

# The Good Timing Newsletter

By Madeline C. Gerwick

Polaris Business Guides, PO Box 160, Arlington, WA 98223; Phone: **877-524-8300**

Email: [mgb@polarisbusinessguides.com](mailto:mgb@polarisbusinessguides.com), Web Site: [www.polarisbusinessguides.com](http://www.polarisbusinessguides.com)

## FIRST QUARTER January – March 2010

### In This Newsletter:

- Newsletters and Email Updates
- The Big Picture: What's Ahead for Our Economic Revolution and Transformation?
- Quarterly Overview: January – March 2010
- Our Winter Solstice and January Eclipses
- Strategic Planning Time!
- The Mortgage Mess
- Reader's Corner: Will the Big Banks and Brokers Remain Intact for 2010?

You can also view Good Timing Updates online. They are usually not posted until 10 days after they're sent out.

[<http://www.polarisbusinessguides.com/updates/archive.htm>](http://www.polarisbusinessguides.com/updates/archive.htm)

To check whether you're receiving your email updates, just go to this site and click on Good Timing Updates. This will take you to the latest one posted (at least a week old) and an archive of previous email updates.

## The BIG Picture: What's Ahead for Our Economic Revolution and Transformation?

The year 2010 has a major configuration which no one alive has seen in their current incarnation. This set of cycles includes economic and social revolution combined with earthquake energies (unexpected changes), structural transformation and war energies. For all those social change-makers who were born in the mid-1960s, this is the beginning of their time to make the needed social changes that they came here to do.

This set of unusual cycles (Mars and Saturn in Libra, opposite Jupiter and Uranus in Aries and all of them square to Pluto in Capricorn) has been dubbed "the Cardinal Climax," because it occurs in the most intense parts of the zodiac (0 degrees in cardinal signs of Aries and Libra, with Pluto at 3 degrees Capricorn). This unusual set of cycles starts in late July 2010 and continues through mid-September. After that it will lessen in intensity and the configuration eventually breaks up into individual cycles.

What will transpire then will depend greatly on our level of consciousness. Will we go off to war or see the insanity of that model? Will we make the needed economic changes so we can develop a sustainable economy instead of maintaining

## Newsletters and Email Updates

Welcome to 2010, the next decade, and your first quarterly 2010 newsletter! You'll receive one of these at the beginning of each quarter via email. In-between, Email Updates will keep you apprised of cycles, timing, news and reminders. **Please advise us of email address changes, so you can receive them.**

Occasionally Email ALERTS are sent out instead of Email Updates. These are sent out when there's critical information that's time-sensitive. Be sure to watch for these.

**We cannot be responsible for your spam filter.** Email updates are sent from [mgb@polarisbusinessguides.com](mailto:mgb@polarisbusinessguides.com). Please ensure you can receive emails from us. Also note that some service providers have spam filters which will not allow our email updates through to you at all. You will never know we sent an email if they do this. You can talk to your service provider and they can change this to allow them through. Typically, you will receive an email update from me once a week, beginning the week of January 4<sup>th</sup>. If you do NOT receive this, chances are good your spam filter or ISP is filtering out your email updates.

more corruption and greed? Our consciousness as a whole will determine the answers to these questions.

You may recall that the USSR and the Berlin Wall all collapsed because of a change in consciousness. No guns were fired. Yet those structures collapsed fairly quickly due to a change in consciousness which no longer supported the old regime. The same potential exists in this situation if enough people see peaceful and creative solutions as the way to make changes.

Almost all wars are related to economics on some level. In the past it's been popular to go take someone else's stuff (gold, assets, etc) forcefully in order to get out of lack. There are often political reasons given for these actions, but in reality, it's really about economics and who has what.

This type of mentality is related to an old scarcity paradigm that was very disempowering. But we're now shifting into an entirely different paradigm, one that is supported by science and the understandings of quantum physics. In this new paradigm, we understand that it's *us* – our consciousness – that is choosing the outcomes we manifest. There's no us versus them, because there's only our consciousness that is choosing what we see happening each and every day from the many possible potentials available to us in every situation.

We now understand that we can create anything - yes, even a balanced budget, solutions to debt crises and so forth - by changing our consciousness. To do so requires us to stay focused on what we want to create, rather than who we want to blame. Next summer, when the-you-know-what "hits the fan" we'll see just where we are in our level of consciousness. Some very fast and unexpected changes will arise then, changes that we'll consider to be revolutionary. Whatever occurs then will be just the beginning of major social and economic changes, which will continue beyond 2015.

What kind of changes *could* we see? In addition to the changes listed further below, earth changes could occur, such as earthquakes, volcanoes, major fires or hurricanes. We're also likely to see consumers fight back on the financial mess, especially homeowners who are more than 20% "under water" with their mortgages. Many may conclude that they didn't cause the financial debacle, and they shouldn't have to pay for the banks' irresponsibility. You may even see consumers sue banks for having caused them harm. Anticipate even more failed mortgages unless banks decide to take some of the hit and rewrite a large percentage of "under water" mortgages.

In terms of social changes, we're about to see all the issues of the 1960s be replayed again. We've made some progress on each area, but not enough. The social change-makers, who were all born in the mid-1960s, will show up in force to re-ignite the needed changes.

### The Background of our Economic Revolution

Since May 2000 an economic revolution has been unfolding and will continue until October 2040. This "revolution" was indicated by a Jupiter and Saturn conjunction (the representatives of our economy) in challenging aspect (square) to Uranus (representing major disruption and unexpected changes).

The last time we had this cycle was in 1861 during the Civil War. We lost 620,000 lives then (a huge percentage of the labor force), and the economy dropped in half. We also had "fiat" money (not backed by any type of gold or metal standard) then too, as we do now. It took twenty years to get over the disruption of the war, grow a new labor force, and regain a solid economic path.

