

The Catholic Record.

"Christianus mihi nomen est Catholicus vero Cognomen."—(Christian is my Name, but Catholic my Surname)—St. Pacien, 4th Century

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SIR CLIFFORD SIFTON

SUGGESTS OUTSIDE CONTROL OF BANKS AND BOARD OF REDISCOUNT

The Financial Post CONFIDENCE SHAKEN

The history of the last few years has shaken the confidence of the public in the safety of the banks, either as an investment in stock or as a place of deposit. To some extent also the efficiency of the banks in extending credit facilities has been challenged. A series of events, extending over a number of years, has culminated in the present condition of disquiet.

1. The failure of the Ontario Bank disclosed that there had been long continued and deliberate fraud in the head office.

2. The Farmers Bank case showed that the Bank had been almost from the beginning under a bad and highly speculative management.

3. In the Sovereign Bank case a new general manager set out to make money rapidly and teach the banking world new principles. The usual result followed.

4. The Merchants Bank, a very large and highly respectable institution, risked its existence by making huge loans at the headquarters of the Bank, principally, it appears, to stockbrokers whose banking accommodation, if they receive any, should most certainly be in all cases more than amply secured.

5. Two other banks have lately written off large amounts from their reserves. No very clear explanation has been given to the public of how they made their losses.

6. The Bank of Hamilton lately announced that it could not go on and function as it has been doing. It had to be taken over by the Canadian Bank of Commerce.

7. The disastrous failure of the Home Bank.

8. A few days ago the Bank Nationale was disclosed to be in a position in which it could not continue without heavy losses to the public. The Bank of Hochelaga has absorbed the Bank Nationale and the Province of Quebec has come forward with a fifteen million dollar loan to enable the necessary adjustments to be made.

It is said by bankers generally that we have got to the bottom of the banking difficulties, and that there are no other weak brothers.

It speaks volumes for the level-headedness of the Canadian people and for the soundness of the country that business has gone on as usual, and that there has been no serious financial crisis.

REVISING THE BANK ACT—A SHAM

The Bank Act was revised last year. There were a good many radical demands made for changes. There was a great deal of discussion, which was very largely futile, and nothing very important was done. The bankers complain that what was done hampers them and the people who wanted substantial improvements made are quite clear that what was done does not effect any particular improvement.

It was unfortunate that the discussion of improvements in the banking system was largely left to the Progressive Party in parliament, and by them delegated principally to a few members whose ideas were not very clear, and who were quite unable to concentrate their parliamentary following in favor of practicable reforms. The minister of finance, on the whole, stood by the bankers. It cannot be said that the changes that were made are of any serious importance, and the system remains to all intents and purposes as it was before.

BANKS POSITION UNTENABLE

The banks maintain that the system is all right, that it: (1) Supplies all needed facilities, (2) Affords a maximum of security, (3) Is incapable of any substantial improvement.

Let us examine No. 1: It was, I think, shown that there was in the aggregate no great lack of banking accommodation. The defects as far as the extension of credit are concerned appear to be:

(a) That the credit is too lavishly extended when times are good.

(b) That the credit is too drastically curtailed when times begin to get bad.

(c) That, what may be called the "Farmer Zone of Credit" calling for a regular and systematic extension of credit to farmers who show a proper case for it, was not covered nearly as well as it ought to be. There was a good deal of credit extended to farmers, not apparently always very judiciously. But as respects the farmers' credits it was pretty clear that there was a lack of a steady, consistent and well-understood policy.

As to No. 2, it is perfectly clear that the bankers' statement that the present system furnishes ample security has no foundation whatever in fact. The contrary has been conclusively shown; so conclusively in fact that it is no longer necessary to discuss it.

As to No. 3, the banking system must be capable of improvement if

it is to go on and function successfully.

