

Jack Danforth has earned the respect of both national and international leaders. His strong character, broad experience and varied accomplishments make him an excellent choice to once again serve America, this time in the United Nations at one of the most challenging times in history.

I endorse John C. Danforth's nomination and encourage the Foreign Relations Committee and Senate to offer their full support to this nomination.

UGANDA

Ms. LANDRIEU. Mr. President, I wish to take this opportunity to report back to my colleagues on some observations during my recent visit to the nation of Uganda. The Congressional Coalition on Adoption is a bipartisan, bicameral caucus that enjoys the support of nearly 200 members of Congress. I am fortunate to cochair this organization with my friend and colleague, the Senior Senator from Idaho. Every year, we have been taking a delegation of members and staff to a nation which plays, or could play, a leading role in assuring every child a loving family. In recent years, we have lead delegations to Romania, Russia, China, and Guatemala. However, this month, we traveled to a spot that is truly special in the world—Uganda.

I am sad to say that if Americans know anything about Uganda, they know its tragic history. Since independence from Britain, Uganda has moved from tragedy to tragedy. Famously called the "Pearl of Africa" by Sir Winston Churchill, decades of misrule and grisly dictatorship left Uganda destitute and denied her proper role in the family of nations.

Yet, the spirit of the people of Uganda seems indomitable. Despite Amin, despite Obote, despite HIV/AIDS, despite brutal terrorists in the north, Ugandans continue with a joy of life that is almost impossible to accept in our own terms. The people there have an amazing capacity to look past their personal tragedies and continue to strive for a better life for their children.

Perhaps no man better captures the spirit of the people of Uganda than their current President, Yoweri Museveni. When Idi Amin staged his coup in 1971, now-President Museveni went into exile and began a history of resistance to dictatorship and misrule that has earned him comparisons with our own George Washington. Since his National Resistance Movement took power in 1986, Uganda has enjoyed the first sustained period of growth and stability that it has known since independence. As is often mentioned, President Museveni also exerted personal and farsighted leadership in the struggle against AIDS. The difference between this kind of personal leadership and its absence can be found by comparing the AIDS infection rates in Uganda with those of the rest of sub-Saharan Africa.

Thus, Uganda is a country with capable and proven leadership, with an industrious people who are eager for more contact with the United States, and with an amazing natural beauty that is unparalleled in my own experience. However, Uganda faces two enormous challenges, and that is what drew the Congressional Coalition on Adoption to the country. Sadly, both of these challenges have contributed to the creation of orphans. They are the epidemic of HIV/AIDS and the ongoing terrorism by the Lord's Resistance Army in northern Uganda.

Uganda has a population of 25 million people, and estimates suggest that nearly 10 percent of Uganda's population are orphaned. The good news is that Uganda has tackled one of the great orphan-generating disasters by acknowledging AIDS as a threat that can shake a country to its core. AIDS infection rates in some sections of Uganda were greater than 50 percent. From that devastating past, and with the good work of President Museveni and the First Lady, Janet Museveni, they have brought infection rates in Uganda to less than 6 percent.

However, we must continue our support for the President's "ABC" program that endorses abstinence, being faithful, and condoms in that priority. The three pronged approach has been very successful, and we must ensure that ideological differences do not undermine our support for a program with such an amazing success rate.

Additionally, we observed some very important clinical work with the drug Nevirapine. It is one of those small miracles that should do wonders in theory, but as a practical matter, the results are somewhat more troubling. Nevirapine has been shown to reduce mother-to-child HIV transmission rates by 50 percent. German pharmaceutical companies are providing the drug for free in Uganda. Nevertheless, because the healthcare infrastructure is so fragile and, in much of Uganda, nonexistent, Nevirapine has been subject to something called the "cascade effect." Effectively, this means that since Nevirapine treatment requires a number of steps, at each stage we lose participation of mothers. So, when 6,000 women enter a clinic's door seeking treatment, we end up saving about four babies at a cost of \$5,000 for each child. It is not that those children are not worth saving, we should do everything we can to save every child. However, when we tackle an enormous problem with finite resources, we must devote our efforts to the most effective treatments available.

As the administration unrolls its funding strategy for the global effort against AIDS, I think we must examine this question of mother-to-child transmission carefully. In addition to the cascade effect, we must be careful not to "create" orphans with our healthcare funding choices. If all of our efforts go into saving infants, and we do less to help the mothers, we have

only added to Uganda's difficulties with a large orphan population.

