



HOUSE OF
FOUR PILLARS

A PERSONAL BAZI READING

Your Four Pillars of Destiny

*Metal tempered in a fire of its own making:
a reading of the Yang Metal Day Master.*

BIRTH DATA

14 February 1990 · 07:30
Singapore · female · solar time 06:10

PREPARED FOR

Ava Example
Fictional sample client

PREPARED

21 October 2026
Sample ref. QM-S260101

Before we begin

Ava, your Four Pillars (八字, BaZi) are four pairs of characters drawn from the moment you were born: the year, month, day and hour. Each pair has a heavenly stem on top and an earthly branch below, and each character carries one of the five elements: Wood, Fire, Earth, Metal and Water. Read together, they describe your natural temperament, the elements that steady you and the ten-year seasons your life moves through.

A chart is a map of tendencies, not a verdict. About a third of life is what you are born with; the rest is the choices you make and the surroundings you keep. This reading aims to make that first third clear enough to use, with practical steps at the end of every chapter.

Your chart was calculated from true local solar time in Singapore and checked against a second, independent calculation. The appendix shows every step, including one detail that matters for you: your clock time and your solar time fall in different hours.

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Your reading in five ideas

I A strong, clear-edged Yang Metal

You are 庚, the metal of blades and bells: direct, principled and at your best when you have something worth cutting through. About 55% of your chart supports your Day Master, so you have real inner fuel.

2 A complete fire frame forges you

Your year 午, month 寅 and day 戌 form the full 寅午戌 Fire trine. For Metal, Fire is the furnace: standards, responsibility and recognition. It is the most distinctive feature of your chart.

3 Water is missing, and it is your key

There is no Water anywhere in your four pillars. Water is how Metal speaks, shares and lets ideas flow out. Building it in deliberately is the single most useful thing you can do.

4 Partnership sits close to home

Your Spouse Palace 戌 bonds with your hour branch 卯 (卯戌 six harmony), and your partner star, Direct Officer 丁, is hidden inside that same branch. Commitment is a steadying force in your life.

5 A decade of building, then a decade of voice

You are in 甲戌 (2023–2032), a cycle of opportunity that asks for focus. From 2033, 癸酉 brings the Water your chart lacks on its stem, though its Metal branch makes it a mixed decade (2.5 of 5).

YOUR ACTION STEPS

1. Read the five ideas again in a week and mark the one that feels most true today.
2. Keep a note on your phone titled 'Water' and add one idea a week from Chapter 15.

The four pillars

Read from right to left, the pillars move from your roots (Year) to your later plans (Hour). The Day stem, outlined in gold, is you. The small labels show each character's relationship to you, called a Ten God.

HOUR · PLANS Direct Resource 己 Yin Earth 卯 Rabbit · Wood 乙 Yin Wood · Direct Wealth	DAY · SELF Day Master 庚 Yang Metal 戌 Dog · Earth 戊 Yang Earth · Indirect Resource 辛 Yin Metal · Rob Wealth 丁 Yin Fire · Direct Officer	MONTH · CAREER Indirect Resource 戊 Yang Earth 寅 Tiger · Wood 甲 Yang Wood · Indirect Wealth 丙 Yang Fire · Seven Killings 戊 Yang Earth · Indirect Resource	YEAR · ROOTS Friend 庚 Yang Metal 午 Horse · Fire 丁 Yin Fire · Direct Officer 己 Yin Earth · Direct Resource
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Day Master	庚 Yang Metal
Season of birth	Early spring (寅 month), Wood in charge
Strength	Strong · about 55% supportive
Most helpful	Water, then Fire
Use sparingly	Earth, extra Metal
Luck direction	Backward, from about age 3