This time the disruption is related to a new type of economy emerging. That new economy is still emerging and it'll take until October 2040 for this revolution to complete. This is because the next Jupiter-Saturn conjunction in 2020 is also square Uranus. So we get this cycle twice, back to back. My research shows that this has not occurred within the past 500 years, but I do not know how far back it last happened. When it's over, the economy will no longer be based on manufacturing, services, financial products, or agriculture, as it has been since 1842. That was an "earth" type economy.

The new economy we're changing to is based on ideas, knowledge, communications, transportation, relationships, partnerships, alliances, technology, the internet and innovation. This "air" type of economy will work very differently and last until December 2159. We'll still have manufacturing, services, agriculture and financial products, but that's not what will bring in growth.

Workers will become knowledge workers (many have already) and they'll be much harder to replace. This is because people develop a very unique set of skills and experiences over their lifetime and no one can truly duplicate this. A smaller labor pool will exist and they'll be very selective in their job choices.

In addition, new customers will often come to companies via referrals, instead of advertising. This is part of the alliances and partnership part of the changing economy. Companies are no longer able to go it alone any more. They need to partner with other companies, organizations or referral partners, in order to succeed in this economy.

### Our Economic Transformation

Within this forty-year cycle of economic revolution, we're now in the midst of a sixteen year cycle to transform the economy. Pluto entered Capricorn on January 25, 2008 for the first time in about 248 years (last there 1762 – 1778).

This indicates a major transformation of the economy, businesses, governments, and capitalism itself. The purpose of these permanent changes is to take out the unsustainable parts of the economy, so we can rebuild a sustainable economy which supports the Earth and ourselves.

## US Debt Levels

What's unsustainable in our economy? For starters, the debt levels of the US government, (especially with the bailouts and continuing wars) plus consumer and corporate debts, are all unsustainable. It's likely that unless the US either nationalizes or abolishes the Federal Reserve, that the US will default on its Treasury Bonds no later than 2015. The primary reason to nationalize the Fed would be for the US to take back responsibility for its own currency, instead of "leasing it" from the Federal Reserve, which is a private corporation.

The US pays interest to the Federal Reserve for each US dollar. Eliminating that expense would be a primary way to prevent the US from defaulting on its Treasury bonds, since a sizeable chunk of the US debt is owed to the Federal Reserve. The size of the US debt, which is compounding, will escalate at some point to where the interest owed on the debt will be more than the amount of the entire US budget. That's when the US will default. **This will absolutely occur, unless the US debt is *substantially reduced or forgiven*.** We're in the vertical portion of the "hockey stick" curve for the growth of the compounding interest for the US debt.

## The US dollar

The US dollar is also unsustainable in its present state. Because the US dollar is backed by unsustainable amounts of debt, instead of gold, silver or other metals, it continues to lose value at a relatively rapid rate. For this reason, other countries are banding together to create a new "world currency" that would be used for international trade instead of the US dollar. At the moment, a basket of currencies is under consideration. Would it make more sense to back the US dollar with gold or other metals and let it remain the world currency? That could occur in 2010 or 2011. The US could be forced to do this or the dollar may devalue to such a point that it crashes.

## The US Trade Deficit

The US trade deficit is also unsustainable. For many years now, the US has run an enormous trade deficit (often more than a *billion dollars per day*) with other countries. This means we spend more with other countries than they ever spend with us. We can't continue to overspend and ask the rest of the world to loan us the money to do so, because the rest of the world no longer thinks we'll pay it back.

## Energy and the Climate

Our energy usage and the world climate are also unsustainable in their present states. Our energy usage is likely to change to a new technology, but this may not occur unless we're forced to do so. Those new technologies have been suppressed for many years. With critical climate issues upon us, a new form of energy is urgently needed.

The forces that have kept these changes from occurring are no longer sustainable and within this economic transformation, we'll see a change to a new energy. This could be an off-world technology, such as anti-gravity devices, or it could be something similar to the free energy potential discovered by Tesla. Both have been suppressed and both are being worked on at a fast pace to bring them out in time to help save the Earth. We may also discover a way to utilize geothermic energy or the tides to create plenty of energy.

The change in energy will be an important step, but we'll need more changes than that to sustain the Earth. We need to stop polluting ourselves and the earth, all in the name of profit. We've done this to the point that our biosphere for the Earth is now in serious danger of collapsing. Part of this economic transformation will be to change these practices. This doesn't happen overnight, but it does happen with a change in our consciousness. As we stop supporting products that harm the Earth, these practices change.

## Financial Regulations

The current rules and regulations, or lack thereof, for the financial and banking industries are also unsustainable. We got into this mess because we took away the barrier between banking and investing, along with de-regulating those industries. That didn't work well for investors and depositors. Now banks own trillions of risky derivatives, often many times more than they have in deposits. So far, many new regulations are still in need of being agreed upon. This process is underway, but not completed.

One portion of this financial mess that's unsustainable is derivatives. These are basically financial bets and there are more of them in the world than there is money. There isn't enough money in the entire world to back all the derivatives. More stringent reporting requirements and regulations are needed on derivatives to bring this situation into balance.

Another portion of the financial meltdown is due to mortgages. Currently 25% of all homeowners are "under water" with their mortgages, meaning they owe more than the value of their home. This situation is also unsustainable. For more information about what to expect with this, see the article, *The Mortgage Mess*, on page X.

Pluto in Capricorn will create permanent changes in our economy, how businesses run, and governments operate. Do we need changes in these structures? YES! Let's make the most of this opportunity. Between now and 2024, we can rebuild a new, sustainable economy, which nurtures the Earth and all inhabitants. Let's focus on that and we'll all be OK.