But the real pressure creating new orphans in Uganda also deserves American attention. The Lord's Resistance Army, LRA, has been operating in Uganda since 1989. Suffice to say that its origins can be found in the delusional preachings of a self-proclaimed priestess, and since that time, it has lost whatever purpose it might have claimed. Fifteen years later, the LRA is lead by Joseph Koney, and his acts of cruelty can only rank with those of Hitler and Stalin. I heard personal testimony from an 11-year-old girl who was forced to kill her own mother in front of her siblings.

This rag-tag group of brigands, thieves, and terrorists prey on the weakness of children. They swell their own meager ranks of 2,000 men by abducting children out of their homes. Young children are made to carry equipment, frequently starving to death during their treks of hundreds of miles to the LRA bases in southern Sudan. Older males are forced to fight or be killed. Girls are brutally raped and used as sex slaves for years.

Child soldiers are regrettably not unique to Uganda. However, Koney's pathological desire to have children murder their own families and their fellow villagers leaves scars that are harder to heal than in other parts of the world.

Despite this reality, U.S. military assistance to Uganda is a pittance. It is certainly true that the Ugandan army has a checkered past. It is also true that President Museveni has intervened in other conflicts, such as Rwanda. Yet, whatever harm might conceivably come from greater military assistance the United States would provide Uganda, it is overwhelmed by the horror of the status quo. If there is a moral obligation to use military force to defeat terrorists anywhere on Earth, I cannot conceive of a better place for the use of force than against the LRA.

East Africa is an unstable and difficult neighborhood. Nearby Somalia is a failed state. Sudan has actively harbored terrorists, including Osama bin Laden. The Congo is an ongoing battleground. Rwanda experienced the worst genocide since Nazi Germany. This is a place that needs some attention and would benefit from a more robust American role. I am certain that we will need a real partner in this region—a partner in our fight against terrorism, an economic partner that demonstrates the success of the African Growth and Opportunity Act, and a regional model for the combat of AIDS. I believe that Uganda could be such a partner, and this Senator will pursue those steps available to me that would cement this relationship.

Finally, let me say a word about intercountry adoption. President Museveni graciously received our delegation, and we had the opportunity to explain our position. Namely, the coalition feels that children flourish with

loving families, but suffer in institutions. Of course, Uganda's traditional culture would normally absorb orphaned children in precisely the way we think is most appropriate—first with their family, secondarily within their community. However, we feel that where these social systems have been overwhelmed, as they have been in Uganda, a country should consider the option of international adoption. We believe that a nation can have no better ambassador to the United States than a child who has been adopted into a U.S. family and now has an active interest in their home country. We have seen it in China, Korea, and Russia. The process of intercountry adoption simply connects Americans to another country in a way they otherwise never would be.

So with these thoughts in mind, President Museveni has agreed to review our request that Uganda ratify the Hague Convention on Intercountry Adoption. International adoption is not going to be a solution to the very important tasks ahead of Uganda. However, in the lives of the children who find parents this way, intercountry adoption will be a true blessing.

I am also very pleased to announce that President Museveni and his wife Janet have kindly accepted my invitation to join us for a reception in their honor at my home. This will be an excellent opportunity for the Washington community to welcome this distinguished leader and build upon the foundations of partnership that have already been laid. I look forward to seeing many of my colleagues there.

NATIONAL FLOOD INSURANCE ACT OF 1968

Ms. MIKULSKI. Mr. President, I rise to support S. 2238, the Flood Insurance Reform Act of 2004. I want to thank Senator SARBANES, my colleague from Maryland and a member of the Banking Committee that pushed this legislation through. Senator SARBANES and I worked together as "Team Maryland" to ensure that this legislation addressed many of the lessons learned in the aftermath of Hurricane Isabel.

In September 2003, my State of Maryland was devastated by Hurricane Isabel. This was the worst natural disaster in Maryland history. The people who live on the Chesapeake Bay and the many rivers leading into the Bay lost their homes, their possessions, and many lost their livelihoods.

The flooded communities have names like Bowleys Quarters and Millers Island, Bayside and North Beach, Kent Islands and Hoopers Island. The people who live in these communities are hard-working people. Many are retirees who scrimped and saved to buy these homes. Some are people I went to school with. Many of these communities are still struggling with the legacy of Isabel. Some Marylanders are still living in trailers which are really glorified campers.

