My point is these are cuts that I do not think the public wants us to do. In Congress, each of us says: Oh, we did not mean that. Well, it is time for us to act. Democrats and Republicans, coming together in a bipartisan way, compromise. That is what our Founding Fathers envisioned we would do—working together—so we have a balanced approach.

Just look at compulsory spending, mandatory spending. We can organize our health care delivery system in a more cost-effective way. Dealing with individuals with high-cost interventions—we can save money there—reduce hospital readmission rates. There are ways we can bring down costs in a sensible way. Our troops are coming home from Afghanistan. We can reduce our military spending. We can certainly look at the \$1.2 trillion we spend every year through the Tax Code-that is on a yearly basis—tax expenditures. We can certainly close some of those loopholes and get the badly needed revenues so we can deal with our budget in a balanced, responsible way.

Let's work together in a bipartisan fashion, Democrats and Republicans.

One more thing it will do: Solving problems gives predictability, and people will know what the rules are. They will know what our budget is, they will know what our Tax Code is, and that unleashes our economy and creates jobs, which helps the economy and helps balance our budget.

I urge my colleagues, let's take the next step. The next step is to go to conference on the budget. Let's work out the differences between the House and the Senate. Let's do what we are sup-

posed to do in regular order.

I urge my Republican colleagues to remove their objections, and let's get to a conference on the budget as soon as possible.

With that, I see my distinguished friend from Utah who is on the floor. I always learn a lot when he speaks, so I am going to yield the floor for my colleague from Utah.

The PRESIDING OFFICER. The Senator from Utah.

Mr. HATCH. Madam President, I thank my dear friend and colleague from Maryland. He is a wonderful person and a very good Senator. I enjoy him on the Senate Finance Committee. He is one of the brighter people on that committee, among a whole bunch of very bright people.

THE IRS

Mr. HATCH. Madam President, I rise today to speak on a matter that deserves the attention of everyone in this Chamber.

By now we all know about what is going on at the Internal Revenue Service. We have seen the report from the Treasury Inspector General for Tax Administration, TIGTA, indicating that between 2010 and 2012 the IRS was targeting conservative groups applying for tax-exempt status for increased levels of scrutiny.

We have read the accounts of conservative groups that were asked improper questions about their donors while some of their applications were delayed for more than 3 years, even as applications for groups friendly to the President and liberal causes were promptly approved.

We have heard the apologies from senior IRS officials and the condemnations from the White House itself. While we know for a certainty that this unacceptable behavior was going on at the IRS, there is still much more we do not know.

For example, we still do not know why the targeting began or why only conservative groups were targeted by the IRS examiners.

We do not know the full extent to which senior officials at the IRS and Department of Treasury became aware of these practices, when they found out, and what they did or did not do to put a stop to these practices.

Perhaps most importantly, we do not know why, when Members of Congress asked questions about these issues last year, and after senior officials certainly knew of the problem—or problems—we were led to believe that no groups were being targeted.

Indeed, neither Congress nor the American people learned anything about these activities from the responsible officials until they were trapped and their hands were forced.

There are not words to describe what has gone on here. Some of us have tried. Words such as "unconscionable," "unbelievable," and "Nixonian" have been thrown around, rightfully, in my opinion.

But regardless of the words we use to describe it, this is easily the most shocking and outrageous turn of events we have seen in Washington in some time—and that is saying something.

One thing I am glad to see is that these actions have, for the most part, been condemned by Members of both parties. In the end, I hope both Republicans and Democrats will work together to address these issues.

I have said from the outset that it does not matter if a tax-exempt group is liberal, conservative, or moderate. It is an outrage that the IRS would single out any group based on its political beliefs. On that point there is bipartisan agreement in Congress and throughout the country.

On the Senate Finance Committee, Chairman BAUCUS and I are undertaking a bipartisan investigation into this matter to find out exactly what happened and make sure this type of thing never happens again.

I am happy to be working with Chairman Baucus on this effort, and I want to assure my colleagues that we are going to get to the bottom of this. We are going to find out just how far down the rabbit hole the IRS went in singling out groups based on their political beliefs. We are going to find out why the IRS ignored a bedrock rule of tax administration: Treat similarly sit-

uated taxpayers similarly—always. We are going to find out exactly who was responsible, and we are going to hold them accountable for their actions.