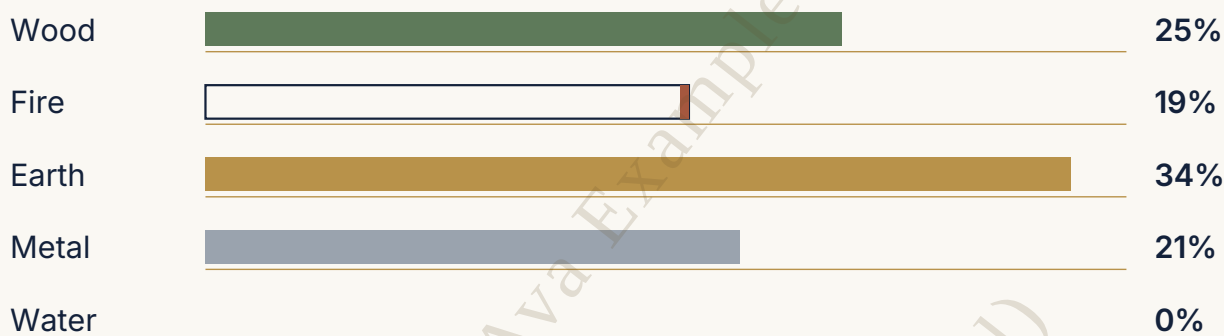
Signature features

寅午戌 Fire trine: a complete frame of Fire, your Officer stars. **卯戌 six harmony:** your Spouse Palace bonds with your hour. **Two Resource stems (戊, 己)** stand beside you: support, learning and mentors. **No Water:** expression is the skill to build.

How to read the four pillars

Year (庚午): roots and early environment; a peer star (Friend) over the Horse. **Month (戊寅):** career and working style; Indirect Resource over the Tiger. **Day (庚戌):** you and your closest partnership. **Hour (己卯):** plans, projects and later life; Direct Resource over the Rabbit, which hides your Direct Wealth 乙.

Your five elements



Earth is the loudest element in your chart at 34%, followed by Wood (25%), Metal (21%) and Fire (19%). Water is absent. For a Yang Metal Day Master, Earth is the mother element: it feeds you, but too much of it buries metal ore instead of letting it shine. That is why your chart reads as strong, and why more Earth is not what you need.

What you need is a channel and a forge. **Water** is the channel: the element Metal produces, linked to communication, curiosity and letting work be seen. **Fire** is the forge: it shapes raw metal into something useful and admired. Your chart already has a strong Fire frame, so the gap that matters most is Water.

Your helpful elements

Water Fire

Water first, to let your strength flow outward. Fire second, to keep your standards purposeful.

Go easy on

Earth Metal

More Earth adds weight and over-caution. More Metal adds rigidity. Neither is bad; you simply have enough.

Method: visible stems count once, hidden stems by strength, and the month branch twice because it shows the season. Percentages are rounded.

YOUR ACTION STEPS

1. Add one Water habit this week: a daily walk by water, a swim, or ten minutes of free writing.
2. Wear navy or black on days when you need to persuade rather than decide.
3. Notice when you add 'more structure' to a problem; ask whether flow would help more.

Who you are at your best

Yang Metal is the ore that becomes a sword, a bell or a beam. It is honest, loyal and decisive, and it is happiest when it has a clear purpose.

People with a strong 庚 Day Master tend to say what they mean and finish what they start. You are likely to be the person others trust to make the hard call, hold a standard or protect the people around you. The Friend star on your year stem (another 庚) adds self-reliance from an early age: you may have learned to look after yourself sooner than most.

Two Resource stems (戊 in the month, 己 in the hour) stand on either side of you. Resource is support: teachers, mentors, qualifications and the habit of learning before acting. It gives you depth. In excess it can turn into overthinking and waiting for perfect information, especially as your chart has no Water to move ideas out into the world.

Strengths

Integrity and directness · calm under pressure · loyalty to your people · high standards · the ability to make decisions others avoid

Watch-outs

Rigidity when tired · holding back ideas until they are perfect · carrying responsibility alone · treating rest as something to earn

The Spouse Palace as character

Your day branch 戌 is a 'storehouse' of Fire, holding Earth, Metal and Fire inside. It suggests a private inner world: you may show warmth selectively and value a few deep bonds over many light ones.

YOUR ACTION STEPS

1. Share one unfinished idea each week, before it feels ready.
2. Ask one person for help on something you would usually carry alone.
3. When you feel rigid, change your setting: a walk outside often unlocks Metal.