The last few months have shown that the bankers' position of maintaining absolutely the status quo is untenable. It is now pretty evident that they are beginning to think so themselves. At a late meeting of the Bank of Montreal it was hinted that the relations of banking capital to the bank's total operations should be larger. That was admitting the truth of one of the criticisms that had been applied to the system as it exists now. The obvious answer to this suggestion is that some greater security must be provided for bank shareholders before the banks can, with any hope of success, go to the public for large increases in the paid-up capital, and the bankers, themselves, will have to sit in and help to devise the method of providing this security. At the annual meeting of the Imperial Bank, the president, in a very excellent and well-considered address, pleaded for greater confidence in the banks on the part of the public. That excellent financial paper, The Financial Post, has constantly advocated the improvement of the position by some adequate means. Lately, the Saturday Night, of Toronto, which is a very conservative paper, indeed, and well qualified to speak on financial matters, has summed up the situation by stating that "something must be done."

WHAT IS THE REMEDY?

What is the remedy? Many remedies are proposed. For instance, the Canadian Council of Agriculture wants the Dominion savings banks expanded into a central Dominion government bank; apparently a bank doing business the same way as a chartered bank, and entering into direct competition with them. Nobody in the world has made any attempt to show in what way such a bank would improve the situation, and it can be conclusively demonstrated that no improvement whatever could possibly follow from the establishment of such a bank.

The Home Bank depositors, writing under the serious and grievous wrong which has been inflicted upon them, a wrong which must engage the sympathy of every person, calls for the establishment of numerous branches of provincial banks.

PROVINCIAL BANKS UNSOUND IN PRINCIPLE

So far as provincial banks are concerned, I have no hesitation in giving my opinion in the most emphatic way that they are unsound in principle and sooner or later will prove disastrous in practice. Our provincial Governments are highly respectable institutions. As a rule they are composed of hard-working and competent men of affairs. I think the provincial Governments of Canada, from the beginning, have been shown to be on the whole capable, efficient and highly creditable to our system of government, but I think that a provincial government is about the worst institution in the world to conduct a bank, and I am as certain as I can be of anything that sooner or later in some provinces disaster will result if the system of provincial banks is allowed to continue.

If sudden and large demands come for the return of depositors' money, the provincial Government, it appears, would have to rely on the chartered banks. To anyone conversant with banking finance, or government finance, such a system appears in the highest degree unsound, and while the credit of the Government of Ontario is at the present time quite above suspicion, that is no reason for violating every principle of finance. I think every thoughtful business man in Ontario who has given the matter any consideration, will feel very much relieved when the system of provincial banks, conceived at a time of financial stress, and intended as a palliative for temporary embarrassment, shall be brought to a decorous and dignified conclusion.

DEFICIENCIES OF PRESENT SYSTEM

Our banking system is a great and creditable structure, managed, as a rule, by conscientious and able men. Time has developed some defects in the system. The way to improve is not to go out and violate every principle of banking and finance, but to ascertain what the deficiencies are and proceed to remedy them.

What are the deficiencies?

1. Lack of security.

It has been shown that the present sanctions are insufficient, and that banks may fail disastrously.

Can this be prevented?

What we want then is something that will give us as great a security to the public that the rules of banking will be followed as it is possible to get in human affairs.

The American national banks are inspected by the Government, and welcome it. Our banks are audited by auditors appointed by the shareholders. This has been proven to be insufficient. There was a provision inserted in the Bank Act at the last session that the minister of

finance might order a special audit. I regard this as entirely useless.

The minister of finance objected to anything more, on the ground that he did not want the public to think the Government was responsible for the financial condition of the banks. I venture to say that the clause which was inserted will do exactly what the minister said he did not want it to do. It will cause the public to think that the Government is responsible, because the public will say, if a bank fails under very bad conditions, that it was the duty of the minister to have an audit, and if he has failed to do it, the Government is responsible. In a modified degree, that is exactly what the depositors of the Home Bank are saying now. I do not think that the provision for a special audit is of any value whatever. In any case in which such an audit is made, it will be the case of locking the door after the horse is stolen. To be effective, the machinery must be continuous and automatic. I think that the whole course of events in connection with our banks, for the last fifteen years, has shown conclusively that an independent audit and inspection is necessary, and sooner or later must be adopted. I do not, however, favor a direct audit by the Government. I do not think such an audit is likely to be satisfactory or effective, or free from obvious political evils.