The IRS needs to come clean about what went on here. Chairman BAUCUS and I intend to make sure they do.

Sadly, while the targeting of conservative groups in the review process has gotten most of the attention thus far, there are other issues involving the IRS that are every bit as disconcerting.

There are news reports indicating that in 2012, the same IRS office improperly disclosed confidential information about certain conservative groups to media organizations.

Last November, the journalist group ProPublica requested 501(c)(4) applications for 67 different nonprofits. Less than 2 weeks later, the IRS produced application documents submitted by 31 of the organizations. Included in this group of documents were the applications from nine conservative organizations that were still under consideration by the IRS. ProPublica subsequently posted six of those applications in redacted form on the Internet and published articles analyzing the information they obtained.

This is disturbing for at least three reasons. First and foremost, under section 6103 of the Internal Revenue Code, the IRS is prohibited from disclosing applications for tax-exempt status that are still under review. While the IRS is authorized, under section 6104, to release application materials of groups that have already been granted tax-exempt status, pending applications are required by law to remain confidential. This appears to be a pretty cut-andried violation of the Internal Revenue Code, meaning that civil and criminal penalties may apply.

Second, the IRS responded to ProPublica's request in just 13 days. That seems extraordinarily swift, and it raises the question of how long the IRS normally takes to respond to such document requests. I do not want to prejudge anything, but I suspect it usually takes longer than 13 days to hear back from the IRS. It certainly takes longer than that for the IRS to respond to requests from Congress.

Finally, this revelation comes not too long after other allegations that the IRS disclosed confidential information submitted by conservative nonprofits.

In the spring of 2012, activist groups and media outlets began posting confidential donor information regarding the National Organization for Marriage, a nonprofit 501(c)(4) organization, on the Internet. Such information is also required by law to be kept confidential.

Although the IRS is authorized to release yearly forms filed by tax-exempt organizations, the law prohibits donor information from being disclosed, and that is whether it is a conservative, moderate, or liberal organization. Yet National Organization for Marriage's documents that found their way online

in the middle of a Presidential election appeared to have come from the IRS. This was suspicious, to say the least.

That is why, in May of 2012, I sent a letter to the IRS Commissioner requesting an investigation into whether the IRS publicly disclosed confidential donor information about the National Organization for Marriage. To date, I have not received a substantive response.

So in addition to the revelations that the IRS was improperly targeting conservative groups for scrutiny of their 501(c)(4) applications, we have these unanswered questions about the possible illegal disclosure of confidential information to media outlets and other organizations. This is another matter that needs to be resolved in order to restore the credibility of the IRS as a government agency.

That is why I, along with all the Republican members of the Senate Finance Committee, have submitted a letter to the Treasury Inspector General asking that he look into these issues.

Among other things, our letter requests that TIGTA—that is the Inspector General's organization—investigate to determine which employees at the IRS were responsible for improperly disclosing confidential documents to ProPublica and whether any actions have been taken against them.

In addition, this letter asks for an investigation into whether the IRS followed its usual Freedom of Information Act procedures in its prompt response to ProPublica's document request.

Our letter asks TIGTA to determine whether the IRS ever undertook an investigation to determine if the agency was responsible for leaking the National Organization for Marriage's donor information.

The American people have a right to expect government agencies to perform their functions in a neutral, unbiased manner. When any agency breaks that trust, it undermines the credibility of the entire government.

These are not matters that can simply be wished away by public apologies and condemnations.

They cannot be covered up by a handful of resignations, and they are not covered up by an apology. I hope the administration knows this. The only way to fully address these issues and to fully restore the credibility of the IRS is to have full accounting of the facts. In one way or another, we are going to learn all we can about the facts and what went on there. I hope we can do so with the full and complete cooperation of the administration.

Look, the IRS is the most powerful agency in government. Our liberties depend upon an impartial IRS. We know many of the employees of the IRS are represented by one of the toughest unions in this country. We can presume from that most of them are not Republicans. Be that as it may, the Democrats I know whom I honor and respect are those who keep their word, live

within constraints, follow the rules, do what is right, and fight hard for their principles.