The fire frame in your chart

Three of your four branches, 寅 (Tiger), 午 (Horse) and 戌 (Dog), form one of the four classical trines. Theirs is Fire, and it is complete.

For a Metal Day Master, Fire is the Officer element: authority, responsibility, reputation and the people or rules that hold you to account. A full Fire frame is a strong and specific signature. It suggests you are shaped by pressure in a good way: deadlines, standards and visible responsibility tend to bring out your best work. Your month branch 寅 also hides 丙 (Seven Killings) and your year and day branches hide 丁 (Direct Officer), so both the demanding and the orderly faces of authority appear.

Because your chart is strong, this Fire is welcome. It forges rather than melts you. The risk is volume rather than direction: a life built entirely around duty can leave little room for play, rest or expression. Water, the element you lack, is also the element that keeps Fire in proportion.

Where the frame shows up

Leadership roles, regulated industries, quality and standards work, any job where you are trusted with consequences.

How to keep it healthy

Choose responsibilities, rather than accepting all of them. Pair every new duty with one outlet: writing, teaching, sport or travel.

A second bond: 卯 and 戌

Your Spouse Palace 戌 also forms a six harmony with your hour branch 卯. Classically 卯戌 combines towards Fire as well, adding warmth to your closest relationships and your long-term plans.

YOUR ACTION STEPS

1. List your current responsibilities and mark the ones you chose. Hand back or end one you did not.
2. Pick one outlet that is purely yours and book it weekly.

Work and vocation

Your month pillar 戊寅 describes working life. Its stem is Indirect Resource 偏印: unusual knowledge, research, technical depth and learning outside the standard route. Its branch, the Tiger, hides Indirect Wealth 甲, Seven Killings 丙 and Indirect Resource 戊. Put simply: you work best when you are trusted with specialist knowledge, real stakes and room to act.

With the Fire frame behind you, roles carrying authority suit you: managing teams, owning outcomes, setting standards. Fields that fit this pattern include law and compliance, engineering and quality, finance and risk, operations, medicine-adjacent administration, security and any profession with a clear code. Metal also does well with precision crafts: editing, analysis, design systems.

Your missing Water is the career lesson. Water is the Output element for Metal: presenting, publishing, teaching, selling your ideas. People with your structure are often more capable than they are visible. The moments your career will move fastest are the ones where you put your work in front of people.

Natural fit

Specialist roles with authority · rule-setting and standards · advisory work where your judgement is the product · project leadership with clear accountability

Less natural

Roles with no clear standards · pure sales without expertise behind it · jobs where you cannot see the consequences of your work

Timing

2026 (丙午) and 2027 (丁未) bring Fire stems, your Officer stars, straight onto the year pillar. These are years when promotions, titles and formal responsibility tend to arrive. Say yes to the ones that also give you a platform.

YOUR ACTION STEPS

1. Present or publish one piece of your work this quarter.
2. Write down the standard you hold yourself to, and share it with your team.
3. Before taking on a new role, ask: does this give me a voice, or just more duty?

Money and resources

Wealth for a Metal Day Master is Wood, the element Metal shapes. Your chart holds Wood at 25%, mostly hidden: Indirect Wealth 甲 inside your month branch 寅, and Direct Wealth 乙 inside your hour branch 卯. Hidden wealth tends to grow quietly, through skill and position rather than windfalls.

Direct Wealth (正财) in the hour pillar points to steady, earned income that strengthens over time, and to assets you build for later life. Indirect Wealth (偏财) in the month pillar suggests opportunities that come through work: bonuses, side projects, deals that appear because of your expertise.

The strong Earth in your chart is a caution as well as a support. Earth is security and holding on. You may prefer to keep money safe rather than put it to work. That is sensible for emergencies; beyond that, money that never moves rarely grows.

Money habits that suit you

Automatic investing on a fixed day · clear rules you set once · a separate fund for opportunities so you can act quickly

Money habits to watch

Holding too much in cash · lending to friends out of loyalty · waiting for perfect information before acting

This decade

甲戌 (2023–2032) carries Indirect Wealth 甲 on its stem, so opportunities are active. The 戌 branch adds more Earth, so the decade rewards decisive, well-researched moves rather than caution alone.