A CENTRAL BOARD

It appears to me that the best possible system would be for the Government to appoint a small central board of either three or five men, preferably three, of mature, experienced and successful bankers and financial men; the same kind of men who have been appointed in the United States as directors of the Federal Reserve Bank. We are not destitute of such men in Canada. We have such men who would regard appointments to such a board as a fine culmination of an honorable and successful career, and who would honor themselves and the country by performing the high functions of the office with integrity and ability. Such a board should have a small staff of auditors, sworn to the proper discharge of their duties. It is not necessary to inspect all the branches of the banks. Inspection of the head offices and half a dozen of the larger branches would be all that is necessary. As to any other branches there should be a provision in law requiring the banks' own inspectors to make a special return to the central board of all loans in branch banks over a certain amount.

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When the auditor returns the auditors would see at once whether there were any large loans made in outlying branches likely to be a source of danger. In such cases they could make special audit of the branch concerned. I should think that the audit should be made twice a year, and the returns made under oath by the chief auditor to the central board. Printed lists of questions to be prepared by the chief auditor, and the answers would be required to answer, and which would expose all danger points in connection with the system. It would be the business of this central board to make continuous and systematic examination of the monthly banking returns and of the reports of the special auditors, and forthwith, act in any case where a branch of the banking system was shown by the confidential reports to be doing anything which was likely to result in danger. The operation of the central board in such a case would not, in any sense, imperil the existence of the bank concerned. There would be a constant relation between the central board and each chartered bank, and if any flaw in the proceedings of any bank was disclosed, it would be an ordinary matter for discussion, and after discussion and explanation, any necessary correction would be made.

WOULD HAVE PREVENTED FAILURES

Now, I challenge any person to deny that if such a system had been in effect for the last fifteen years, it is in the highest degree improbable that any of the bank failures which we have had would have taken place. We might have a bank failure through over-expansion and a few imprudent loans, and in some cases some losses might fall on the shareholders, but anything like the disaster which we have experienced in several cases would be totally and entirely impossible.

NOW ACCOUNTABLE ONLY TO THEMSELVES

As I have said, the rules of safe banking are perfectly understood. Every banker knows what they are, and long before the man gets to the position of general manager of a bank, every one of the danger zones of banking are perfectly charted in his mind. He knows perfectly well when a proposition is made to him, whether it is a legitimate banking proposition or not, but, heretofore, and at the present time, the banks have only themselves to consider. They have no other tribunal to which they must answer. If such a system of audits

as I have described were in force, no general manager short of a lunatic would sanction any important transaction which he knew was unsound, because within a few months discovery and exposure would be absolutely certain.

CONTRACTING CREDIT CAUSES BAD TIMES

2. Now, as to the question of credit, it is a much wider question. The question of credit has been very widely studied. Thousands of books are written on the subject, and the experience of many countries for some hundreds of years has been collated, so that we are not speaking without knowledge and experience when this subject is discussed. Many theories are advanced with respect to the distribution of credit. Unfortunately, nearly all the theories are by scholars and economists, not business men. These scholars and economists know everything that can be known by the study of books and statistics, but they are very short on a knowledge of human nature, which is the one constant factor that the practical banker has to consider. Reading these books and considering the theories of credit that are advocated, the practical business man is at once impressed with the idea that the writers have never known any business themselves, and that if they had they would know that the theories would not work. There are a number of specific theories set forth, but it would take too long to discuss them. Certain facts, however, are perfectly well known. The main fact in connection with the credit system is this: that we have recurring periods of liberal credits and contracted credits, and that the period of flush times is the period of liberal credits, and the period of hard times is the period of contracted credits. The banks start to loan; the rate of interest is not high, credits are easy, times improve. The improvement continues; it gathers strength. It becomes very rapid; it culminates in a boom. The banks begin to get timid. They think their resources are too widely scattered; they begin to conserve and contract and advise caution. By so doing they bring on the very thing that they wish to avoid. The spirit of contraction spreads through the whole banking system. It affects everybody. Progress is stopped. We start down hill. We get going faster and faster. We end at a period of extreme hard times.

That is in effect the financial history of Europe and America for two hundred years.

THE FACTS EMERGE:

1. When times have become comparatively good the banks keep loaning with extreme liberality too long, which results in an unhealthy boom.

2. When contraction begins, they contract, under the influence of fear, too fast.

3. The motive behind the contraction is the fear of the banks that they will be caught without sufficiently good resources. In other words, without enough currency to meet extraordinary demands.

