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"Know yourself, know your enemy – a hundred battles, a hundred victories," – Sun Tzu, *The Art of War*

LET'S face it. Not all of us are born entrepreneurs. For some, risk taking comes naturally, while for others, an extended time of deliberation is needed before one finally decides to make that buy call. The share price may have already skyrocketed 50% by then.

How many times have you seen an investor, or a fund manager, who buys a stock then sweats the moment the stock drops one sen?

This fund manager needs constant reassurance by the company, and checks the share price constantly. Couple this with the volatility and gyrations of the stock market as a whole, the investor is literally Mexican beans until he sells his shares!

Quite obviously, this person should not be investing in stocks, or perhaps, he is better off buying boring blue chips to ensure a good night's sleep.

Trading stocks Jesse (touted the world's greatest stock trader) Livermore-style isn't for everybody. Purchasing a property and enjoying the more sustainable rental yields is safer but may be frustrating for the brash hormone-driven male.

Therefore, understanding our risk profile is of infinite importance to ensure investors make the right investment choices.

"People are complicated. You may be a great executor, for example, a very good cake-maker. But if you were to open your own cake shop, the business may not succeed because you don't know how to run the business, and end up having no time baking cakes," says founder and principal of Mastery Academy of Chinese Metaphysics Joey Yap.

Not many people truly understand themselves. Therefore, it

BaZi – science of fortune



Joey Yap ... 'People are complicated.'

certainly wouldn't hurt to forearm oneself with BaZi, the study of Destiny in Chinese Astrology to help oneself evaluate his risk profile better.

The Chinese have spend more than 3 millennia pondering upon life, the universe and the role of man in this elaborate theater.

BaZi is a tool that allows a person to analyze and learn what destiny has in store for him. It is a diagnostic tool that describes how people function inside.

Simply by looking at one's time and date of birth, BaZi can guide a person into doing the right thing at the right time and in the right place.

Logically, if you knew your path of least resistance towards wealth, isn't that already half the battle won?

"When you study BaZi, you are able to make informed decisions, maximise your potential in life, choose the right career path, and understand others better," says Yap during his debut *Design Your Destiny*

programme. This is also the first and only such class scheduled in Asia.

In the Study of BaZi, the most important element which tells a person who he is is the day master.

There are 10 Day Masters, comprising the five elements of water, earth, wood, fire and metal. For example, there is yang wood and yin wood, yang water and yin water, and the list goes on to a total of 10 day masters.

So for example, if you have a yang wood day master, quite likely you will be described as persevering, steadfast and ambitious. While you possess great willpower and determination, you also tend to be sceptical and inflexible.

Virgin Airlines' Sir Richard Branson and US fashion designer Ralph Lauren are famous yang wood personalities.

"This is the sort of person who grows through expansion and diversification. You thrive from going from one point to another. You grow through expanding and increasing



Sir Richard Branson is one of the famous yang wood personalities.

your products or ideas. When you have such a character, yet you force yourself to sit and analyse data, not only will you do badly, but you will be miserable," says Yap.

Thus, the yang wood person is better off starting his own company or investing in stocks, as he has the perseverance to go through the ups and downs of difficult times.

As for the yang earths, they require stability and security. For them, certain things in life need to be consistent.

"With this kind of character, you cannot be in the business of flipping property. Not only will you do poorly, but you will not have peace of mind. How can you succeed when you are not happy?" Yap asks.

So for these sort of people, perhaps they would be better off investing in bonds, buying a property for the long haul or buying blue chips that give high dividend yields.

Meanwhile, the yin fire has the need for wisdom and knowledge. With a curious mind that is natural-

ly detail-oriented, yet intelligent and a team worker, these people make excellent researchers.

"If you're a healthy yin fire, you have the ability to sell an idea or a concept. You can influence people to see things your way," says Yap.

With such an eye for investment, perhaps this investor has an eye for unusual investment ideas, be it paintings, watches, comics or figurines.

Good examples of yin fire include author and motivational guru Tony Robbins and film producer Walt Disney.

Yap advises everyone to ask himself whether his day master traits are at healthy or unhealthy levels.

"For example, the yin fire is good at selling. At unhealthy levels, he oversells himself and does not deliver. That is why, it is entirely up to you, how you wish to go about making the most of what destiny has in store for you," concludes Joey.