

was making false claims about the effectiveness of these techniques, it was failing to mention that some detainees subjected to these techniques provided false, fabricated information—information that led to time-consuming wild-goose chases.

This is not at all surprising when we consider the origin of these abusive interrogation techniques. In 2008 the Senate Armed Services Committee produced a detailed investigative report into the treatment of detainees in military custody. That report traced the path of techniques such as waterboarding, sleep deprivation, and forced nudity from the military's survival, evasion, resistance, and escape training, or SERE training, the path to interrogations of U.S. detainees. SERE training was not designed to train U.S. personnel to torture detainees. Rather, it was designed to prepare U.S. personnel to survive torture at the hands of our enemies. SERE training simulated techniques that were used by the Chinese interrogators during the Korean War—techniques designed to elicit a confession—any confession—whether true or false. Those who tortured U.S. troops were not after valuable actionable intelligence. They were after confessions they could use for propaganda purposes.

Defenders of the CIA's actions have claimed that abusive techniques produced key intelligence on locating bin Laden that couldn't have been acquired through other means. This is false, as the Intelligence Committee's report demonstrates in detail. Not only was the key information leading to bin Laden obtained through other means not involving abusive interrogation techniques by the CIA, but, in fact, the CIA detainee who provided the most significant information about the courier provided the information prior to being subjected to abusive interrogation.

There has been a great deal of conversation, and rightly so, about the need for effective congressional oversight of our intelligence community and the obstacles that exist to that oversight. This report highlights many such obstacles. In one case, this report makes public the likely connection between the Senate's efforts to oversee intelligence and the destruction of CIA tapes documenting abusive interrogation of detainees. In 2005 I sponsored a resolution, with the support of ten colleagues, to establish an independent national commission to examine treatment of detainees since 9/11. According to emails quoted in the report released today, Acting CIA General Counsel John Rizzo wrote on October 31, 2005, that the commission proposal "seems to be gaining some traction," and argued for renewed efforts "to get the right people downtown"—that is, at the White House—"on board with the notion of our destroying the tapes." Does it sound a little bit like Watergate? The videos were destroyed at the direction of Jose Rodriguez, then the

head of the CIA's National Clandestine Service, just 1 day after the November 8, 2005, vote on our commission proposal in the Senate. It is just one striking example of the CIA's efforts to evade oversight.

Some have argued against releasing this report, suggesting that it could spark violence against American interests. Fundamentally, the idea that release of this report undermines our security is a massive exercise in blame shifting. Telling the truth about how we engaged in torture doesn't risk our security. It is the use of torture that undermines our security. Release of this report is hopefully an insurance policy against the danger that a future President, a future intelligence community, and a future Congress might believe that we should compromise our values in pursuit of unreliable information through torture. If a future America believes that what America's CIA did in 2001, 2002, and 2003 was acceptable and useful, we are at risk of repeating the same horrific mistakes. That is a threat to our security.

Torture is never the American way. Concealing the truth is never the American way. Our Nation stands for something better. Our people deserve something better—they deserve an intelligence community that conducts itself according to the law, according to basic human values, and with the safety of our troops always in mind. They deserve better than intelligence tactics that are likely to produce useless lies from people trying to end their torture being used against them, instead of producing valuable intelligence.

I thank Chairman FEINSTEIN for her leadership in completing and releasing this report. I thank Senator ROCKEFELLER for his longstanding effort in this regard. I thank Senator MCCAIN and others for speaking out on the need to ensure that the United States never again repeats these mistakes.

Mr. President, I yield the floor, and I suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The assistant bill clerk proceeded to call the roll.

Mr. MORAN. Mr. President, I ask unanimous consent that the order for the quorum call be rescinded.

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

#### AMERICAN SAVINGS PROMOTION ACT

Mr. MORAN. Mr. President, I am on the floor this afternoon to speak briefly about the American Savings Promotion Act, H.R. 3374.

My understanding is that this bill may soon pass the Senate—it was passed by the House of Representatives in September—and I wish to speak briefly about its value to our country, to its citizens, and to our country's future.

