

Byline Bancorp Inc BY under CEO Roberto Herencia



6		H	H	T		3	3	2		8
5		H	H	T		3	3	2		8
4		H	H	T		3	3	2		8
3		H	H	T		3	3	2		8
2		H	H	T		3	3	2		8
1		H	T	T		3	2	2		7

HEXAGRAM 24 – Fu - Return (The Turning Point)

Above K'UN THE RECEPTIVE, EARTH
 Below CHEN THE AROUSING, THUNDER

The **idea** of a turning point arises from the fact that

- after the dark lines have **pushed** all of the light lines upward and out of the hexagram,
- another light line **enters** the hexagram from below.

The time of darkness is past.

The winter solstice brings the victory of light.

This hexagram is linked with the eleventh month, the month of the solstice (December-January).

THE JUDGMENT

RETURN. Success.

- Going out and coming in without error.
- Friends come without blame.
- To and fro goes the way.
- On the seventh day comes return.
- It furthers one to have somewhere to go.

After a time of decay comes the turning point.

The powerful light that has been banished returns.

There is movement, but

it is not brought about by force.

The upper trigram K'un is characterized by devotion;

thus the movement is natural, arising spontaneously.

For this reason the transformation of the old becomes easy.

- The old is discarded and
- the new is introduced.

Both measures accord with the time;
therefore no harm results.

Societies of people sharing the same views are formed.

But since these groups

- come together in full public knowledge and
- are in harmony with the time,
- all selfish separatist tendencies are excluded, and
- no mistake is made.

The idea of RETURN is based on the course of nature.

- The movement is cyclic, and
- the course completes itself.

Therefore

it is not necessary to hasten anything artificially.

Everything comes of itself at the appointed time.

This is the meaning of heaven and earth.

All movements are accomplished in six stages, and
the seventh brings return.

Thus

- the Winter solstice, with which the decline of the year begins,
 - comes in the seventh month after the summer solstice;
- so too
- sunrise
 - comes in the seventh double hour after sunset.

Therefore

seven is the number of the young light, and

it **arises** when six, the number of the great darkness, is increased by one. In this way **the state of rest gives place to movement.**

THE IMAGE

Thunder within the earth: The image of THE TURNING POINT.

Thus

- the kings of antiquity closed the passes At the time of solstice.
- Merchants and strangers did not go about, And
- the ruler Did not travel through the provinces.

The winter solstice has always been celebrated in China as the **resting time** of the year –

a **custom** that survives in the time of rest observed at the new year.

In winter the life energy, symbolized by thunder, the Arousing is still underground.

Movement is just at its **beginning**;

therefore

it must be **strengthened** by rest,

so that it will **not be dissipated** by being used prematurely.

This principle, i.e., of allowing energy that is renewing itself to be reinforced by rest,

applies to all similar situations.

- The return of health after illness,
 - the return of understanding after an estrangement:
- everything must be **treated** tenderly and with care at the beginning, so that the return may **lead to** a flowering.