YOUR ACTION STEPS

1. Set up one automatic monthly investment and leave it for a year.
2. Write three rules for opportunities (how much, how fast, who to ask) before the next one arrives.
3. Review idle cash once a quarter.

Love and partnership

Your Spouse Palace is the day branch 戌, the Dog. It holds three hidden stems: 戊 (Indirect Resource), 辛 (Rob Wealth) and 丁 (Direct Officer). For a woman's chart, the Officer is the classical partner star, so having Direct Officer 丁 inside your own Spouse Palace is a meaningful sign: partnership sits close to your sense of self.

Your 戌 also forms a six harmony with your hour branch 卯. The hour pillar describes plans and later life, so this bond suggests relationships that deepen with time and grow around shared projects, a home or a family.

The Fire frame shows that Officer energy is plentiful in your chart: authority figures, standards, and potentially partners with strong personalities. Choose a partner who respects your independence and brings some ease. Water, your missing element, is also what lets you speak about feelings; you may need to be deliberate about saying what you need, rather than showing it through loyalty and action.

What tends to work

A partner with clear values who is also warm · shared projects · honest conversation scheduled, not left to chance

What tends to strain

Competing for control · assuming love is obvious from actions · two busy schedules with no shared rhythm

Timing

2027 (丁未) puts Direct Officer 丁 on the year stem, your partner star, and its branch 未 forms a six harmony with your year branch 午. It favours commitment, but 未 also punishes and breaks your 戌 Spouse Palace, so expect small frictions at home: a year for patient, well-prepared steps.

YOUR ACTION STEPS

1. Name one need you show through action, and say it out loud this week.
2. Keep one fixed, phone-free evening with your partner or closest person.
3. Agree how you make big decisions together before the next one arrives.

Rhythm, rest and energy

This chapter is about energy and routine, not health advice. In traditional terms, a strong Metal chart with plenty of Earth and Fire and no Water tends to run hot and dry: good at pushing through, less good at stopping.

The pattern people with your chart often describe is a long stretch of high output followed by a sudden flat patch. The Fire frame keeps the furnace burning; without Water, there is little to cool it. Building recovery in, rather than waiting until you need it, is the practical answer.

Water routines

Swimming or any time by water · drinking water through the day · an evening wind-down without screens · journalling

Metal routines

Breathwork and posture practice · tidy, uncluttered spaces · clear start and finish times for work

Seasons

Winter, the Water season, is when your chart feels most balanced. Use the end of the year for planning and reflection. Late summer and early autumn, when Earth and Metal peak, are when over-commitment is most likely.

YOUR ACTION STEPS

1. Fix a consistent sleep window for 21 days.
2. Put one recovery block in your calendar each week and protect it like a meeting.
3. Book routine check-ups on schedule.

Your luck cycles (大运)

Alongside your birth chart, BaZi maps a sequence of ten-year luck pillars (大运). Each brings a new elemental climate. Your cycles move backwards through the calendar (a woman born in a Yang year) and begin at about age 3. Each new cycle begins in a year ending in 3.

丁丑 1993 age 4	丙子 2003 age 14	乙亥 2013 age 24	甲戌 2023 age 34	癸酉 2033 age 44	壬申 2043 age 54	辛未 2053 age 64	庚午 2063 age 74
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Pillar	Years	Age	Star	Elements
丁丑	1993–2002	3–12	Direct Officer	Fire over Earth
丙子	2003–2012	13–22	Seven Killings	Fire over Water
乙亥	2013–2022	23–32	Direct Wealth	Wood over Water
甲戌	2023–2032	33–42	Indirect Wealth	Wood over Earth
癸酉	2033–2042	43–52	Hurting Officer	Water over Metal
壬申	2043–2052	53–62	Eating God	Water over Metal
辛未	2053–2062	63–72	Rob Wealth	Metal over Earth
庚午	2063–2072	73–82	Friend	Metal over Fire

Your first three cycles (丁丑, 丙子, 乙亥) brought Officer, Seven Killings and Water in turn: a youth of structure, pressure and, from 2003 to 2022, the Water branches 子 and 亥 that your chart lacks. The current cycle, 甲戌, returns to Earth. From 2033, 癸酉 and then 壬申 bring Water stems for twenty years: Hurting Officer and Eating God, the stars of voice, creativity and influence. Their branches are Metal, which you already have plenty of: 癸酉 (2.5 of 5) clashes your hour 卯 and harms your 戌, and 壬申 (3 of 5) clashes your month 寅. Welcome Water, uneven ground.