But the IRS is not a place where we should be doing anything but fighting hard for the principles of fair treatment of all U.S. citizens. I would be decrying this if the IRS was doing this to liberal organizations. We do not expect it to ever do that, but I would surely be decrying it. All I can say is that the very essence of liberty is involved with what the IRS does or is doing. If we cannot rely on the most powerful agency in government to treat people fairly, then this country is in much greater trouble than many of us think it is. We know we are in trouble. We know we are living beyond our means. We know we are not doing what is right in this country. We know Congress could do a much better job than it is doing. That includes both Democrats and Republicans. It is inexcusable for an agency with the power the IRS has to be involved in these types of shenanigans. It is chilling, absolutely chilling to anvbody who thinks about it, that this most powerful agency can basically come down on anybody for almost any reason if it is not honest.

We have to restore the trust and the honesty of the IRS. We have to be able to rely on the IRS being fair, impartial, and in doing what is right. I think I speak for my colleagues on the Democratic side. Many of them are as outraged as I am about what went on here. It is not right. I think the American people fully understand that.

I appreciate those who are honest. I appreciate those who do abide by their ethical constraints. I appreciate those who are not political at the IRS. There are many good people working there. I do not want them to be besmirched by the few. There might be a little bit more than a few people who do not honor the ethical constraints that the IRS simply has to live up to. Let's hope neither side will ever again use the IRS for political purposes.

I yield the floor.

The PRESIDING OFFICER. The Senator from Florida.

Mr. RUBIO. Madam President, I ask unanimous consent that I be permitted to speak for up to 15 minutes.

The PRESIDING OFFICER. Without objection, it is so ordered.

Mr. RUBIO. Madam President, I wanted to come to the floor to follow up on the news that we have had on the IRS situation, which I know is concerning to all Americans, Democrats, Republicans, everyone. The power of government is real and the power of the IRS is very real. So anything involving an abuse of power in the IRS is going to concern Americans irrespective of their political leanings.

Before I do, I just wish to comment on something that happened a few moments ago at a press conference at the White House. I have tremendous respect for the Office of the Presidency and for anyone who would hold themselves out to hold the office. So I say this with the highest respect.

I think the President today in his press conference potentially made a mistake in an answer he gave. I would encourage the White House to clear it up as soon as possible. He was asked specifically if he or anyone in the White House knew about what was going on at the IRS before April 22 of this year.

The President's answer was that he did not know about the inspector general's report until he read about it in the press. So I would submit to you he did not answer that question. I am not implying he did know about it. I am just encouraging the White House and those there to clear this up as soon as possible.

It is kind of reminiscent of when Attorney General Holder would not answer Senator Paul's question about whether American citizens could be targeted in the homeland with a drone. That led—we all remember what it led to. It is a very simple and straightforward question. I would encourage the White House and the President to echo what Jay Carney said just a couple days ago, which is no one in the White House knew anything about it. I think it is important for the President to answer that clearly; again, not because I am implying he did know, because I think if they leave that out there, it creates questions that should not be created. I hope they will do that. It is important.

I wish to bring to the attention of the Senate and the American people a compilation of stories that have emerged since the initial question emerged. They are very troubling. They extend, quite frankly, beyond the IRS, but I will begin with the IRS. Here is a report from the Washington Examiner. The headline reads: "IRS denied taxexempt status to pro-lifers on behalf of Planned Parenthood."

Let me read what it says inside. It says: "In one case, the IRS withheld approval of an application for tax exempt status for Coalition for Life of Iowa."

In a phone call that this reporter reported he had with one of the leaders—I am sorry. One of the leaders claimed that in a phone call he had with the IRS on June 6 of 2009, "the IRS agent 'Ms. Richards' told the group to send a letter to the IRS with the entire board's signatures stating that, under perjury of the law, they do not picket/protest or organize groups to picket or protest outside of Planned Parenthood."

They said that "once the IRS received this letter, this application would be approved." That is troubling if true. That is one report that is in the news.

Here is another one. This one comes from a very respected individual in the United States. His name is Franklin Graham. He is the son of the Reverend Billy Graham. He claims the Billy Graham Evangelical Association and the family's international humanitarian organization Samaritan's Purse, the

IRS notified them in September that it was conducting a "review" of their activities for tax year 2010.

He goes on to say, by the way, that this review happened after Mr. Graham's organization published newspaper ads in North Carolina backing a State constitutional amendment banning same-sex marriage. That is in the news. That was from Politico. Again, I am just reporting what different outlets are reporting.