## Quarterly Overview: January – March

### January: Strategic Planning Time!

*"Lions and Tigers and Bears! Oh MY!"*

January starts off with many things happening at once. First of all, we have the Lunar Eclipse of Dec 31<sup>st</sup>, on New Year's Eve. If this eclipse, or the Solar Eclipse on Jan 14 or 15 (depending on your time zone), impacts your chart, then you will be assigned someone else's responsibilities, usually because they can no longer handle them. The potential of this happening can start as early as December 1<sup>st</sup> and extend as late as February 15<sup>th</sup>. For more information on this eclipse series, see the article *Our Winter Solstice and January Eclipses* on page X.

On top of that, we start the New Year with Mars retrograde. This is a BIG notice to us to stop and do our strategic planning. This is NOT the time for new starts, especially the first two weeks of January, but it will not be time for new starts until mid-March, after Mars goes direct.

If you think you can't wait that long, here's something to consider. Whatever project you're raring to go on, you're likely to change your mind after you do some research. This is the time to do that research, and really consider where you want to go for the next TWO years. Now is the time to reconsider what really motivates you. What do you LOVE to do so much that you'll jump out of bed to do it?

That's the direction to head for the next two years, and the real question is this: How can you spend more time doing *that and still be financially successful?* If you do this now, you will be ready to go when the start gate opens in mid-March. For more information on this **important cycle of Mars retrograde**, please see the article, *Strategic Planning Time* on page X.

In addition to eclipses and the Mars retrograde cycle, Mercury retrograde is also with us as we start the New Year. This Red Communications period is relatively better than usual. Expect travel delays after Christmas, especially right after Christmas on December 26<sup>th</sup>, which is the first day of this period. It is especially dicey to travel on the first day of Mercury retrograde when there's a Time-Out, as there is until 12:27 PM Pacific or

3:27 PM Eastern. Make arrangements to travel at other times unless you're willing to be delayed.

This Mercury retrograde occurs in the sign of Capricorn. It's an ideal sign for planning our future, and it's occurring at the same time as Mars retrograde, which is also designed for strategic planning. All Red Communication cycles are great for catching up, redoing anything, recycling, (including recycling items you want to sell via garage sales or eBay), doing research, rewriting, reviewing, etc. However, this cycle is TERRIBLE for new starts. You're supposed to be catching up, not starting something new. Get stuff off your plate now.

Tasks which weren't completed last year need to be corrected or finished now. If you attempt to start anything under these cycles, you'll either conclude that the project is not worth doing OR that due to your new responsibilities, you *cannot* do it. Whatever the reason, I can assure that things will look a lot different by the time you get to mid-March and you will have a different view of what your needs truly are.

Remember that most projects encounter delays during Mercury retrograde. This is doubly true with Mars retrograde at the same time. Anticipate transportation slow downs and miscommunications, so double check all communications before sending them out. Also remember that more computers fail during this cycle of Mercury retrograde than any other time. So be sure you do a full system back-up by December 18<sup>th</sup>, and then keep it backed up daily through this period.

### Social and Love Energies!

These strong social and love energies (Sun conjunct Venus) came into range in mid-December, just in time for the holidays. However, they finally peak on January 11<sup>th</sup> and stay in range through February 8<sup>th</sup>. This cycle can be excellent for meeting new people, networking, even falling in love. You may also come into more money during this period. People naturally tend to feel good with this cycle and as a result they naturally attract more money and loving relationships to them.

What else do we tend to attract during this cycle? How about too many calories? Or spending too much money? Typically we just overindulge in general. But with the economy we've had the last few years, many people are ready for a break and this cycle gives them the inclination to relax, enjoy themselves and others. On January 13<sup>th</sup>, we get another cycle that's known for unexpected fun and love, (Venus sextile Uranus). So this week may see more play than work!

With all this fun, prudence is still advised. Generally there's something we cannot see (the Sun is so bright that we cannot see Venus) that's also going on. Give yourself time to gain a clearer picture of your situation before making commitments.

## Rethinking Structures and Processes Power and Control Issues

Every year we go through this process of taking two steps forward and one step back. Saturn starts moving backwards (retrograde) on January 13<sup>th</sup> and while this lasts through May 30<sup>th</sup>, we rethink our structures, processes, whose in charge and the best ways to manage or control things. Structures include everything from buildings, to careers, relationships and processes we use to maintain and accomplish certain tasks.

During this period of Saturn retrograde, Saturn has a second exact peak of Saturn square Pluto, highlighting power and control issues. That peaks on January 31<sup>st</sup> for the second time. This is likely to bring up the second "round" of an issue that surfaced back in November or very late October. This issue will not resolve though until later in the year, when it peaks for the last time on August 21<sup>st</sup>.

In addition, as Saturn moves backward it will move back into the sign of Virgo on April 7<sup>th</sup>. It remains there until July 21<sup>st</sup>, when it moves back into Libra again. This means we have another chance to clean out our closets, file drawers, and garages, get organized and dispose of things we're not using or we don't love. If you missed out on getting those things done last year, the Universe is giving you a brief reprieve. So take full advantage of it!

## Solar (New Moon) Eclipse on January 15th

For the US as a whole, this Solar Eclipse seems to be concerned with communications, transportation, money, and relationships. Whatever is being contemplated as this occurs is probably at a turning point. Mercury goes direct about 10 hours later that day, suggesting that the change in responsibilities indicated by the eclipse is ready to occur that day or very shortly.

This Solar Eclipse has the Sun and Venus very close together. Whenever this occurs, we're not seeing something related to money or love (the Sun is too bright for Venus to be seen). This suggests that money and/or relationship issues are prominent, most likely due to the lack of one or both.

