Buying Jewellery.—The Sun and the Moon should be well situated and aspected. As usual unfavourable lunar days and asterisms should be avoided.

Lending Money.—One should not lend money on days ruled by Krittika, Makha, Moola, Satabhisha, Uttara, Punarvasu or one's Janma Nakshatra day. One should try to receive money on these days. Tuesdays and Fridays are also inauspicious. Never lend money on a New Moon day happening to be Saturday. The lords of the ascendant and the 7th should be harmoniously disposed. The Moon's situation in Scorpio is bad for the lender.

Borrowing Money.—Do not borrow money on days ruled by Krittika, Moola, Punarvasu, Dhanishta and Janma Nakshatra. Moon's conjunction with Mars and Saturn should be avoided as otherwise there will be quarrels and litigation. If the money is intended for quick use on domestic or personal matters, the Moon should be in good aspect to the ascendant. If the borrowed money is to be spent on business, the Moon must be in a favourable situation with regard to Mercury and lord of Lagna. For any election, purity of lunar day, weekday, any constellation and Tarabala are essential and further considerations come in only later on.

Buying for Business.—Thursday, the 10th lunar day and the constellation of Pushyami are the best. Tuesday should be completely rejected. Saturday is passable. Mercury, the 2nd lord and the 2nd house should all be fortified. Avoid buying for trade when Mercury is afflicted by Mars as this will destroy stocks and cause discord and wrangling. Mercury and Jupiter in conjunction in Lagna or in mutual aspects would be highly propitious.

Buying Cattle.—Monday, Tuesday, Wednesday and Saturday are good. The lord of the day in question should occupy the rising sign at the time of transaction. To buy sheep the propitoius time is that on a Thursday ruled by Pushya when Aries is rising.

Selling for Profit.—Let the Moon and Mercury be free from the conjunction or aspect of Mars. The Moon's situation in Taurus, Cancer or Pisces would greatly help the seller. Try to keep Mercury in a kendra from Lagna or at least in good aspect to Jupiter. Tuesday should be avoided. Monday, Wednesday and Thursday are the best. While Friday is unpropitious, Saturday is middling.

Shifting from Place to Place. More details are given in Chapter XIII. If one is to move urgently from one place to another. Janma Nakshatra should be avoided. Anuradha, Mrigasira and Hasta are the best. Journey on the 9th lunar day is prohibited. Yet in cases of urgency, one can move at a propitious moment. If you desire pecuniary gain conform to all the astrological requirements suggested in Chapter XIV. In any case, let there be Tarabala and Chandrabala and let the ascendant be fortified. The Moon and the ascendant should both be in fixed signs. Jupiter or Venus should be in an angle preferably in the ascendant or the 10th.

Recovering Money Due.—The lord of Lagna should be strong and the election rising sign should not fall in the 8th or 9th from the radical rising sign. The lords of Lagna and the 2nd must also be well situated.

Pledging.—Articles pledged under Visakha, Krittika (Sadhana), Bharani, Makha, Pubba, Poorvashadha, Poorvabhadra (Vajra), Aridra, Aslesha, Jyeshta and Moola (Theeshana) do not return. Jupiter and the Moon should be mutually well disposed. Tuesdays and Fridays are inauspicious as also lunar days declared generally evil.