This is another report that has been out there. I think I alluded to this yesterday in my speech. This talks about how the same IRS office that deliberately targeted conservative groups applying for tax-exempt status in the runup to the 2012 election released nine pending confidential applications of conservative groups to ProPublica late last year. I think this is actually ProPublica admitting that is where they got the information.

This is in response to a request for the applications for 67 different non-profits last November. So this is an admission, basically, from ProPublica, which is in this not-for-profit investigative reporting group. They are admitting the source of these leaked documents was the IRS office in Cincinnati, the leaked documents of nine conservative groups.

So now it is no longer audits, it is cooperating with investigative journalists by provided them with information which is illegal to provide them, confidential tax information. That is what this report says from the organization that got the leak.

This is FOX News Latino. It reports that the former President of San Antonio tea party said they received a questionnaire with over 50 questions, including inquiries into whom the group met with, where their meetings were held, who was in attendance, the subjects of internal e-mails, et cetera.

This is in line with some of the other stories we have been hearing around the country. This was actually posted online. These are letters going back and forth between the Richmond tea party and the IRS. These are the actual online letters we pulled, with some information redacted for privacy.

Some of the questions they were asked: Provide the following information for all events and programs you have conducted and participated in from October 22 to now.

They wanted copies of handouts provided to the audience. They wanted to know if there were any speeches or forums conducted in the event or program, provide detailed contents of the speeches or forums, the names of the speakers and panels, their credentials, the names of persons from your organization and the amount of time they spent on the event or the program. Indicate the percentage of time and resources you spent on all of the events and programs in relation to your activity.

It goes on and on. This is page after page of information being asked of a

citizen group by the IRS. Anyone who has gotten a letter from the IRS understands it is never a pleasant circumstance, unless there is a refund check in that envelope. You go to the mailbox, open it, it says IRS, and no one likes that.

Just imagine this group of everyday citizens. These are not professional political activists. They do not have entire law firms at their disposal. These are just everyday Americans who are speaking out about the principles of limited government and free enterprise. By the way, if they were speaking out in favor of big government, they still have the same right not to be harassed by the IRS.

So I just want to bring the real face of this to bear, because this is not just a problem with an abuse of power in the IRS. Think about the impact this has had on the lives of everyday Americans who one day decided: I want to get involved in politics. I want to speak out. I want to say something. They get hit with a letter such as this, this kind of questionnaire, which quite frankly what happens with a lot of these people is they decide I am not going to do it. I am not going to get involved. I do not have the time for this. I do not need the hassle. Maybe that was the intent.

So we went over that for a moment. Here is something that is very troubling. This is from USA Today. The USA Today headline: "IRS approved liberal groups while Tea Party in limbo." Some of those groups were approved in as little as 9 months. Bus for Progress in New Jersey, a not-for-profit that uses red, white, and blue buses to drive progressive change, Missourians Organizing for Reform and Empowerment, they got their tax-exempt status just 9 months after a pretty simple and straightforward process.

Progress Florida in my own home State, similar experience. Again, this is USA Today. I think this was their cover story yesterday, where it described the difference in how tea party groups are treated, in comparison, that had words in their title such as "progress" or "progressive."

Here is one more that actually shows this kind of behavior extends beyond the Internal Revenue Service. This is from the Competitive Enterprise Institute, May 14. It talks about how public records produced by EPA, the Environmental Protection Agency, in response to a lawsuit filed by CEI under the Freedom of Information Act, show a pattern of making it far more difficult for limited government groups, in particular those that argue for more freedom and less EPA, how it makes it harder for them to get access to public records.

For example, green groups such as the Natural Resources Defense Council, the Sierra Club, the Public Employees for Environmental Responsibility, Earth Justice, they had their fees waived in 75 out of 82 cases.

Meanwhile, the EPA effectively or expressly denied CEI's request for fee waivers in 14 of its 15 requests—14 of its 15 requests. So that is 93 percent of the time versus basically the alternative, which is what they did to these other groups. Again, all a chain in a pattern of behavior that I think is not anything any of us ever want to see. So far I have not seen it, and I do not think we are going to, quite frankly. I suspect we will not see a single Member of Congress come to the floor of either Chamber and say this is acceptable behavior.

I wish to tie in the loop, though, because this is not just about these agencies run amok. This is not just about a handful of people in the IRS's Cincinnati office or somewhere else doing something wrong. This is much deeper than that.

