

# Investment & Financial

For

Kael, Henri, born on January 18, 1991 at 12:37 am



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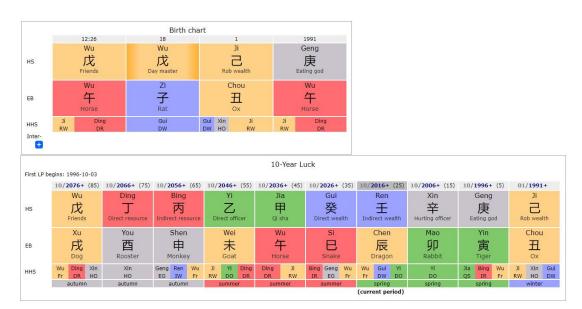
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# **CONTENTS OF THIS ANALYSIS**

### **Your LuMing Chart**



<sup>\*</sup>This is a LuMing Chart based on birth time, which contains Chinese symbols. It's not important to not understand the meaning of these symbols.

### I. INTRODUCTION

Your past life was quite exciting.

After graduating from college, you start your own business, starting with a service project and working with your best friend. After two years, the business ultimately failed. You spent all the money your parents gave you and were in debt of \$300000.

Then you left the city where you were born, went to a bustling city, found a job, and paid off your debts on your own. After 5 years, your annual salary has reached



600000 US dollars, You have paid off all your debts and bought your own house and car.

In 2020, you resigned and returned to the city where you were born, you invested in industries such as hotels, retail, finance, etc., but due to the pandemic, they all quickly failed.

Your investment advice comes entirely from your friends, who have been pulling you into the projects they are working on even when you are richest.

Overall, your LuMing Chart is excellent, surpassing many others. In terms of health, you need to pay attention to the liver, gallbladder, and lungs. In some years, you need to pay more attention to your health.

From 2020 to 2022, you spent all your money, sold your house, and incurred over 1 million in debt. At this point, all your previous friends are hiding and not interacting with you. You have become a person again, and you are facing bank reminders.

You lost everything before and got divorced. Your biggest confusion is whether you can repay your debts and accumulate wealth again?

### II. Know Yourself

You are a very good person, and your personality is very kind, so it's easy for you to have many friends.

You have talent, are suitable for management, and enjoy helping others. Because of your kindness, you are easily exploited and deceived by others. When you have money, your friends deceive you into investing and make you lose money. This has led to your bankruptcy.

You are not willing to be ordinary, but you lack commercial attention and scrutiny. In your past entrepreneurship, you did not reflect on yourself, which led to multiple failures. You are not good at identifying whether others are loyal.

In terms of investment, you are not suitable to enter the financial industry and participate in all things with liquid properties. For example, in the catering industry and marketing industry, you don't have enough ability to succeed in these industries.



You are not suitable for large investments until you have repaid your current debt. You can no longer blindly invest, you must understand your wealth curve.

## The Reasons for the Formation of Destiny

You are not suitable to start a business with friends. Either you do it independently, or don't do it. In previous entrepreneurship, you chose the wrong partner, they would only lead to business failure.

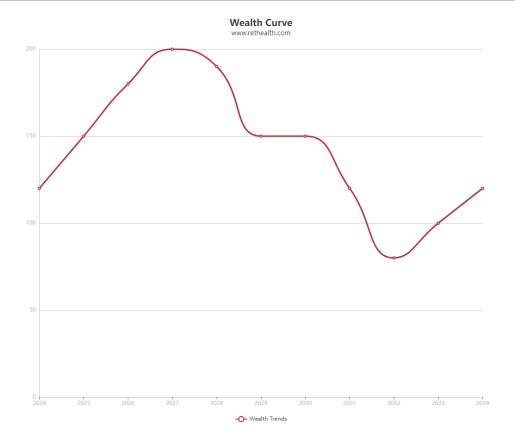
It is important to firmly hold your own opinions and not be influenced by the decisions of others. You should trust your own judgment. When investing, it is important to follow an objective market and not consider friendship.

Bankruptcy brings about the failure of marriage, which is inevitable. What you need to do is to re handle everything.