In the USA chart, this eclipse is very close to the US Pluto, which is related to power and transformation, and opposite the US Mercury, which is related to communications and transportation. This combination suggests that the US is continuing to lose more power. This is probably related to both financial power and political clout. It could also suggest that the US is having quite a time discussing the situation with other countries in an attempt to gain support. China may be giving the US some ultimatums regarding our debt or US dollar. Or perhaps the rest of the world has decided they can't wait any

longer to replace the US dollar with a basket of currencies as a replacement for it. Expect the stock markets to be down in January with both Mars and Mercury retrograde, but also due to this eclipse.

The Federal Reserve is also being impacted by this same eclipse, suggesting they may be running out of resources and stretched too thin (the eclipse is on their Jupiter and opposite their Neptune). Or perhaps their supporters are stretched too thin and unable to continue? This is just another step toward nationalizing or abolishing the Fed, which I expect to occur in late July or August 2010. For more info on this eclipse, see *Our Winter Solstice and January Eclipses* on page X.

Notice that January 15<sup>th</sup> is quite a packed day: New Moon Solar Eclipse, and Mercury goes direct. Two days later, Jupiter moves into Pisces. When several things like this happen at once, it's often considered to be a "turning point". Pay attention to what occurs on this date, especially if you're a trader.

## Jupiter into Pisces: Growth for Different Industries

On January 17<sup>th</sup>, we get a new signal about which industries will grow during 2010. Jupiter moves into the sign of Pisces that day. This cycle signals the types of industries that will grow in the next 12 months. Here are the primary industries that will grow:

- Shoes
- Pharmaceuticals
- Shipping
- Oil and natural gas
- Beverages, including alcohol and coffee
- Recreational drugs
- Spiritual practices, yoga, meditation
- Technologies that provide breakthroughs to replace oil or other forms of energy.
- Funeral homes
- Research and development
- Environmental clean-up and protection
- Excavating companies
- Psychologists

The following industries will get some growth, but they're also being hit with consolidation at the same time, except during April 7 – July 21<sup>st</sup>. So they may not gain much growth, or they gain by making cost-saving measures or through mergers.

- Grocery stores
- Gardening centers
- Home furnishings
- Child care
- Home mortgages
- Real estate

## Taking Care of Business

Peaking on January 21<sup>st</sup> – 24<sup>th</sup>, we get a set of cycles which are focused on taking care of our responsibilities, especially monetary ones! These cycles (Sun and Venus trine Saturn) are favorable for working on a balanced budget, budget planning, and even taking care of general responsibilities. You are a bit more serious in nature during this period, so it's easy to focus. Managers tend to make good decisions during this time, but there still may be something they can't see. These cycles come into range on January 19<sup>th</sup> and stay in range through January 29<sup>th</sup>.

## Can You Get What You Want?

Peaking on January 26-27<sup>th</sup> we have cycles that are often associated with challenges for getting what you want. (Sun and Venus opposite Mars) This can show up in multiple ways, including not knowing how to go about getting what you want. Relationship issues often arise, making it even harder to get what you want. Money issues can also be challenging, as there seems to be less money than what's needed,

To top this off, anger issues are stronger during this period (already part of the Mars retrograde), and even managers and leaders are challenged to keep their cool. The best strategy for dealing with these issues is to allow the Universe to assist you. Just set your intention for what you want to create, and then allow the Universe to handle the job. It's when we get caught up in the "how" that we get stymied. Allow the Universe to handle the "how" and you stay focused on the "what".

## Our Full Moon on January 29 - 30<sup>th</sup>

What's coming to light at the Full Moon on January 29<sup>th</sup> or 30<sup>th</sup> (depending on your time zone) are entrenched anger or resentment issues, which appear to be explosive in nature. This will be an important time to practice conflict resolution skills. In addition, this period is when power and control issues or structural transformation issues are peaking again. This is likely to be when you will rehash a previous issue that first arose in very late October or November 2009.

Travel and communications are filled with delays and frustrations. So if you're planning to travel during this period, be sure you take plenty of items with you to get you through the delays. Relationships and money issues can arise as well. So be prepared!

This looks like a tough time for the financial markets. Stock markets appear to react badly to those entrenched anger and resentments by cutting stock prices. Traders be alert! There is some help from an opportunity for more power (Jupiter sextile Pluto), which could help, but in general, the trend looks down.

## February: Anyone for Abundance?

February is definitely a month when we can get our abundance back on track. Yes, we're still in the period for strategic planning, and deciding where we want to head next. However, that cycle (Mars retrograde or Red Activities) is great for market research and beta testing. And while you don't want to introduce new products under this cycle, you *could* re-promote old ones or market test a small market segment for a new product that will fully introduce later. Keep this in mind for the following cycles during February. This is a great month to create abundance, prosperity, and even romantic love!

## Powerful, New Ideas

We start February with opportunities to grow our power and influence with important people. This cycle (Jupiter sextile Pluto) comes into range on January 27<sup>th</sup>, peaks on February 6<sup>th</sup>, and stays in range through February 19<sup>th</sup>. This extra influence could also be useful with the masses. If you have a program you want to test on the internet, after the Time-Out on Feb 6<sup>th</sup>, 7<sup>th</sup>, or 8<sup>th</sup> could be very good days to do it.

To make the most of that influence with someone powerful, offer a new or unusual idea. There's an opportunity for sudden inspirations and unexpected solutions to surface beginning February 3<sup>rd</sup>, and peaking on February 6<sup>th</sup>. This stays in range through February 7<sup>th</sup>.

## We're in the Money Now!

February's money cycles are fabulous! We get one of the best financial cycles there is in early February (Venus conjunct Chiron). This cycle is in range beginning February 1<sup>st</sup>, peaks on February 7<sup>th</sup> or 8<sup>th</sup> (depending on your time zone) and stays in range through February 10<sup>th</sup>.

