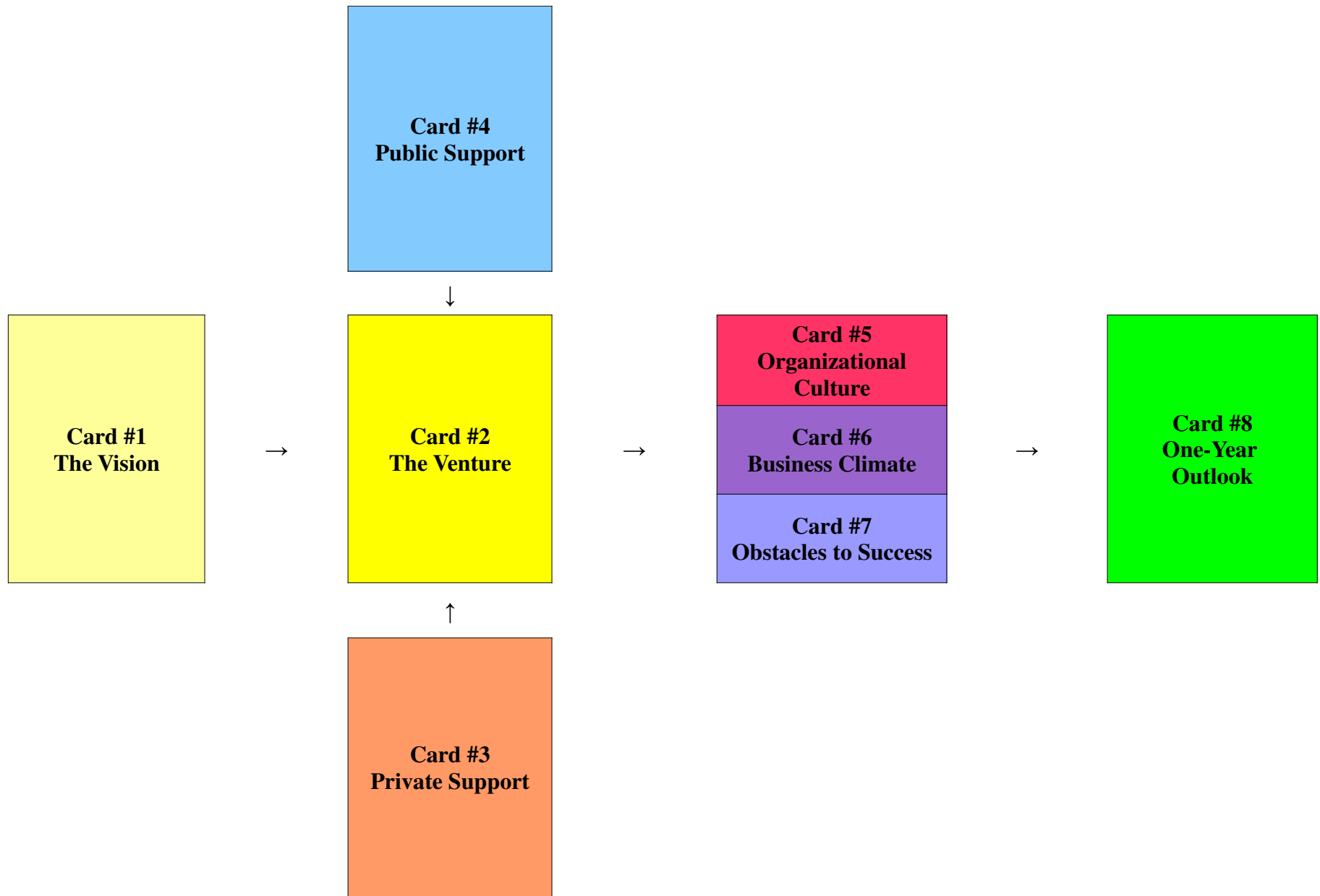


The “Money Matters” Enterprise Spread



Entrepreneurial Groundwork

Environmental Factors

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The goal of this spread is to provide broad insights into the prospects for success of any start-up business venture. It is taken in the most straightforward sense, without consideration of the myriad subtle factors that can make or break a new business. For example, environmental variables like emerging trends, business competition, marketplace logistics and prevailing economic conditions are rolled up into a single card titled “Business Climate.” For more detail, it can be followed up with the “Decision Stream” spread.

The focus is two-fold. The first four cards examine the fundamentals of mounting such an enterprise: developing the business model, – the “vision” - and stepping out into the world of commerce, - the “venture” - supported by both tangible public and private inputs (commercial start-up loans, detailed market studies, individual investments, personal “seed” capital, etc.) and more intangible, anecdotal elements like anticipated demand from the the public on one hand and encouragement from family, friends and mentors on the other.

The next sequence of three cards explores the second phase of the venture, covering the overall climate in which the business will operate. It extends from the cultural complexion of the nascent organization to the prevailing atmosphere in the target marketplace, and on to the anticipation of any particularly daunting obstacles that may emerge..

The last card recognizes that a large percentage of small businesses fail within the first year, and offers a high-level glimpse into whether the venture will be on a sound financial footing at the end of that period, or standing on relatively shaky ground.