I believe this is a fairly narrow circumstance with broad consequences. I

believe if there is a primary responsibility we have in being a citizen of this country, it is to make sure, among other things, that we pass on to future generations of Americans the opportunity to pursue the American dream—to be able to have an idea to pursue a business plan, to save for your family's and children's education, to save for your own retirement, to prepare yourself for a bright financial future. Unfortunately, many Americans struggle to do that.

Certainly, one of the aspects of that circumstance is there is very little savings that goes on in our country today. People are unable or unwilling, or perhaps undisciplined, in a way that allows them to prepare for their financial security and their financial future. The problem is—and statistics bear this out—people aren't saving. The reality is, according to a recent survey, 44 percent of American households lack the savings to cover basic expenses for 3 months if unemployment or medical emergency or another crisis leads to a loss of stable income. Many Americans have the inability—almost the majority of Americans have the inability to care for themselves and their families if there is an emergency or a problem for more than 3 months. That is something we ought to try to resolve.

I also think there has been over a period of time a disparity of incomes. We want to make certain those at the lowest income levels have an opportunity to increase their income and to increase their financial stability. In fact, the Senator from Oregon, Senator WYDEN, and I created sometime ago the Senate Economic Mobility Caucus, trying to make certain that people have a chance to move up the ladder of economic success and security in our economy and in our country. Senator WYDEN and I came together to bring some of the best minds from conservative to more liberal thought-provoking organizations and policy organizations to visit with Republican and Democratic Senators and their staffs about what ideas are out there that might increase the chances that a person or a family has the chance to improve their financial circumstances.

One of the ideas that arose from that caucus's discussions was this legislation called the American Savings Promotion Act, again, with the realization that people are not saving for their own financial security, that they lack stability in times of emergency and difficult economic challenges to care for themselves, how can we encourage Americans to save more?

One of the ideas that came forth in this regard is the opportunity to link savings to prizes. When I first heard this, I thought it sounded a little bit odd, a little bit like a gimmick. But the reality is with little savings, people still believe—in fact, 20 percent of Americans believe that winning the lottery is a meaningful strategy to build wealth. Americans spend more than \$60 billion every year on lottery

tickets and families earning the least spend the highest percentage of their earnings on lottery tickets despite the long odds of winning.

This legislation is not about a lottery, but about allowing financial institutions the opportunity to provide prizes for those who save, who open a savings account and deposit money into that account. In our country, because of the way financial institutions are regulated, that has been an opportunity in a number of States in credit union financial institutions for a period of time. In fact, the statistics and the facts that arise from that experiment or that experience indicate that savings increases when there is a prize associated with the savings behavior. So it is one of the reasons this makes sense. Prize-linked savings is an innovation, a tool to encourage savings while offering the chance to win a larger prize.

We know these programs work because of the evidence in the States that I mentioned in which credit unions have been offering these prizes associated with savings, and that has occurred in Nebraska and North Carolina and Washington. Since 2009, over 50,000 accountholders have collectively saved more than \$94 million, and it only is available in the credit union setting and not available in a bank setting because of Federal barriers that prevent banks and thrifts from offering these prize-linked savings products.

With the passage of this legislation—again, which is a pretty straightforward, commonsense kind of opportunity—this legislation will update Federal laws to allow States to expand prize-linked savings to other financial institutions beyond credit unions.

Increasing savings is a win-win for individuals. It is certainly valuable to boost the financial institutions' accounts and an improvement to the American economy.

This legislation was introduced by me, with the cosponsorship efforts of Senator SHERROD BROWN, the Senator from Ohio, in an effort to create one more opportunity, one more piece of encouragement for people to save for their own financial well-being, to care for themselves and their families, and to increase the savings rate in this country for the benefit of the entire economy, but most importantly for the benefit of low-income individuals who need a boost of encouragement to save.

I wish to thank my colleagues in the House. As I say, this legislation passed in the House where Congressman KILMER and Congressman COTTON led the effort in the House, and my colleague, the Senator from Ohio, Senator BROWN, for his efforts in supporting this legislation here in the Senate. It is an opportunity for us to do something modest but useful, something based upon common sense, and something that accomplishes a goal we all should have of making certain the American dream is alive and well, that individuals and families take personal responsibility

for themselves and their family members. We all know that increased savings, preparing for any kind of circumstance or emergency that comes our way, is something that ought to be encouraged.