### **Detailed Wealth Guidance**

I .Your Wealth Curve





#### Notes:

- 1. The period is from 2034 to 2044, spanning 10 years.
- 2. The red curve represents the wealth, and the height of the curve represents the annual wealth situation.
- 3. The highest point is the year with the best financial luck, and the lowest point is the year with the worst financial luck.
- 4. This is a financial reference model that is based on LuMing's rules and may not be 100% accurate, but its overall trend is often correct and is for reference only.

This is your wealth curve for the next decade, and you need to follow its rules and handle wealth on this basis.

### II .The Best Year of Wealth

You are currently in debt, but you still have the ability to join a large company, work hard, and repay your debts.



Your financial luck is good, and you will weather the current crisis. 2020 and 2021 were the periods when you suffered the most losses. Since last year, you have started to reduce losses and work hard.

Before 2027, you will repay your current debt. But according to your personality, you may start a new business. 2027 is your luckiest year. You will have the pinnacle of a career. You need to learn from previous failures. Don't waste your wealth again.

Your investment field is in the cultural industry, which often brings success, such as literature, education, elderly care, and handicraft manufacturing. These are areas that are suitable for you. You can also buy some stocks, but don't invest all your wealth, otherwise it's easy to lose money.

In investing after 2027, it is particularly important to be cautious as your curve begins to decline. Don't start a company in partnership with friends. Don't invest in them easily. In 2020, your investment in your friend's projects almost all failed, resulting in a huge financial crisis.

### III. Worst Year of Wealth

In 2032, this may be the beginning of a re debt. You can see that your luck is at a low point at this moment.

All of this may have happened again in the original cycle. Investing everywhere, experiencing failures, getting into debt and then working again...If you don't learn from it, it will be another cycle.

In 2023, it is best for you to be in a stable company or project. Although you may spend a lot of money, you won't go bankrupt like before. It all depends on yourself.

This is the meaning of hard work and understanding one's own LuMing chart, which can avoid too much loss. But you need to control your own temper. When people succeed, they become arrogant and find it difficult to accept good opinions, believing that they will always be lucky.

Destiny is one cycle after another, and you must abide by their objective laws.



### What methods are used to obtain money

Your specialty is that you often have good creativity, and you have strong inspiration and abilities. This is where you are stronger than others. So, you often rely on good creativity to win trust and bring rewards.

Your weakness is that you trust others too much and tend to become arrogant, unable to thoroughly examine every aspect. This often brings losses.

### The Meaning of Effort

Effort is important, although the trend of destiny may be known in advance through LuMing, effort is also very important. For example, the height of wealth in a very lucky year for wealth growth. Whether you can earn \$10000 or \$100000 depends on your own efforts. What remains unchanged is that these are all lucky years. But the quantity and degree depend on effort.

In a year of good luck, hard work can elevate wealth and career to higher heights. In a year of bad luck, hard work can minimize losses. All of this depends on effort.

Therefore, destiny does not make people negative. Understanding destiny and mastering the rules of LuMing will make you live more clearly, have a clearer understanding of your future, and have more confidence and a better life.

You have chosen the right direction, which is to understand LuMing, destiny, and yourself.

# **LuMing's Advice**

The following is advice from LuMing:

1. Don't start a business with friends, or you can do it alone.



- 2. Do not engage in financial and real estate investments, nor is it suitable for the catering industry.
- 3. Follow the wealth curve above and invest in the luckiest year. In the worst year, stabilize everything and don't be blind.
- 4. In 2032, it is still necessary to pay attention to the health issues, which will be a neglected hidden danger.

### **Improving Financial Luck and Avoiding Losses**

How can we seek good fortune and avoid evil?

- 1. Slowly entering the cultural industry and examining the education and service industries is the right direction.
- 2. Learn from the lessons of previous failures and make up for deficiencies.
- 3. For professional Feng Shui advice, please contact Tiver, Whatsapp: +86 13538080582

# **Final Explanation**

This document is based on the trend derived by LuMing, focusing on analyzing how different natures can lead to different fates.

Effort is equally important, please do not overlook the significance of effort. Working hard can make your good luck better, and bad luck less bad.

This article deduces the possible trends that may occur based on probability, so in certain years, one or several events may occur simultaneously, which cannot be determined.



	Please contact us for any questions, contact:
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