I talked about it yesterday, I will repeat it today; that is, the sense that this administration has pursued a real culture of intimidation in the political process, including the way it ran its campaign. But I wish to take it one step further. What this should remind us of is the danger of government power. Let me stop there and remind everyone. We need government. No one here—I do not know any anarchists who serve in the U.S. Government, for the most part. All of us believe government has an important role to play in our country and the national defense. By and large, we believe there needs to be a safety net to help those who cannot help themselves, not as a way of life but to help those who have fallen to stand and try again.

We think the government plays an important role in our laws. One of the things that attracts people to the United States—for example, to do business here—is that we have a legal system where property rights are going to be respected. So if one says they own a piece of property, it belongs to them. No one would necessarily dispute that. If they do, they have to go to court. There are countries in the world where the owner of the property is whoever has the bigger guns or whoever has the best connection to government. We take that for granted sometimes.

So there is a role for government to play. It is a very important role. But the problem is that our Framers, the Founders of this Nation, had a deep suspicion of government no matter who was running the government. They rejected this notion that if we get very good people in government, we will have very good government.

Government has a role to play. But when government's powers extend beyond its natural limits or its important limits, we start to have problems such as these emerge. I bring this to the floor because this is exactly what we have been debating in so many instances, is expanding the natural power of government beyond where it should be and allowing it to have jurisdiction and influence over areas of our life, where no matter who is in charge, Republican or Democrat, we may not like the way it turns out.

We talked about the IRS for a moment. The IRS is going to be on the frontlines of enforcing the health care law. This is the same agency of government that has for the most part over the last few years, now by admission of everyone involved, been abusing power—at least some of their employees have. I don't want to besmirch the entire agency. As Senator HATCH was saying a few minutes ago, there are very good people at work all throughout government who would never participate in this sort of behavior.

My point is that this is the agency that was targeting Americans because they were organizing themselves as conservatives. This is now the agency that is going to be empowered with new powers it has never had before—the power to force every American to either buy health insurance or pay a fine, buy health insurance or pay a tax.

In the weeks to come, I am going to be outlining examples of why giving government more power than it should have creates situations like this—the potential for situations like this—the occur. There was enormous wisdom in limiting the power of the Federal Government that our Framers had, enormous wisdom in that. That is why they specifically said: If this Constitution doesn't give the Federal Government this power, it doesn't have it. We sometimes forget that lesson from two centuries later, but we shouldn't. That is an important limit.

I think we can have an honest debate about what role government should be playing in our lives and in our economy. There could be an honest debate about that because there is a role for government to play. There is an important role for government to play in our country. It can go too far, whether it is in the realm of civil liberties or economic liberties. That is what I think the debate should be focused on in the weeks to come, in addition to getting to the bottom of what has happened here, understanding clearly what has happened here.

I am involved in another endeavor: immigration reform. One of the biggest impediments to immigration reform that I am facing—that we are facing is this distrust of the Federal Government. It is the belief that they are not going to enforce the law. No matter what we pass or what we put in place, they are not going to do it. We tried this 20 or 30 years ago, and they didn't do it. That is unfortunate. I hope we can overcome that. I believe we can because the truth is that the vast majority of Americans—the vast majority of Republicans, Democrats, Independents—are willing to deal with the fact that we have 11 million people living in this country illegally so long as we can ensure that this problem never happens again in the future. They are willing to deal with that. We have to win their confidence that, in fact, the measures we are going to take are going to prevent that from happening in the future. We are struggling because people have such a distrust of the government's willingness or ability to enforce the law. You see it, even in that issue, rear its head.

I think it is important to remind ourselves that even if government is run by the best people with the best of intentions, it has a tendency to do these sorts of things. You see that at every level but particularly at the Federal level where there are such enormous powers.

Anytime we come here and debate giving government a new power, a new agency, a new mandate, or a new jurisdiction, we should be cognizant of the history of government power. We should be cognizant of what it has meant throughout human history. We should remember why the Framers limited that power to begin with—because they understood that power could be abused.

In the weeks to come, I know that I, along with all my colleagues, want to get to the bottom of this. We want to understand from the IRS' perspective who was involved in doing this, why this happened, and, more importantly, what we can do now to make sure this never, ever happens again, what we can do now to ensure that not just in the IRS but across the government that a situation like this never happens again so that no matter what your political persuasion may be, no American ever feels afraid to speak out politically because they may wind up the target of governmental action.