YOUR ACTION STEPS

1. Mark 2033 in your calendar as the start of your Water decades, and plan a review in 2032.
2. Write down what the 乙亥 decade (2013–2022) taught you; it was your most recent Water cycle.

This decade: 甲戌 (2023–2032)

Indirect Wealth over the Dog: a steady decade (3 of 5) of opportunity that rewards focus.

The stem 甲 is Yang Wood, your Indirect Wealth. It brings deals, openings and projects you can shape. The branch 戌 is the same as your Spouse Palace, so this decade echoes your day pillar: it emphasises your own priorities, your partnership and your home base. 戌 also completes your Fire frame a second time and forms a six harmony with your hour branch 卯. One tension runs through it: the decade's 甲 clashes the 庚 on your year and day stems, so opportunities often arrive with disruption, while 甲 combines with your hour stem 己.

The challenge is that 戌 adds Earth, an element you already have plenty of. Expect a pull towards caution, security and taking on more responsibility than you need. The best use of this decade is to pick a small number of opportunities and commit to them fully, rather than holding everything open.

Make the most of it

Choose one main venture or career direction · build assets steadily · invest in your home and relationship

Go carefully

Over-committing to duty · keeping money idle · letting caution delay good decisions

Mid-decade marker

2026 and 2027 are the strongest Fire years of the decade: recognition and responsibility arrive together. 2028 (戊申) and 2029 (己酉) bring Earth and Metal stems and ask for consolidation.

YOUR ACTION STEPS

1. Write your one priority for this decade on a single line and keep it visible.
2. Each January, cut one commitment that no longer serves that priority.

2026 丙午: the year of the Fire Horse

Your stronger year of the two: recognition and pressure, both pointing the same way.

丙 is Yang Fire, your Seven Killings star: challenge, ambition and situations that test your nerve. 午, the Horse, repeats your year branch and re-energises the full 寅午戌 Fire frame. For a strong Metal chart, this is welcome heat. Expect larger responsibilities, a more visible role and moments where you are asked to lead.

Seven Killings is not gentle. It tends to bring deadlines, competition and decisive moments rather than smooth progress. Your strength handles it well; the risk is doing too much. Fire also dries further a chart that already has no Water, so recovery matters this year.

Good for

Taking on a leadership role · competitive applications · public work · decisive changes you have prepared for

Go carefully with

Over-scheduling · conflict with authority figures · decisions made when exhausted

Best months

Water months bring balance: around December and January (子 and 丑 months) are calmest for big personal decisions. Mid-year, in the Fire season, expect the most intensity.

YOUR ACTION STEPS

1. Say yes to the one big opportunity that also gives you a platform.
2. Put a recovery week in your calendar for the second half of the year now.
3. Keep difficult conversations with managers short, factual and in writing.

2027 丁未: the year of the Fire Goat

A mixed year: recognition at work, uneven ground at home.

丁 is Yin Fire, your Direct Officer: orderly authority, formal recognition, contracts and titles. For a woman's chart, it is also the partner star. 未, the Goat, forms a six harmony with your year branch 午 and a Wood half-frame with your hour branch 卯. Wood is your wealth element, so money can progress steadily. But 未 is Earth, an element you already have plenty of, and it punishes and breaks your 戌 Spouse Palace and your 戌 luck branch.

After the strong push of 2026, 2027 is less even. Formal roles and recognition tend to settle, while home life and close relationships need more patience than usual. It suits agreements you have prepared well, not hasty ones.

Good for

Contracts, titles and formal roles · commitments you have prepared · long-term savings

Go carefully with

Renovations and moves · extra obligations to family or work (more Earth) · bringing work stress home

Looking further

2028 戊申 and 2029 己酉 bring Earth and Metal stems: years to consolidate what 2026–27 started.

