.

#### 1957:

Everything will go well, you can enjoy your golden years, but invest conservatively!

#### 1969:

Everything will go well, there will be opportunities for development, but pay attention to your health.

#### 1981:

At the age of 41 this year, when you reach the Shan Gen position meridian position, you must celebrate your birthday to eliminate disasters. This year, you should be caution when making friends. Beware of making bad friends who will hurt you behind your back. You should keep a low profile and avoid dangerous actions. Pay attention to you and your family's health. Diligence in work will pay off!

## 1993:

You will receive help from a benefactor, enjoy a high income and be popular in your romantic life, so cherish it. Work hard to advance upwards and initiate large undertakings.

#### 2005:

You may receive help from a benefactor. It will be advisable to work hard, sow your seeds and reap the rewards next year! Do not be overly daring and live simply.

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## **The Dog**

Auspicious stars: Tian De, Fu Xing, Ba Zuo

Inauspicious stars: Juan She, Gua Su, San Xing, Ban An

• The Dog zodiac will be in violation of Tai Sui this year. It is recommended to go to the temple between the auspicious hours of 9am-1pm on the eighth day of the Lunar New Year to worship Taisui. You should wear a red string on your wrist to ward off evil spirits. Birthdays should be celebrated to ward off disasters. Despite of the impact from Tai Sui, three auspicious stars will shed help. There will also be many scoundrel stars this year, so keeping a low profile would be advisable. Everything should be kept secret until it is successful to prevent scoundrels to harm you. Do more good deeds, and there will be benefactors to support you in times of need! Be careful of physical injuries and accidents.

#### 1958:

You will have wealth, power, and opportunities. Make the most of it but remember to keep a healthy diet and don't overwork. Otherwise, you may find yourself being hospitalised often!

#### 1970:

This year, there will be many obstacles. Keep an open mind about it: work hard and wait for next year's harvest! Don't get into conflict with others; it's not worth the trouble!

## 1982:

You will have fortune, the support of benefactors, and generous income. Work hard and cherish this year!

#### 1994:

At 28 years old, you will arrive at the Yin Tang meridian position. You should celebrate your birthday to avert disaster. This year there will be more opportunities for development, so you should take advantage of it and work hard! Don't do anything dangerous or there may be consequences!

#### 2006:

You will arrive at the Tian Zhong meridian position. You should celebrate your birthday to prevent disaster. At the age of 16, you will also be blessed academically this year. It will be advisable to study hard and hold off on the dating!



## The Pig

Auspicious stars: Yi Ma

Inauspicious stars: Tian Gou, Gu Xu, Diao Ke

- Only one auspicious star will enter the fate palace of the Pig zodiac this year. Yi Ma favours
  careers that involve travel or emigration. People whose work takes them on business
  trips may benefit from higher incomes, promotions or new jobs, relocation, and
  emigration.
- However, there will also be many moderately inauspicious stars, so keep a low profile in everything you do. Avoid visiting the sick, attending funerals, and going to yin places with malignant energy; these places attract evil spirits and scoundrels, and provoke negative emotions and thoughts. Beware!
- Be conservative in your actions this year. Patience will help you start the next year well!
- Be careful about health, especially andrological, gynaecological, and heart problems.

#### 1947:

Blessed with wealth and the support of benefactors, everything will be smooth sailing. Enjoy your golden years and do more good deeds!

#### 1959:

With a healthy body and mind and no turbulence in your life, you should count this uneventful year as a blessing and do more good deeds!

#### 1971:

This year, you may receive help from hidden benefactors, and there may be many opportunities to climb higher. You should work hard, but avoid keeping a high profile, or you may become the target of slander and attack by scoundrels! As you approach the age of 51 this year (the Ren Zhong meridian point), you should celebrate your birthday to ward off disaster. This year you should be careful of falls or muscle and bone injuries, and take caution when going out!

#### 1983:

You will be blessed with wealth, the support of benefactors, and power. This year will be smooth sailing, so cherish it!

#### 1995:

You should be conservative and keep a low profile this year. Be kind and generous, and do not show off or stand out!

#### 2007:

Keep a low profile, do not try to stand out, concentrate on your studies, and be kind and generous to avoid being slandered or attacked behind your back. Be patient for the good luck of next year!

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## **The Rat**

Auspicious stars: Wen Chang, Sui He, Yu Tang

Inauspicious stars: Bing Fu, Mo Yue

• This year, the Rat zodiac will be in harmony with Tai Sui and Zi Chou, so will receive help from the Tai Sui as well as three powerful auspicious stars. You may have joy and prosperity in great abundance. With support from a benefactor at work, you may boldly advance forward and work hard to climb higher. Those who are undertaking advanced studies will also benefit; you may win awards for academic excellence or gain opportunities for promotion. However, be careful of overworking as you may be prone to andrological, gynaecological, and cardiovascular problems. Simply doing more good deeds will naturally convert misfortune into luck. Your romantic life will also be prosperous this year, so it will be appropriate to get married and have a baby!

#### 1948:

You will be blessed with wealth and many opportunities, but they will all require upfront work before coming to fruition next year. Remember to pay attention to your health or else you may be hospitalised repeatedly!

#### 1960:

Many opportunities may appear, but they are to lay the groundwork for next year's success. Success this year will take much more effort than usual.

#### 1972:

You will be blessed with wealth, fame, help from a benefactor, and opportunities for advancement. You should cherish this opportunity and further you career or enterprise!

#### 1984:

You will be blessed with wealth, the support of a benefactor and opportunities for advancement. Boldly expand your career or enterprise!

## 1996:

You may receive help from a benefactor and many opportunities. Make the most of your good fortune and act!

## 2008:

You will have academic fortune and scholastic progress, but also pressure. Remember to rest well. Focus on your studies and you will achieve good grades!

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