

PRA Group Inc PRAA under CEO Vikram Atal



6		H	H	T		3	3	2		8
5		H	H	T		3	3	2		8
4		T	T	T		2	2	2		6
3		H	H	T		3	3	2		8
2		H	T	T		3	2	2		7
1		H	H	H		3	3	3		9

HEXAGRAM 19 – Lin - Approach

Above K'UN THE RECEPTIVE, EARTH
Below TUI THE JOYOUS, LAKE

The Chinese word Lin has a **range of meanings** that is **not exhausted** by any single word of another language. The ancient explanations in the Book of Changes give as its

1. first meaning, "**becoming great.**"
 - **What becomes great** are the two strong lines growing into the hexagram from below;
 - the light-giving power **expands** with them.
2. The meaning is then further extended to include **the concept of approach, especially** the approach of
 - what is strong and highly placed
 - **in relation to** what is lower.
3. Finally the meaning includes
 - the **attitude of condescension** of a man in high position toward the people,
 - and in general the **setting to work on affairs.**

This hexagram is linked with the twelfth month (January-February), when, after the winter solstice, the light power begins to ascend again.

THE JUDGMENT

APPROACH has supreme success.
Perseverance furthers.
When the eighth month comes,
There will be misfortune.

The hexagram as a whole points to a time of joyous, hopeful progress.
Spring is approaching.

Joy and forbearance bring high and low nearer together.

Success is certain.

But we must work with determination and perseverance
to make full use of the propitiousness of the time.

And one thing more: spring does not last forever.

In the eighth month the aspects are reversed.

Then only two strong, light lines are left; these

- do not advance but
- are in retreat (see next hexagram).

We must take heed of this change in good time.

If

- we meet evil before it becomes reality –
before it has even begun to stir –
- we can master it.

THE IMAGE

The earth above the lake: The image of APPROACH.

Thus the superior man

- is inexhaustible In his will to teach, And
- without limits In his tolerance and protection of the people.

The earth borders upon the lake from above 1.

This symbolizes the approach and condescension of the man of higher position
to those beneath him.

The two parts of the image indicate what his attitude toward these people will be.

- Just as the lake is inexhaustible in depth,
 - so the sage is inexhaustible in his readiness to teach mankind,
- and
- just as the earth is boundlessly wide, sustaining and caring for all creatures on it,
 - so the sage sustains and cares for all people and excludes no part of humanity.

THE LINES

0 Nine at the beginning means:

Joint approach.

Perseverance brings good fortune.

The good begins to prevail and to find response in influential circles.
This in turn is an incentive to men of ability.

It is well to join this upward trend, but

- we must not let ourselves be carried away by the current of the time;
- we must adhere perseveringly to what is right.

This brings good fortune.

Six in the fourth place means:

Complete approach.

No blame.

While

- the three lower lines indicate rise to power and influence,
- the three upper lines show the attitude of persons in higher position toward those of lower rank for whom they procure influence.

Here is shown

- the open-minded approach of a person of high rank to
- a man of ability whom he draws into his own circle, regardless of class prejudice.

This is very favorable.

MOVING HEXAGRAM

HEXAGRAM 40 – Hsieh - Deliverance

Above CHEN THE AROUSING, THUNDER
Below K'AN THE ABYSMAL, WATER

Here the movement goes out of the sphere of danger.

- The obstacle has been removed,
- the difficulties are being resolved.
- Deliverance is not yet achieved;
- it is just in its beginning, and
- the hexagram represents its various stages.

THE JUDGMENT

DELIVERANCE.

The southwest furthers.

- If there is no longer anything where one has to go,
 - Return brings good fortune.
- If there is still something where one has to go,
 - Hastening brings good fortune.

This **refers** to a time in which tensions and complications begin to be eased.
At such times
we ought to **make our way back** to ordinary conditions as soon as possible;
this is the meaning of "the southwest."

These periods of **sudden change** have great importance.

Just as

rain **relieves** atmospheric tension, making all the buds burst open,
so

a time of deliverance from burdensome pressure has a

- liberating and
- stimulating

effect on life.

One thing is important, however: in such times
we must **not overdo** our triumph.

The point is **not to push** on farther than is necessary.

Returning to the **regular** order of life
as soon as deliverance is achieved
brings good fortune.

If there are any residual matters that ought to be attended to,
it should be done as **quickly** as possible,
so that

- a clean sweep is made and
- no retardation occur.

THE IMAGE

Thunder and rain set in: The image of DELIVERANCE.

Thus the superior man

- pardons mistakes And
- forgives misdeeds.

- A thunderstorm has the effect of **clearing the air;**
- the superior man produces a similar effect
when dealing with mistakes and sins of men
that induce a condition of tension.

Through clarity he brings deliverance.

However,

when failings come to light,
he does not dwell on them;

- he simply passes over mistakes, the unintentional transgressions,
 - just as thunder dies away.
- He forgives misdeeds, the intentional transgressions,
 - just as water washes everything clean.