

FEMA/NFIP to develop supplemental forms to the flood insurance policy. These supplemental forms will explain in simple terms the exact coverages being purchased by a policyholder, any exclusions from coverage that apply to coverages purchased, and an explanation, including illustrations, of how lost items and damages will be valued under the policy at the time of loss. Second, the bill directs FEMA/NFIP, in cooperation with the insurance industry to establish minimum training and education requirements for all insurance agents who sell flood insurance policies, publish these requirements in the Federal Register, and inform insurance companies and agents of the requirements. Third, the bill directs FEMA/NFIP to establish a formal appeals process with respect to claims, proofs of loss, and loss estimates relating to flood policies. Fourth, the bill directs the Comptroller General of the United States to conduct a study of the adequacy of the scope of coverage provided under flood insurance policies, the adequacy of payments to flood victims under flood insurance policies, and the practices of FEMA/NFIP and insurance adjusters in estimating losses incurred during a flood.

As the one year anniversary of Hurricane Isabel approaches, I believe we need to take aggressive steps to address the inadequacies of a flood insurance program that clearly wasn't there for people in their greatest time of need. This bill goes a long way in making the flood insurance program fairer, more transparent, and reliable.

NOMINATION OF ANNE W. PATTERSON

Mr. HAGEL. Mr. President, I rise today to offer my strong support for Anne W. Patterson's nomination to be the U.S. Deputy Representative to the United Nations.

Anne has served the United States with distinction over the past 31 years, both at home and abroad. Anne began her career in 1973 as an economic officer in Ecuador, later rising to become U.S. Ambassador to Colombia and El Salvador. She has achieved a diverse set of accomplishments, which include mastering both Spanish and Arabic. Anne has served as Principal Deputy Assistant Secretary and Deputy Assistant Secretary of Inter-American Affairs and as office director for the Andean countries. She is currently the Deputy Inspector General of the Department of State.

Anne's commitment to excellence has been recognized by her colleagues and superiors at the State Department. She twice received both the State Department's Superior Honor Award and its Meritorious Honor Award. The Government of Colombia awarded her with the Order of the Congress and the Order of Boyaca. She was also recognized by the Government of El Salvador with the Order of Jose Matias Delgado.

Anne's wide array of experiences and commitment to service make her an excellent choice to serve America at the United Nations. I endorse Anne W. Patterson's nomination and encourage the Foreign Relations Committee and Senate to offer their full support to this nomination.

TRIBUTE TO THURSTON ESCO WOMBLE

Mr. LOTT. Mr. President, when we dedicated the National World War II Memorial and commemorated the 60th anniversary of D-Day, much was made of the fact that this Nation loses an average of over 1,000 World War II veterans every day. Just last week, we honored the passing of one of the greatest members of that great generation, President Ronald Wilson Reagan.

I want to take this opportunity to recognize the passing of another great member of that great generation, Thurston Esco Womble. When President Reagan spoke at the 40th anniversary of D-Day, he memorably referred to the assembled veterans as "the boys . . . the heroes who helped end a war." Thurston Womble was one of those boys, one of this Nation's unsung World War II veterans who helped ensure the United States of America maintained its freedom and way of life during a very difficult time in our Nation's history.

Mr. Womble's service began prior to Pearl Harbor, when he enlisted in the Navy in March, 1941. By that October, he had gone through the Metalworkers School in Norfolk, VA. Womble was soon assigned to duty on the U.S.S. *Cincinnati* (CL-6), engaged in patrol and convoy duty in the western Atlantic and Caribbean, blockading occupied French men-of-war, and searching for German blockade runners.

In November, 1942, *Cincinnati* assisted in the interception and destruction of the German blockade runner S.S. *Annalise Essberger*. Although the German crew scuttled their ship, a boarding party reached it in time to take all 63 crew members prisoner before the blockade runner sank. Early in 1944, *Cincinnati* served as escort flagship for three convoys transporting men and equipment from New York to Belfast in preparation for the invasion of Normandy. She subsequently participated in the assault on Southern France and patrolled South Atlantic shipping lanes until the war in Europe ended.

But Thurston Womble's naval service did not end there. After the war ended, he went back to school at the Philadelphia Navy Yard and graduated as a boilerman. He was then assigned to duty aboard U.S.S. *Lake Champlain* (CV-39), one of our newly built aircraft carriers assigned to so-called "Magic Carpet" duty, bringing veterans of the European Theater back home. Womble was aboard in November, 1945, when *Lake Champlain* crossed the Atlantic in 4 days, 8 hours, 51 minutes, a record which held until surpassed by the

U.S.S. *United States* in 1952. He was in charge of lighting off the boilers in *Lake Champlain's* #1 Fireroom for that historic transit.

On February 18, 1950, in Quincy, MA, Womble married Olive Bates Merrill. They became the parents of Noreen, who is a high school teacher in Inverness, FL, and Eric, who served as my national security adviser and military legislative assistant for 7 years.

In the years after World War II, through the Korean Conflict, and up until 1960, Womble served on a veritable parade of U.S. Naval vessels: U.S.S. *Beverly W. Reid* (APD-119), U.S.S. *Houston* (CL-81), U.S.S. *Fargo* (CL-106), U.S.S. *Bataan* (CVL-29), U.S.S. *San Marcos* (LSD-25), U.S.S. *Fort Mandan* (LSD-21), U.S.S. *Laning* (APD-55), and finally, U.S.S. *Saratoga* (CVA-60).

Womble rose in rank and responsibility to become a Boiler Technician Chief Petty Officer and Leading Chief of the Boilers Division aboard *Saratoga*. His commanding officers repeatedly cited, not only his mechanical abilities and technical skills, but his energy, enthusiasm, and his outstanding and inspirational leadership in performing tasks "not previously considered within the capacity of ship's force personnel." Truer words were never spoken than in 1960, when his commanding officer wrote, "The Navy will realize a great loss when Womble retires this coming August." That was when Womble became a fleet reservist and started a second career.

Womble's Navy career probably wasn't what his parents, Huey Clayton and Thelma Esco expected when he was born in Autauga County, AL, on August 16, 1922. But the experience of being raised in rural Alabama in a close knit family taught Thurston the values that carried him through a long and honorable Naval career.

Following his active-duty service, he enrolled in Jones College in Jacksonville, FL, to study business management and worked 13 years in Mobile, AL, as the representative for the Royal Insurance Companies, specializing in employee protection and workplace safety. In 1980, he became Sales Manager and Quality Control Manager for G&V Industrial Contractors, also in Mobile, AL. Thurston then served as Director and Chief Boiler and Pressure Vessel Inspector for my home State of Mississippi. All in all, it seems clear to me that Womble carried his experience as the son of a carpenter, fisherman and farmer, as well as his devotion to his Navy shipmates, into a career of devoted and humble service to the people and communities in Mississippi and Alabama.

During an active and reserve career that spanned 30 years, Thurston was awarded the Navy Occupation Medal; European Clasp, American Defense Service Medal; American Area Campaign Medal; European-African-Middle Eastern Campaign Medal; World War II Victory Medal; Korean Service Medal;