Now, can this position be grappled with?

A SAFETY VALVE

The only scientific and so far satisfactory method of grappling with it known to modern finance is the Federal Reserve System of the United States. That system provides a safety valve—a ready and sufficient supply of currency in emergencies, and the effect of it is practically to guarantee that no bank in the United States, which is in a perfectly solvent condition, need fail for lack of currency. It therefore becomes unnecessary for them to contract their loans and conserve their resources to meet emergencies. It must be clearly understood that financial crises have nothing to do with the intrinsic worth of a nation. Financial crises, speaking generally, are simply due to technical faults in the machinery of distribution and exchange. The United States, with all its wealth, would undoubtedly have had a fearful financial crash after the War had it not been for the Federal Reserve Bank. I do not propose arguing the question here, but the facts that prove this are easily ascertained. They have not had a serious financial crisis at all. Of course, they have had contraction and expansion, but it has been of a moderate degree, and I do not think anyone can study the financial system of the United States without coming to the conclusion that the Federal Reserve system has been a wonderfully effective agent for the regulation of the machinery of currency and exchange.

I do not think that we require a federal reserve system in Canada. We are vastly smaller than the United States, and the huge system of machinery which they have built up is not necessary for us.

A BANK OF REDISCOUNT

Under the Finance Act, which was passed in the War, the finance department really acted as a bank of rediscount for the relief of the banks when they wanted currency. The Finance Act is not regarded as

part of the financial machinery of this country, either by the banks or the government, in ordinary times. My suggestion is that the central board, which I have spoken of, should act as a bank of rediscount, their notes being Dominion notes, issued by the finance department on their requisition. It should be recognized in the legislation that it is the privilege and the duty of the banks to go to the central board for rediscount whenever the business of the country requires it. In other words, it should be indicated to the banks that they are expected not to pursue a panic policy because they fear a lack of currency, but to rely on the means which parliament will provide for their relief.

SHOULD CONTROL CREDIT

It should further be the duty of this central board to study constantly and systematically the distribution of credit throughout the whole country, to warn the banks when credit became too easy and was approaching a condition of inflation. Similarly, to warn them if contraction appeared to be taking place too rapidly. The result would be that we would have a uniform systematic policy where cooperation between the banks would very shortly result in a condition of affairs where we should no longer have excessive inflation or excessive deflation.

It should further be the duty of the central board to survey the whole field with the object of seeing that all necessary facilities were granted, and if any class of the community, as, for instance, the Progressives of the West, claimed that there was any lack of legitimate credit facilities, they could go to the central board and have the matter discussed by competent men, who would see their requests with a sympathetic desire to meet the circumstances of the case. The discussion of these things before parliamentary committees and meetings of the House of Commons are very likely to be futile and unsatisfactory, but such a board as I have described would at once be able to make a complete and thorough examination of every case in which a section of the country was making complaints. They would ascertain whether the complaints were well founded or not, and if they were well founded they would recommend to the government the proper and most effective means of supplying the lack and this would be done by men whose business was finance, and who could be relied on not to recommend any unsound system.

DISCARD HELMETS WHICH BEAR GOD'S NAME

Cologne, Jan. 1.—In the Weimar Constitution and in the speeches and writings of the Socialist leaders who then dominated the Nation, the word "God" was never used. This was carried to such an extreme that at a review of troops by President Ebert the men marched without their helmets because the only helmets available bore the inscription: "With God for King and Fatherland."

When the President inquired why the troops did not have helmets he was informed that since Socialists did not like to be reminded of God it was deemed improper to have troops, wearing helmets bearing God's name, parade before a Socialist President. President Ebert himself has recently manifested signs of great friendliness toward the Church and religion in general.

EPISCOPALIAN CLERGYMAN JOINS CATHOLIC CHURCH

Washington, Jan. 12.—Settling for himself the Modernist-Fundamentalist controversy that is raging within the Episcopal Church, the Rev. William Miller Thomas Gamble has resigned from the Episcopal clergy and become a Catholic.

His deposition from the Episcopal clergy was accomplished according to solemn rites by Bishop Freeman, of the Washington Diocese, and his assistants, and was announced today.