Just as this is occurring, at the very same time we get another cycle that's known for compassion, and being in the flow with money (Venus conjunct Neptune). This can also mean that you let money go without realizing how much you're spending, so pay close attention to your finances February 1<sup>st</sup> – 10<sup>th</sup>.

Those two cycles (Venus conjunct both Chiron and Neptune) are also a great opportunity for romance. Get out the candles early and do some "prep" for Valentine's Day! And speaking of February 14<sup>th</sup>, Chiron exactly conjuncts Neptune on February 16<sup>th</sup>, so I expect this Valentine's Day to be unusually strong with lots of transformative emotional and psychic energy.

Plus on February 11<sup>th</sup>, Venus moves into her *best sign* of Pisces (Venus is exalted in Pisces), and immediately we're in range of a major abundance and love cycle (have you noticed that they go together?). That cycle (Venus conjunct Jupiter)

peaks on February 16<sup>th</sup> and stays in range through February 23<sup>rd</sup>. Jupiter, the planet of abundance is in a sign that it rules.

This is important, since both Venus and Jupiter are in excellent condition, we get one of the best situations possible for creating abundant prosperity.

As if that isn't enough already, we get a high growth cycle (Sun conjunct Jupiter) beginning February 18<sup>th</sup>, peaking on February 28<sup>th</sup> and staying in range through March 8<sup>th</sup>. Just as that is occurring, we also get a cycle for unexpected money and/or love, which starts on February 25<sup>th</sup>, peaks on March 3<sup>rd</sup> - 4<sup>th</sup> and stays in range through March 6<sup>th</sup>.

Now I've just mentioned that nearly every day this month is great for abundance and prosperity. **Plan now to take advantage of these great financial energies.** Find a way to either re-promote an old product that you'd like to re-introduce or test market a new product or service you're preparing to launch to a small market segment.

## Planning Time!

Beginning February 10<sup>th</sup>, peaking on February 12<sup>th</sup> - 13<sup>th</sup>, and staying in range through April 2<sup>nd</sup>, we have a cycle that is excellent for planning (Mercury trine Saturn). A second cycle also includes energy for a well-contained, but vociferous discussion regarding what direction should be taken. If you will use this time for a strategic planning meeting, you'll accomplish a lot and get some honest and useful feedback. You'll need more than one meeting for strategic planning. Schedule one of them during this period if at all possible.

## New Moon on February 13th

This is one of the most amazing New Moons I have ever seen! What's getting started at this New Moon are seeds for new technologies, particularly ones that could replace oil, natural gas, chemicals, and pharmaceuticals. Watch to see what happens 6 months from now, during the Leo Full Moon on July 25<sup>th</sup>. By then we could see some of these new technologies being revealed.

Could some of them be "off-world" technologies? Absolutely! But they can also be technologies which we have developed and kept hidden. Or they may be "energy technologies" which will make some of our pharmaceuticals or chemicals obsolete.

There are also a lot of compassionate, psychic, and emotional healing energies in this chart, which are highlighted by the Sun, Moon, Chiron and Neptune all being in the same place within one degree of each other. This is highly unusual, mainly because Chiron and Neptune only meet up in the same place once every 64 - 72 years. These energies provide a lot of

intuitive solutions to challenges, and put us in touch with some transformative, emotional and psychic energies.

Do these energies suggest that we may be ready to learn more about our human history, how we got here, and who our ancestors really were? Anything is possible, but it's more likely that this is the beginning of that journey for many people.

The stock market looks like it's making some adjustments in areas that didn't do so well (Venus inconjunct both Saturn and Mars). However, it has two good money cycles (Venus and Jupiter are sextile Pluto), which could help hold things up by investing in a new future.

## Adjustments! And More Adjustments!

Mid-February is full of adjustments. In the midst of all these great money cycles, we're recalibrating how we want to spend our money and what are the best ways to save it (Venus inconjunct Mars and Saturn, while Mars sextiles Saturn). These cycles are in range February 11<sup>th</sup> - 15<sup>th</sup>. This set of cycles also contains an opportunity to do some planning and get your ducks lined up. Use it to make a budget for starters. However, this planning energy (Mars sextile Saturn) will be in range through April 2<sup>nd</sup> and it peaks again on March 23<sup>rd</sup>.

We're also reconsidering how we want to use our energy in terms of what direction we want to move and how we want to compete (Mars inconjunct Venus and Pluto, while Venus sextiles Pluto). These cycles are in range February 12<sup>th</sup> - 16<sup>th</sup>. This set of cycles also contains the opportunity for a lot of money to show up. Follow your energy - what makes you excited - and it will take you to the money!

Both of these sets of adjustments are more important than we may think. They're likely to reveal to us some of the changes we want to make to our work, daily life, or business, which we may not have realized prior to this.

## Inspirations and Intuitions

Beginning February 23<sup>rd</sup>, we get two cycles which offer us strong intuitions, hunches and inspirations. (Mercury conjunct Chiron and Neptune) It's like having a direct line to the Universe. Just ask your questions! You may easily intuit the solution to a challenge, or discover the best path to take to your destination. These cycles peak on February 27<sup>th</sup> and stay in range through March 2<sup>nd</sup>.

Mercury conjunct Chiron also offers us a chance to choose healing thoughts. This cycle has the ability to initiate or introduce new thoughts that transform us, especially emotionally or spiritually.

## Full Moon on February 28th

What's coming to light at this Full Moon are probably some big exaggerations. I say probably, because these exaggerations, although likely to be available to the public, appear to be hidden in some way. Perhaps it's in plain sight on a web site, but it's 20 layers deep and no one knows how to find it.