Right after Hurricane Isabel swept through Maryland, Senator SARBANES and I went with Secretary Tom Ridge and Governor Ehrlich to see the damage, to talk to people, and to find out how we could work together with Marylanders to put their lives back together. When disaster strikes, we are Team Maryland and Team America, Federal and State officials, Democrats and Republicans. We saw houses moved off their foundations in North Beach. We walked the streets of Bowleys Quarters where children's toys and personal items were pushed into yards by three feet of flood waters. We saw mud more than a foot deep three blocks away from the water. We talked to a business owner on Kent Island who lost her restaurant only 6 months after she bought it.

I was incredibly moved by what I saw, not only the devastation, but the way these communities were pulling together. I heard about daring rescues from our intrepid first responders. Churches opened their doors to provide food and shelter. Neighbor was helping neighbor. I promised these communities that their Federal Government would help.

Unfortunately, the National Flood Insurance Program wasn't there the way it should have been. Today, nearly 9 months after Isabel hit, my constituents are still struggling to get the money that is owed to them. They are frustrated, confused, and frankly, many are just plain fed up. They feel like the insurance they paid for wasn't there when they needed it the most.

From Calvert County to Baltimore County to Anne Arundel County to Maryland's Eastern Shore, people told me they didn't understand what their flood insurance covered. Though their homes were damaged, they thought between homeowners insurance and flood insurance they would be covered. Nothing was explained to them when they bought these policies. They didn't know, for example, that the contents of their home wasn't covered without a separate policy. People thought if they had \$200,000 worth of coverage on a home they bought for \$50,000 that flood insurance would pay to replace the home. But when they put in their claims they found out they would only get a portion of what it costs to make repairs or rebuild.

Another serious problem was the way insurance agents handled people's individual claims. When people asked their insurance agents to explain things to them, they couldn't get a straight answer. That's because some of the insurance agents don't really know what these policies cover or how they really work. In Southern Maryland, some homeowners were able to get emergency advances on their claims. Others were told there was no way to get advances on their claims. Different agents gave different answers. In some cases, the same agent would give a different answer depending on the day. That is unacceptable.

When I heard these stories about claims being denied or shortchanged, I asked my constituents if they could appeal. They told me they didn't know. When they filed their claims, no one told them how to appeal, or even if an appeal was possible. My office became a clearinghouse for appeals. We asked the National Flood Insurance Program for instructions on filing an appeal; there wasn't one. So, I organized community meetings and appeals hearings. I brought FEMA and representatives from the National Flood Insurance Program to Maryland communities to explain to people what they needed to do to get a fair hearing.

Once Marylanders figured out their policies and filed their paperwork, the payments they were getting were not adequate to repair the damage. The flood insurance adjusters weren't using real world estimates for what it took to repair damages. In Bowley's Quarters, the adjuster gave people real low-ball estimates for their repairs. So the community association asked a local contractor to come in for a second opinion. When his estimate was significantly higher, the community leaders went back to the adjuster. They told the adjuster what was needed to do the job. But people shouldn't have to go through all of this to get a fair appraisal and a fair reimbursement from insurance they paid for.

These experiences led to four recommendations that I submitted when I testified before the Banking Committee earlier this year. Senator SARBANES was instrumental in developing these recommendations and worked with the committee to make them part of this legislation. Helpful to this process were two reports that outlined the myriad of problems that surfaced after Hurricane Isabel struck Maryland. The first report was prepared by Maryland's former Insurance Commissioner, Steve Larsen, at the request of Baltimore County Executive, Jim Smith. The second report was prepared by Maryland's current Insurance Commissioner, Alfred Redmer. Many of the findings in those reports were similar to what I heard directly from constituents and were helpful in developing the following recommendations:

One, the National Flood Insurance Program must provide a clear and understandable outline of policies so policyholders understand what is covered and what is not. Two, the agents who sell flood insurance must understand what they are selling and how claims are processed so consumers don't get the runaround instead of answers. Three, there must be a clear way for policyholders to appeal their claims awards or appraisals of loss. Four, consumers need to know that the insurance they purchase will pay the real world cost of repairing damages or replacing their losses.

I support this bill because it addressed four key reforms that I believe will improve the National Flood Insurance Program. First, the bill directs