I yield the floor.

The ACTING PRESIDENT pro tempore. The Senator from Vermont.

Mr. SANDERS. Mr. President, I ask unanimous consent to speak for up to 20 minutes.

The ACTING PRESIDENT pro tempore. Without objection, it is so ordered.

INEQUALITY

Mr. SANDERS. Mr. President, I ask unanimous consent to have printed in the RECORD the English translation of remarks made this morning by Pope Francis, who addressed the new non-resident ambassadors to the Holy See.

There being no objection, the material was ordered to be printed in the RECORD, as follows:

ENGLISH LANGUAGE TRANSLATION OF POPE FRANCIS' ADDRESS FOR THE NEW NON-RESIDENT AMBASSADORS TO THE HOLY SEE: KYRGYZSTAN, ANTIGUA AND BARBUDA, LUX-EMBOURG AND BOTSWANA (16 MAY 2013)

Your Excellencies,

I am pleased to receive you for the presentation of the Letters accrediting you as Ambassadors Extraordinary and Plenipotentiary to the Holy See on the part of your respective countries: Kytgyzstan, Antigua and Barbuda, the Grand Duchy of Luxembourg and Botswana. The gracious words which you have addressed to me, for which I thank you heartily, have testified that the Heads of State of your countries are concerned to develop relations of respect and cooperation with the Holy See. I would ask you kindly to convey to them my sentiments of gratitude

and esteem, together with the assurance of my prayers for them and their fellow citizens.

Ladies and Gentlemen, our human family is presently experiencing something of a turning point in its own history, if we consider the advances made in various areas. We can only praise the positive achievements which contribute to the authentic welfare of mankind, in fields such as those of health. education and communications. At the same time, we must also acknowledge that the majority of the men and women of our time continue to live daily in situations of insecurity, with dire consequences. Certain pathologies are increasing, with their psychological consequences; fear and desperation grip the hearts of many people, even in the so-called rich countries: the joy of life is diminishing: indecency and violence are on the rise; poverty is becoming more and more evident. People have to struggle to live and frequently, to live in an undignified way. One cause of this situation, in my opinion, is in our relationship with money, and our acceptance of its power over ourselves and our society. Consequently the financial crisis which we are experiencing makes us forget that its ultimate origin is to be found in a profound human crisis. In the denial of the primacy of human beings! We have created new idols. The worship of the golden calf of old (cf. Ex 32:15-34) has found a new and heartless image in the cult of money and the dictatorship of an economy which is faceless and lacking any truly humane goal.

The worldwide financial and economic crisis seems to highlight their distortions and above all the gravely deficient human perspective, which reduces man to one of his needs alone, namely, consumption. Worse yet, human beings themselves are nowadays considered as consumer goods which can be used and thrown away. We have begun a throw away culture. This tendency is seen on the level of individuals and whole societies; and it is being promoted! In circumstances like these, solidarity, which is the treasure of the poor, is often considered counterproductive, opposed to the logic of finance and the economy. While the income of a minority is increasing exponentially, that of the majority is crumbling. This imbalance results from ideologies which uphold the absolute autonomy of markets and financial speculation, and thus deny the right of control to States, which are themselves charged with providing for the common good. A new, invisible and at times virtual, tyranny is established, one which unilaterally and irremediably imposes its own laws and rules. Moreover, indebtedness and credit distance countries from their real economy and citizens from their real buying power. Added to this, as if it were needed, is widespread corruption and selfish fiscal evasion which have taken on worldwide dimensions. The will to power and of possession has become limit-

Concealed behind this attitude is a rejection of ethics, a rejection of God. Ethics, like solidarity, is a nuisance! It is regarded as counterproductive: as something too human, because it relativizes money and power; as a threat, because it rejects manipulation and subjection of people: because ethics leads to God, who is situated outside the categories of the market. These financiers, economists and politicians consider God to be unmanageable, unmanageable even dangerous, because he calls man to his full realization and to independence from any kind of slavery. Ethics-naturally, not the ethics of ideology-makes it possible, in my view, to create a balanced social order that is more humane. In this sense, I encourage the financial experts and the political leaders of your countries to consider the words of Saint