This Full Moon features the Sun exactly conjunct Jupiter, which is a very strong cycle for high growth, particularly in business. But something is amiss. We're not able to see this large possibility, but even if we could, the growth appears to be greatly overstated. Be careful at this time not to overestimate what you could earn with a new product or service or the value of a big item you intend to purchase.

At the same time, we have another cycle showing up (Venus conjunct Uranus), which suggests unexpected money and/or love. This is always a lot of fun, although not particularly stable. Just enjoy it if it comes your way. However, that cycle is also *not seen*, which leaves me wondering "What's going on?"

Could the government be giving us a big story about something they're doing to help the economy? If so, it's a *story* and we don't see the results of it, if any, for quite awhile. Or perhaps we're getting a story about how it's going to help us, when in fact, the money is being diverted. We'll see!

In the US stock market, some unseen trades or investments yield unexpectedly high rewards. These trades or investments may be related to oil or natural gas. It also looks like Congress may be triggered to clamp down with financial regulations.

## March: Good Challenges!

We start this month with a desire to get some hidden information. This could be about our own psyches or relate to discovering more about what's really going on. This cycle is one that helps us get to the bottom of situations and why they're occurring. This is useful, but use caution with gossip!

After getting to the bottom of what's going on, the next cycle is to tell everyone! This cycle (Mercury conjunct Jupiter) comes into range on March 3<sup>rd</sup> and stays in range through March 11<sup>th</sup>. It peaks on March 7<sup>th</sup>. This cycle is excellent for promotions, and communicating with customers in a positive manner.

## Unexpected Money?

March also starts off with the unexpected money or love cycle, which peaks on March 4<sup>th</sup> and stays in range through March 6<sup>th</sup>. Just as this is happening though, we start getting one of those 'nudges' from the Universe to pay close attention to our finances (Venus opposite Saturn). This nudge won't peak until March 9<sup>th</sup>, and before it does, we get some more financial help

(Venus trine Mars), which peaks on March 7<sup>th</sup>. So by the time the "nudge" from the Universe peaks on March 9<sup>th</sup>, we've already gotten what we need to make it all work.

If that were the end of it, we'd all laugh and go home. But it's not. Beginning on March 7<sup>th</sup>, we're in range of another major debt problem showing up. This one peaks on March 11<sup>th</sup> and stays in range through March 16<sup>th</sup>. If you have major debt issues, then save some of February's money for this period.

Our helper from March 7<sup>th</sup> (Venus trine Mars) is not really able to assist in this challenge. The debt issue is out of his league. But this help does make things easier for us by getting us something we want. That cycle is in range through March 12<sup>th</sup>.

## The Good and the Challenging

March provides us an interesting set of cycles. We get a set of patterns three times. Each time the general trend is that things start off great guns! Then we encounter an obstacle that creates awareness of how we're off balance. We discover a helper, who helps us solve the issue. Then the hard cycle occurs and it's often related to power issues!

We get this three times in March, as first Venus (money and love), then Mercury (communications and transportation), and finally the Sun (leaders) all pass through these cycles (trine Mars, opposite Saturn, then square Pluto).

Mercury starts this path on March 17<sup>th</sup>, so we find plenty of helpful and assertive discussions right away. But the next day, (March 18<sup>th</sup>) we run into trouble with rigid thinking and language (Mercury opposite Saturn). That isn't so helpful and it limits us in the solutions we can generate to solve an issue. Then on March 20<sup>th</sup> we get the hard part with suspicious questions and inappropriate verbal digging. You can get some penetrating insights as to what's really going on. But keep them to yourself unless you can frame them in a helpful way.

Just as we get to the hard part of the above cycles, the Sun starts down this same path on March 20<sup>th</sup>, the first day of Spring. On that day we get a burst of physical energy. This will probably feel like you've been drinking Jolt or one of the energy drinks. LOTS of energy is the order of the day and we'll probably be raring to go with our new projects. That energy stays in range through March 30<sup>th</sup>, so make good use of it.

That's followed immediately by a lot of responsibilities which peak on March 21<sup>st</sup>. And just as we're trying to handle these new responsibilities, we get into power struggles, which peak on March 26<sup>th</sup>. Those extra responsibilities require attention through March 28<sup>th</sup>, and the power issues stay in range through April 2<sup>nd</sup>. Of course they're related. We're all dealing with structural transformation and one of those permanent changes may be who has the power.

## New Moon on March 15<sup>th</sup>

This New Moon has a major line-up in the sign of Pisces, suggesting perhaps that we should all start meditating??? All seriousness aside, this time we have the Sun, Moon, Mercury and Uranus all within 1¼ degrees of each other. Plus with Jupiter also in Pisces, five planets are crammed together.

This chart doesn't look so great for the stock markets, Perhaps they're due for some reigning in by Congress? Whatever happens, it looks like we won't know the full story until later. We'll probably hear a lot of hyperbole about stocks during this period, without much to show for it. Debt is still a big deal.

With Mercury conjunct Uranus exact on the day of the New Moon, lots of new ideas are starting to take root, especially related to oil, natural gas, chemical, and pharmaceutical technologies. You may also experience sudden flashes of insight or inspiration, which easily solve challenging problems. This energy is also helpful for web sites and communicating via technology or about technology in general. This cycle is in range March 12<sup>th</sup> through March 16<sup>th</sup>.

## Planning Energies Finally End

We've had a long run of a helpful cycle (Mars sextile Saturn) which is great assistance for our strategic planning. This cycle helps us create a plan for who is going to do what and when to accomplish a major project. This cycle started on Feb 10<sup>th</sup> and it will stay in range through April 2<sup>nd</sup>. Make sure you get your planning for the next two years completed by then.

