We have lost that in some governments. Even in the European Union some member states were not able to lend money to other member states when they needed it. This caused problems because some member states were more risky than others. The European Union had to find a solution to this problem. The solution was to create a special fund called the European Stability Mechanism (ESM). This fund can lend money to member states that are in financial trouble. The fund was created in 2010 and has provided billions of euros to member states. It is a success story for the European Union. The ESM has helped to stabilize the eurozone and prevent a full banking crisis. The ESM has shown that the European Union is capable of helping member states when they need it. The ESM has also shown that the European Union is committed to the eurozone.