Rev. Mr. Gamble will not enter the Catholic priesthood, though he was in the Episcopal ministry for twenty years in Pennsylvania. He revealed tonight the story of years of soul-struggle, during which he tried to decide what to do. "I was trained a Protestant," he said tonight, in telling his story. "When I entered the Episcopal ministry, I did it with broad ideas. I tested the Modernist ideas which are so much discussed now, and to me they seemed to lead to paganism rather than to Christianity. They did not help me to help poor struggling people meet the questions of living and of dying."

"My mother and my sister were converted to the Catholic Church. My study of the Catholic teaching revealed to me some things which seemed to make Jesus Christ real to me, and Christianity practical. "I finally gave myself three years to work out the problem. My

decision came sooner than I expected."

Rev. Mr. Gamble was assistant rector of St. James, an obscure parish here.—The Tablet.

DR. MAURICE FRANCIS EGAN DEAD

Dr. Maurice Francis Egan, formerly minister to Denmark, author, editor and lecturer, died Jan. 15th at the home of his daughter, Mrs. G. A. O'Reilly, 534 3rd Avenue, Brooklyn.

Dr. Egan's children, Gerald Egan, who was an Army captain in the War who is now engaged in newspaper work in New York; Mrs. Elmer Murphy of Washington and Mrs. Gabriel A. O'Reilly were with him when he died.

Dr. Egan was known as a diplomat, author, editor, poet, literary critic and college professor. It was President Roosevelt who called Dr. Egan from his chair at the Catholic University in 1917 and sent him to Denmark to represent the United States. It was generally understood that Dr. Egan inspired Col. Roosevelt to write his essay on old Irish sagas.

Dr. Egan was born in Philadelphia in 1852. He was graduated from La Salle College in that city in 1873. He received the degree of Master of Arts from the University of Notre Dame in 1878 and of LL. D., from Georgetown University in 1879. In 1891 the University of Ottawa conferred on him the degree of J. U. D., and Villanova the degree of Ph. D., in 1907.

In 1878 he began newspaper work and he was successively reporter, sub-editor and editor until 1888, when he was called to the chair of English literature in the University of Notre Dame, where he remained until 1895, when he went to the Catholic University of America in Washington as professor of literature.

He received degrees of LL. D. and Lit. D. from various colleges and universities. For eight years he was associate editor and editor of the Freeman's Journal. He was a member of the Indian Commission in 1906-07.

He wrote many books, sonnets and plays. He was a member of the National Institute of Arts and Letters, the American Academy of Arts and Letters, contributor to periodicals, member of the Knights of Columbus Historical Commission, and recipient of many honors from Presidents and Kings.—The Pilot.

DR. HENRY VAN DYKE GIVES UP HIS PEW

DECISION ANNOUNCED IN OPEN LETTER TO TREASURER

Trenton, N. J.—The fundamentalist modernist controversy has led the Rev. Dr. Henry Van Dyke, former pastor of the Fifth Avenue Presbyterian Church, New York, former United States Minister to the Netherlands and a professor at Princeton University for many years, to give up his pew in the First Church at Princeton. His decision was announced in an open letter sent to the treasurer of the church.

"Having had another Sunday spoiled by the bitter schismatic and unscriptural preaching of the stated supply of the First Presbyterian Church of Princeton (directly contrary to the spirit of his beautiful text) I desire to give up my pew in that church," Dr. Van Dyke wrote. He further declared that he did not want to waste the few Sundays he had free from evangelical work to spend with his family "in listening to such a dismal, bilious travesty of the Gospel." Dr. Van Dyke said, "We want to hear about Christ, the Son of God and the Son of Man, not about the fundamentalist and the modernists," and served notice that until the present occupant of the First Church pulpit is done he would not be found in attendance at the church.

REBUILDING CHURCHES IN EARTHQUAKE AREA

A letter received at Maryknoll from a priest in Japan states: "Three out of the four parishes of Tokio, which were destroyed on Sept. 1, have already built huts or sheds which are used as emergency churches. The regular parish services take place in these buildings. The three pastors live there, surrounded by ruins. These buildings are extremely rudimentary but, on account of the high cost of material and labor in Japan, they were very expensive—from two to three thousand dollars each.