## Romance and Money?

We've all experienced the illusions of love and romance. They can be fun while they last! Beginning March 26<sup>th</sup>, we have a cycle that's a good opportunity for romance and possibly money. It can also be good for creating an image of the company, or at least a good financial image. Watch to see which companies push their image in the news when this cycle occurs. You'll know there's nothing substantial behind it. This cycle peaks on March 29<sup>th</sup> and stays in range through the 31<sup>st</sup>.

Be careful to watch how you spend money at this time too. It can be very easy for money to slip through your fingers during this cycle. So give your budget and finances extra attention.

## Full Moon on March 29<sup>th</sup>

What's coming to light at the Full Moon on March 29<sup>th</sup> are more serious challenges associated with debts. This is impacting the stock markets as investors begin to realize how long it will take to work out of our debt levels. Another possibility is that Congress is writing new legislation for banks, investment firms, and investors, which is a struggle.

Actually many things may appear in good shape, because we're likely to get positive communications that everything is going very well. (Mercury and Venus trine the MC). Whether they are really going well is another question, but we're likely to hear that they are.

In addition, this chart for Washington DC shows the potential for flooding or heavy rain storms on the east coast. If you're in that area, take precautions. Stock up on a little extra food, flashlight batteries, extra blankets, etc.

## Our Winter Solstice and the January Eclipses

### Winter Solstice: December 21<sup>st</sup>

Each Winter Solstice gives us clues for what to expect in the first quarter of the next year, so it's important to consider these influences on the coming year. This particular one is again very focused on creating more transformation. We've been in this process for a few years now and it still continues.

When I use the word transformation, I'm speaking of permanent changes, very similar to when you put a clay bowl into a kiln and fire it. That bowl will never be clay ever again. The type of transformations which occur with the Sun and Pluto together in Capricorn are related to structures, business, government, processes, and even capitalism.

At a deeper level though, we're transforming the structure of our own psyches. As we do so, we become much more aligned with our authentic selves, (who we *really* are), instead of just the human body that we inhabit this lifetime. This process results in us transforming old patterns of conditioning, and giving up old behaviors and thought patterns that no longer serve us. This is the real change behind the social changes. As we change our consciousness, so does the world.

In particular, this Winter Solstice shows that we're transforming old beliefs, especially ones related to our work and health. We often fail to notice that our health and well being is directly related to the thoughts we think and the feelings we choose to feel, but this is what's behind all forms of dis-ease. Negative energies lower our vibrations and break down our body. We can change this, even without a new health care plan.

There is also one very unusual and special cycle for this Solstice. We have the last of the triple conjunction between Jupiter, Chiron and Neptune, which are all together in the sign of Aquarius, on December 21<sup>st</sup>. This threesome last got together in September 1945 and they're associated with bringing in healing visions for the future. They've been together since late March of this year and stay in range through January 16<sup>th</sup>.

Because this cycle peaks on the Solstice, these optimistic and visionary energies will stay with us through the first quarter. This very strong cycle is seeding the next major vision for our economy right now. Those seeds are related to technology, the internet, metaphysics, radio or television, the airlines, utilities, equality, and democracy.

This particular cycle is also special in another way. We have Jupiter and Neptune in Uranus's sign, while Uranus is in Jupiter and Neptune's sign. This has only happened one other time in 3000 years, back in 1843, right after another major depression. This cycle creates optimism and hope and it helps get us back on track to create a sustainable economy.

### Our January Eclipses:

We'll first have a Lunar Eclipse on December 31<sup>st</sup> (does the Universe have a sense of humor?) at 10 degrees 15 minutes of Cancer. Then we'll have a Solar Eclipse on January 14<sup>th</sup> at 25 degrees and 1 minute of Capricorn. If you have a planet or sensitive point in your chart at 6-14 degrees of Cancer or Capricorn or 21-29 degrees of Cancer or Capricorn, these eclipses will impact you. The primary meaning for both eclipses is this (Saros Cycle meaning):

A person or company who's impacted by either of these eclipses is likely to have sudden and unexpected opportunities to accept greater responsibilities. This usually occurs due to another person or company who's unable to continue handling them. Although the precipitating events may be challenging, the outcomes are positive in terms of increased self-esteem, money or harmony.

The secondary meaning of the Lunar Eclipse on December 31<sup>st</sup> is related to exaggerated, exceptional or rare responses. It's possible that a situation may need lightening up with laughter, or saying things in jest to get back on track. It's also possible that someone may be hiding what's really going on behind an unusual response.

The secondary meaning of the January 15<sup>th</sup> Solar Eclipse relates to restlessness, sparkling spirits, or when negative, escapism. Spontaneous actions may be demanded to prevent incompetent or blind participation in the events of the moment. You could also experience a strong sense of "lightness of being", or an emotional lightness. That may also include a sense of feeling cut off from your deeper emotions. When used negatively, this energy results in avoidance of the situation and irresponsibility.

### Strategic Planning Time!

We all change and evolve, especially now that we're in such a fast transformational period (doing the same amount of

transformation in 12.8 years as we did in the previous 254 years.) So whatever excited you two years ago, may seem a bit on the stale side now. What can you do instead to really get your juices flowing again?

Now is the time to consider this question for both yourself personally and your company. This is the time (Mars retrograde through March 10<sup>th</sup>) to re-evaluate where you want to head for the next two years.

This 11½ week cycle starts Sunday December 20<sup>th</sup> and lasts through March 10<sup>th</sup> of 2010. This is not a cycle for new starts, because we're supposed to be reconsidering what really motivates us now, and where we want to go for the next two years. We're supposed to be asking ourselves, what really makes me want to jump out of bed in the morning? What brings zest and juice to my life? And once we have those answers, we're supposed to be researching potential ways to head off in that direction, so we spend more time doing that.