YOUR ACTION STEPS

1. Prepare formal steps well before you take them in 2027.
2. Agree with your partner how you will handle busy weeks at home.

How to use your elements

Your helpful elements are Water first, then Fire. Earth and Metal are the ones to use sparingly. Here is how that translates into daily choices.

Element	Colours	Directions	Numbers
 Water	black, navy, deep blue	North	1, 6
 Fire	red, coral, warm orange (as accents)	South	2, 7

Spaces

A desk facing north · a small water feature or an image of water where you work · warm lighting in the evening

Activities

Swimming, writing, teaching, travel by sea · in Fire terms, events, presenting and social evenings

Timing

Winter months for planning · Water years such as 2032 (壬子) and 2033 (癸丑) are especially helpful

Use sparingly

 Earth  Metal beige, sand, white and grey in large amounts; very heavy, cluttered furniture

YOUR ACTION STEPS

1. Move your desk or chair to face north if you can.
2. Add one navy item you use every day.
3. Use 1 or 6 in numbers you choose yourself.

SUMMARY

Your reading on one page

Core

Strong 庚 Yang Metal · complete 寅午戌 Fire frame · no Water · two Resource stems · Spouse Palace 戌 in six harmony with 卯

Helpful

Water (first) · Fire

Use sparingly

Earth · extra Metal

Now

甲戌 decade 2023–2032: focus, opportunity, home

Next

癸酉 2033–2042: Water arrives; mixed (2.5/5)

2026

丙午 · recognition and pressure

2027

丁未 · recognition, mixed at home

YOUR ACTION STEPS

1. Share your work earlier.
2. Choose your responsibilities.
3. Build Water into every week.

Continue your reading

Annual Forecast 2027

The 丁未 year month by month, with ratings, dos and don'ts and an action calendar.

US\$38

Compatibility Reading

Two charts side by side: element fit, Spouse Palaces, conflict areas and joint timing.

US\$48

Career & Wealth Reading

Your work style, natural fields, money habits and the best timing for moves.

US\$38

Home Feng Shui Reading

Your floor plan read with flying stars and your personal directions, room by room.

US\$68

How it works

Every reading is prepared from the birth details already on file, so there is nothing new to fill in. Reply to your delivery email with the reading you would like.

Best value

The Comprehensive + Annual Forecast bundle pairs your full BaZi reading with the year guide for US\$58.

Each offer is prepared from your existing chart.



Method and birth-time notes

Ava Example: from clock time to solar time

Clock time	1990-02-14 07:30 · Singapore, UTC+8
Longitude correction	-64.6 min (Singapore sits at 103.85°E, west of the UTC+8 meridian)
Equation of time	-14.6 min
True local solar time	1990-02-14 06:10

Sensitivity: your hour pillar

Your clock time, 07:30, falls in the Dragon hour (07:00–09:00), which would give an hour pillar of 庚辰. Singapore's clock runs about 65 minutes ahead of local solar time, and in mid-February the equation of time takes off almost 15 minutes more. Your solar birth time is 06:10, in the Rabbit hour (05:00–07:00), so this reading uses 己卯. If you ever learn that your recorded time was rounded or late by more than 50 minutes, the hour pillar would change; the other three pillars would not.

Year boundary

立春, the BaZi new year, fell on 4 February 1990 at 10:14. You were born ten days later, so your year pillar is 庚午 (Horse), not 己巳.

Day boundary rule: the Zi hour runs 23:00–01:00 solar time; births from 23:00 take the next day's pillar. Your birth is far from that boundary.

Pillar cross-check

Pillar	lunar-python	sxtwl	Match
Year	庚午	庚午	✓
Month	戊寅	戊寅	✓
Day	庚戌	庚戌	✓
Hour	己卯	己卯	✓

This is a traditional Chinese metaphysics reading, prepared for reflection and planning. It is not medical, financial, legal or psychological advice, and it does not predict fixed outcomes. The people, dates and property in this sample are fictional. Sample reference QM-S260101 · prepared 21 October 2026 · © House of Four Pillars 四柱之家.