"With conditions as they are, it will be very difficult to build up these missions. Fortunately the churches at Segikuchi (where the Archbishop resides) and at Azabu were not badly damaged. Nevertheless, several thousand yen will have to be paid out for necessary repairs. The mission of Tokio will therefore, have difficulties for some time to come. It will have to build six large churches, two of which will have to be at Yokohama.

CATHOLIC NOTES

Japan now has its first Catholic organ published by the Franciscan Fathers. Komyo, as it is known, is issued at Sapporo, Hokkaido. This new Catholic periodical displays a great deal of Japanese artistry in its makeup.

London, England.—Of the whole number of British army officers who lost their lives in the War, no fewer than 2,000 were Catholics. And to perpetuate their memory, a new Catholic memorial church is being erected at the British army depot at Camberley.

New York.—Father Dickinson of the Paulist Fathers, who was formerly an Episcopalian clergyman, preached in the Paulist Church here recently. He is at present teaching in the Paulist College at Washington and at the same time taking advanced studies at the Catholic University.

Vancouver, Jan. 11.—Mr. Kok, for thirteen years member of the Dutch legation at Pekin, here on his way home to Holland, says that before long General Feng, a Catholic, will be at the head of the Chinese Government.—Vancouver correspondent to Action Catholique.

Mobile, Ala.—Sister Pauline, superintendent of the City Hospital, was awarded a loving cup by the Kiwanis Club for performing "the most unselfish service for the community" during 1923. The hospital, under her direction, has been brought to class A standard. It is operated by the Daughters of Charity of St. Vincent de Paul.

New Orleans, Jan. 7.—The will of Mrs. Edward J. Bobet, widow of the late prominent business man and stove exporter, leaves \$100,000 to Loyola University, conducted in this city by the Jesuit Fathers. Several heads of churches also were bequeathed handsome gifts, and relatives were made beneficiaries to the amount of \$150,000.

Munich, Jan. 11.—Prince Lowenstein-Wertheim and Lieut. Gen. von Reicheld-Meldox today forewore the world in which they held high social and official position, and assumed the habits of Franciscan monks here. Prince Lowenstein already has a cousin in the same order and the head of the allied line of Lowenstein-Wertheim-Rosenberg renounced his rank before the War and became a Dominican monk.

New York.—Plans for a new fifteen story headquarters building for the Knights of Columbus have been filed with the Bureau of Buildings here. The projected structure will be erected at 834-836 Eighth Avenue. It will contain council rooms, life membership rooms, an auditorium and offices. The cost will be approximately \$1,650,000.

Shane Leslie and Father Ronald Knox have just published an important historical work entitled "The Miracles of King Henry the Sixth." The book is compiled from the national archives and is considered an important step toward educating the public mind in the direction of the hoped-for beatification of this English king, who was venerated as a saint after his death.

Cologne.—The old Premonstratensian Abbey of Steinfeld, built in the tenth century, and seized by the State during the Secularization movement of a hundred years ago, has been returned to the Church. The Abbey Church contains the tomb of Saint Hermann Joseph, whose body is said to be incorrupt. After the buildings were taken over by the civil authorities they were used as a house of correction. They have now been turned over to the Salvation Fathers of Paderborn.

Warsaw.—The Kurier Warszawski states that the situation of the Catholic priests detained in the prisons of Moscow has grown steadily worse. Several of the prisoners have been removed from Moscow to Jaroslavl. Negotiations for the return to Poland of Catholic priests now imprisoned in Russia have made no headway. A recent dispatch from Moscow to the Havas Agency states that the health of Archbishop Stepliak, who is confined in a very small cell, is growing worse each day. It is not believed that he can live much longer.

St. Louis, Jan. 12.—Father Daniel D. Higgins, a noted Redemptorist missionary of St. Louis, has just issued what is in many respects one of the most remarkable books ever produced by a priest. It is a complete photographic dictionary of the sign language, accompanied by several hundred half-tone illustrations showing in great detail how the signs are made, and what they mean, all copiously indexed so that priests who come across deaf mutes in their parishes may in an hour's time easily grasp the essentials of the language of the deaf, and be enabled them to carry on a conversation with their silent flock, and to facilitate the reception of the Sacraments.