For business, this is the time to do strategic planning for the next two years. Often this is the time when our businesses need a course correction. It's also often a time when business slows down, which is needed if you're going to spend some time planning. If everything kept going at 90 mph, we would not take the time to do strategic planning. So the Universe provides this cycle about every 27 months. The last time we had it was November 15, 2007 through Jan 30, 2008.

Notice that Ford Motor Co used this cycle very effectively the last time we had it. They did some serious strategic planning then and they're now the only American auto maker still standing without government aid.

What are you going to do in business for almost 3 months when it's not appropriate to push forward with new starts? This is not the time to introduce new products. Not the time to launch a new web site. Not the time to start a new company, or even to start a new project. New products introduced during this period can lose as much as 85% of their potential revenues. So it's definitely worth waiting for this cycle to be over to introduce new products.

But there IS something you can do during this period to help that product. You can either beta test the product to certain customers, or test market it to a particular market segment and see how well it does. If you do this, be sure to get some customer feedback about the product, so you know where it misses the boat. Then fix it! Don't ignore your customer feedback. Make the changes suggested by customers and your product will be MUCH more successful!

Mars retrograde has another challenge besides slowing down to re-evaluate and plan the next two years. This cycle is notorious for bringing up old anger, resentments, and old

frustrations. This is when all the anger that got swept under the rug shows up. That's because someone took out the rug for cleaning and voila - anger!

For this reason, you need to be ready to handle conflict resolution, as it's likely to come up multiple times during this period. You may even find yourself feeling agitated for no apparent reason or find yourself in arguments. That will get even more intense as Mercury goes retrograde on December 26<sup>th</sup> and lots of miscommunications occur. So watch what you say and own your own feelings.

This is an excellent time to learn and use non-violent communication. Marshall Rosenberg has a book on this topic titled *Non-Violent Communication, A Language of Life*.

You can also find non-violent or compassionate communication specialists in all parts of the world. Just go to the [www.cnvc.org](http://www.cnvc.org) to find out who teaches it in your area. That's the Center for Nonviolent Communication and they list all the trained teachers around the world there. This will help you handle conflict resolution issues which arise during Mars retrograde in a positive way.

### The Mortgage Mess

Back on November 24<sup>th</sup>, The Wall Street Journal reported that 23% of all mortgage holders are "under water" with their mortgages. That equates to nearly 10.7 million households who now have negative equity (meaning they owe more than the house is worth) in their homes. That was based on Q3 data for 2009 and the data was from First American CoreLogic, which is a real estate company based in Santa Ana CA.

Because home prices have dropped so far, the data shows that 5.3 million US households have mortgages that are at least 20% higher than their home's value. More than 520,000 of these owners have received a default notice.

This "negative equity" is a major, outstanding risk for the mortgage market, banks and investors. Borrowers who owe more than 120% of their home's value are much more likely to default, whether they can make the payment or not. In 2008, about 588,000 borrowers defaulted on mortgages, even though they could afford to make the payment.

Essentially these people decide that they didn't create the mortgage mess, and they aren't going to take it in the shorts to cover someone else's irresponsible actions (i.e. banks making irresponsible loans). Basically these people decide that the rules changed out from under them, so they don't need to play by the rules to which they agreed.

Certain parts of the country have experienced very deep losses on home values. In Nevada, Arizona, Florida and California, nearly 30% of borrowers owe 50% or more on their mortgage than their home is worth. More than 40% of borrowers who took out a mortgage in 2006 are under water. In some areas, prices have dropped so much that mortgages taken out five years ago are under water.

If you're one of these people, you may be contemplating the same issue. I'm not suggesting there's a right or wrong solution here. I'm suggesting that we cannot expect homeowners to take the brunt of this financial crisis in the shorts, without the banks picking up some of it too. This is what's known as "collaboration", the primary tool we have for accomplishing *anything* at this time. Anything less than sharing the loss will not be acceptable and the mess will increase.

We're not close to being over the hump with this mess. Wait until April through September arrive! If you have a home that's not "under water" then count your blessings. If you are seriously under water and considering your next step, contact your Congressman and Senator. Ask them to require that the banks and mortgage companies reduce the amount owed on the mortgage by 50% of the loss.

This is a very serious issue, and one that I believe will likely end up in the courts. It's only a matter of time until a group of homeowners band together to sue some of these banks and mortgage companies for causing their homes to lose so much value. Watch for this to occur by late July or August 2010.

### Reader's Corner: Questions and Stories From You!

#### Q. Will big banks and brokers remain intact or will we see huge failures in that arena in 2010?

The answer to this question, like most issues we face today, is dependent on our level of consciousness. In this case, the answer is dependent on the level of consciousness of the banks and brokerages. If they make their changes, which are very much needed, and stop committing financial murder, then they could end up OK. However, companies that are unwilling to give up their corruption and greed are likely to fail in the next few years. This is due to the negative energies that they're putting out, which are feeding back on themselves.

Next summer a lot of economic issues come to a head. This will include another dose of housing mortgages failing, plus commercial real estate failing. The banks are not out of the woods yet and certainly won't be out of the woods in 2010. We have to get past the Cardinal Climax in late July through

September 2010, before we can see whose left standing. If a bank or brokerage firm survives that, they're probably OK.

Notice though that even if a bank or brokerage firm were about to fail, the US government has pretty much indicated that they will not let them fail. The real issue with that is how long can the government keep doing that? At some point (astrologically by 2015 at the latest) the Treasury itself will fail unless our federal debt is greatly reduced.

When choosing a bank, consider banks that provide support to your local community and small businesses. This helps ensure your local area is getting the help it needs. Also check their safety ratings online. Unless you really want your deposits to fund a bank that is risking them with lots of derivatives, you will need to find a smaller bank.

© 2009, Madeline C. Gerwick. All rights reserved.