The positive, negative or neutral nature of the card in each of the spread positions will show whether the querent can expect a relatively easy or difficult time with that aspect of the endeavor. In most cases, the standard “textbook” keywords for each card will suffice to show where it falls within the spectrum. A few observations on card “quality” are in order. Among the “small card” suits (Ace through 10 of Wands, Cups, Swords and Coins/Pentacles), Wands (Fire) and Swords (Air) are considered “positive” (as in “active”) although not inherently beneficial, with Wands being the more energetic and aggressive of the two. Cups (Water) and Coins/Pentacles (Earth) are more passive and therefore can range from “neutral” to “negative” in character. Cups are more assertive than Coins/Pentacles, but both qualify as “neutral” in comparison to the first pair, with Coins/Pentacles shading into “negative” due to the inertia of Earth. In a business setting, taking action of some sort is generally more advisable than “sitting on one's hands,” and the elemental nature of the suits can therefore be taken at face value.

Another useful earmark is the astrological association given to each card by the esoteric societies of the last century. These associations employed the seven visible planets of antiquity and the 12 zodiacal signs; the modern or “outer” planets were given no place in the scheme, although some writers have attempted to fit them in with generally unconvincing results. As a rule, the Sun, Venus and Jupiter were viewed as benevolent and therefore “positive.” Mars and Saturn were considered malevolent and, accordingly, “negative.” The planets of changeable character – Mercury and the Moon – occupy the “neutral” ground. The signs of the zodiac followed the elemental pattern described above, but were considered more as background “color” for the planets than key values in their own right.

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The Court cards (the 16 “royals”) most often represent other people connected to the venture (partners, employees, competitors, public figures, etc.), although they can also show archetypes of human character at work in the matter; Kings and Queens are more “settled” and reliable, but are also more formidable adversaries; Knights are volatile and unpredictable by nature and bear watching, while Pages/Knives denote either junior members of the team or, more generally, the public-at-large including customers and other collective stakeholders.

The 22 Major Arcana (or “Trump”) cards can be a “big deal” whenever they make an appearance in smaller spreads, revealing important external forces that are usually beyond the querent's control or ability to influence. As a group, their natures are complex and difficult to assign as positive, neutral or negative because of their multiple layers of meaning, but as a rule a more optimistic “Trump” card such as the Sun or the Star can give a substantial boost to prospects for overall success of the venture (an “irresistible force” coming from the quarter shown by its location in the spread), while a traditionally difficult one (for example, the Tower or the Devil) can plant a serious roadblock in its path (an “immovable object denying progress in the affected area). They should not be taken lightly.

Two other approaches to determining card quality bear discussion: numerical valuation and intuitive vision. The former applies primarily to the small cards of each element. The Ace of a suit represents the Root or pristine source of the elemental energy instilled in that suit (Ace of Wands is the the Root of Fire, and so forth). The other low-numbered cards of the suit, being more or less close to the source, are seen as being purer, more potent embodiments of the energy and therefore generally more positive in nature. Cards 7 through 10 are progressively more exhausted of the original power of the suit, and are identified as more negative the further along they are in the sequence . A business venture starting out under the auspices of a large number of low-numbered cards would be vigorous and confident, but may not weigh all of the attendant risks with sufficient care. In contrast, a predominantly high-numbered distribution could describe an heir who is taking over an established family business with a ready-made customer base, who doesn't need much in the way of aggressive “push” but who also faces the prospect of relatively stagnant growth.

Any of the cards can be interpreted in purely intuitive terms based on its artistic imagery, without resort to “cookbook” meanings. This is an entirely subjective approach; its accuracy and value to the querent depend upon the reader's command of well-honed insight and judgment in linking what may be largely “psychic” impressions to the practical dimensions of the question at hand.

Card 1 shows the extent to which the business model will prove to be robust, timely and likely to be well-received by those to whom it is presented.

Card 2 forecasts whether the initial roll-out of the enterprise is expected to be smooth or rocky.

Card 3 reveals the relative vigor of private support for the venture.

Card 4 characterizes the availability of support from external advocates seeking a stake in the venture.

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Card 5 gives a qualitative view of the cultural “face” the fledgling organization will present to the community.

Card 6, placed directly atop and covering card 5, shows the business climate in which the enterprise will be evolving.

Card 7, placed atop and perpendicular to Card 6, speaks to the severity of any significant obstacles the enterprise may encounter as it grows.

Card 8 depicts where the enterprise is likely to find itself one year into it's operation.

Guidelines for Interpretation:

Card 1 is typically read separately as “the beginning of the matter” in conventional tarot terminology. It shows the speculative foundation of the enterprise.

Card 2 is read in combination with cards 3 and 4 to determine whether the roll-out of the enterprise will have deep reserves of support available to it or whether it will be largely a “shoestring” proposition.

Cards 5, 6 and 7 provide a composite view of how well the organization will integrate with its environment as it evolves. It mirrors the three-card complex of the classic “Celtic Cross” spread: Card 5 is the “Significator” (the organization as querent), Card 6 is “the environment of the question” (“This covers him”) and Card 7 is the domain of “opposing forces” (“This crosses him).

Taken together, Cards 5 and 6 show whether the organization and its business milieu will be in harmony or at odds culturally. Being “out-of-sync” may be advantageous to an enterprise that is predicated on a high level of innovation, but might also create an “elitist” reputation and a sense of isolation.

Cards 5 and 7 read as a pair focus on self-created difficulties that may impede the progress of the organization as it seeks to put its unique imprint on the business world, whether due to management error, overconfidence, ill-timed initiatives or any number of other crucial missteps.

Cards 6 and 7 jointly reflect the degree to which the business community might contribute to the obstacles confronting the enterprise, whether through open and honest competition or clandestine maneuvering (corporate “dirty tricks”).

Card 8 represents the full flowering of the vision presented in Card 1, its relative “fullness” being a measure of how adroitly the organization weathers the intervening period of opportunity and adversity. The “quality” of the card here is the most telling factor.