I appreciate that it is likely that later today or tomorrow H.R. 3374 will pass, again, an example of where we have been able to work together and bring new ideas to the cause of making certain that everybody has the opportunity to increase their economic value, to increase the economic worth for their family available for the future, to pay their bills, and to make certain their future is bright, again, in my mind making sure the American dream is more alive and all American families are better off.

Mr. President, I thank you for the opportunity to address the Senate, and I suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The assistant bill clerk proceeded to call the roll.

Mr. WHITEHOUSE. Madam President, I ask unanimous consent that the order for the quorum call be rescinded.

The PRESIDING OFFICER (Ms. WARREN). Without objection, it is so ordered.

#### SSCI STUDY OF THE CIA'S DETENTION AND INTERROGATION PROGRAM

Mr. WHITEHOUSE. Madam President, I had a chance briefly earlier, when Chairman DIANNE FEINSTEIN of the Senate Intelligence Committee and her predecessor as Chairman of the Senate Intelligence Committee, Commerce Chairman JAY ROCKEFELLER, were on the floor, to express my appreciation to them for the leadership they showed in bringing the Senate Intelligence Committee report through a very long ordeal and finally before the American public today.

I am not going to revisit what the report says. I was on the Intelligence Committee as it was prepared. I was closely involved in its preparation. The points I would like to make here today are, first, to once again thank Chairman ROCKEFELLER and Chairman FEINSTEIN for persisting through this process, particularly Chairman FEINSTEIN, who I think saw very intense resistance both within the Senate and within the CIA to this effort. They, I think, have done something that is in the very best traditions of the Senate.

The second thing I will say is that in my opinion, in America, an open democracy like ours lives and dies by the truth. If we have done something wrong, if we have done something we should not have done, then we should come clean about it. That is what this report does, in excruciating, painstaking detail.

Let me credential the report for a minute. When the CIA was offered a chance to challenge the facts of the report, they had it for 6 months. My un-

derstanding is they came up with one factual correction which was accepted. You hear a lot of blather in the talk show circuit now about how the report is inaccurate. Well, the agency that least wanted to see this report come out and most wanted to hammer at it had 6 months with full access to all of the files and the underlying knowledge of what was done. The best they could come up with was a single correction. So I hope we can get past whether it was correct.

The other thing we should get past is this was a bunch of second-armchair thinking by people who approved the program originally and now, on reflection, want to look good. The Senate was not briefed on this program until the public found out about it. The Senate Intelligence Committee was not briefed on this program until the public found out about it. The only people who were briefed on it were the Chairs, the Chair and the Vice Chair on the House and the Senate side. They were told strictly not to talk to anybody, not to talk to staff, not to consult with lawyers, in some cases not even to talk with each other. So the idea that the Senate is now having some kind of second thoughts about this, having once approved it—part of the findings of the report are that the Senate was misled. Not only was the Senate misled, but it appears the executive branch was misled as well.

The point that I would like to conclude with is that when you have a wrong, a considerable wrong that has taken place—and I think that for an American agency to torture a human being is a very considerable wrong—it tends to affect nearby areas. You cannot contain the wrong. So congressional oversight was compromised in order to protect this program. People simply were not told. When they were told, they were given watered-down, misleading, or outright false versions.

The separation of powers has been compromised by this. A Federal executive agency has actually used its technological skills to hack into the files of a congressional investigative committee. That has to be a first in this country's history. A subject of a congressional investigation was allowed to file a criminal referral with the Department of Justice against members of the investigative committee's staff. That, I believe, is a first in the history of separation-of-powers offenses in this country.

The integrity of reporting not only through congressional oversight, but up into the executive branch, appears to have been compromised to protect this program with information that the government already knew, from legitimate, proper, professional interrogation, being ascribed to the torture program. You can line up the timeline. You can see that the information was disclosed first. You can see where higher-ups in the executive branch were told that that information was due to the torture which occurred after the