obligations.²⁹ The requirement that the annual report be provided to members' boards of directors and audit committees will further enhance member focus on the need for strong and effective compliance programs.

It Is Therefore Ordered, pursuant to Section 19(b)(2) of the Act ³⁰ that the proposed rule change (File No. SR–NASD–2003–176) as amended by Amendment Nos. 1 and 2 be, and hereby is, approved.³¹

For the Commission, by the Division of Market Regulation, pursuant to delegated authority.³²

Jill M. Peterson,

Assistant Secretary.

[FR Doc. E4–2227 Filed 9–16–04; 8:45 am]

BILLING CODE 8010-01-P

SMALL BUSINESS ADMINISTRATION

[Declaration of Disaster #3620]

State of Florida (Amendment #3)

In accordance with a notice received from the Department of Homeland Security—Federal Emergency Management Agency—effective September 10, 2004, the above numbered declaration is hereby amended to include Baker, Bradford, Lee, Nassau, Pinellas, and Union counties as disaster areas due to damages caused by Hurricane Frances occurring on September 3, 2004, and continuing.

In addition, applications for economic injury loans from small businesses located in the contiguous counties of Camden, Charleton, and Ware in the State of Georgia may be filed until the specified date at the previously designated location. All other counties contiguous to the above named primary counties have previously been declared.

All other information remains the same, *i.e.*, the deadline for filing applications for physical damage is November 3, 2004 and for economic injury the deadline is June 6, 2005.

(Catalog of Federal Domestic Assistance Program Nos. 59002 and 59008) Dated: September 13, 2004.

Herbert L. Mitchell,

Associate Administrator for Disaster Assistance.

[FR Doc. 04–20968 Filed 9–16–04; 8:45 am] BILLING CODE 8025–01–P

SMALL BUSINESS ADMINISTRATION [Declaration of Disaster #P052]

State of Indiana

As a result of the President's major disaster declaration for Public Assistance on September 1, 2004, the U.S. Small Business Administration is activating its disaster loan program only for private non-profit organizations that provide essential services of a governmental nature. I find that Clark, Clay, Crawford, Daviess, Dubois, Gibson, Greene, Harrison, Martin, Orange, Owen, Parke, Perry, Pike, Putnam, Scott, Spencer, Sullivan, Vermillion, and Warren Counties in the State of Indiana constitute a disaster area due to damages caused by severe storms and flooding occurring on July 3, 2004, and continuing through July 18, 2004. Applications for loans for physical damage as a result of this disaster may be filed until the close of business on November 1, 2004, at the address listed below or other locally announced locations: U.S. Small Business Administration, Disaster Area 2 Office, One Baltimore Place, Suite 300, Atlanta, GA 30308.

The interest rates are:

For Physical Damage: Non-Profit Organizations Without Credit Available Elsewhere Non-Profit Organizations With Credit Available Elsewhere	2.750 4.875

The number assigned to this disaster for physical damage is P05206.

(Catalog of Federal Domestic Assistance Program Nos. 59008)

Dated: September 13, 2004.

Herbert L. Mitchell,

Associate Administrator for Disaster Assistance.

[FR Doc. 04–20970 Filed 9–16–04; 8:45 am] BILLING CODE 8025–01–P

SMALL BUSINESS ADMINISTRATION

[Declaration of Disaster #3623]

State of North Carolina

As a result of the President's major disaster declaration on September 10,

2004, I find that Avery, Buncombe, Burke, Caldwell, Haywood, Henderson, Jackson, Madison, McDowell, Mitchell, Polk, Rutherford, Transylvania, Watauga and Yancey Counties in the State of North Carolina constitute a disaster area due to damages caused by Tropical Storm Frances occurring on September 7, 2004, and continuing. Applications for loans for physical damage as a result of this disaster may be filed until the close of business on November 9, 2004, and for economic injury until the close of business on June 10, 2005, at the address listed below or other locally announced locations: U.S. Small Business Administration, Disaster Area 2 Office, One Baltimore Place, Suite 300, Atlanta, GA 30308.

In addition, applications for economic injury loans from small businesses located in the following contiguous counties may be filed until the specified date at the above location: Alexander, Ashe, Catawba, Cleveland, Lincoln, Macon, Swain and Wilkes in North Carolina; Rabun County in the State of Georgia; Cherokee, Greenville, Oconee, Pickens and Spartanburg Counties in the State of South Carolina; and Carter, Cocke, Greene, Johnson and Unicol Counties in the State of Tennessee.

The interest rates are:

	Percent
For Physical Damage:	
Homeowners With Credit Avail-	
able Elsewhere	6.375
Homeowners Without Credit	
Available Elsewhere	3.187
Businesses With Credit Avail-	
able Elsewhere	5.800
Businesses and Non-Profit Or-	
ganizations Without Credit	
Available Elsewhere	2.900
Others (Including Non-Profit Or-	
ganizations) With Credit	
Available Elsewhere	4.875
For Economic Injury:	
Businesses and Small Agricul-	
tural Cooperatives Without	
Credit Available Elsewhere	2.900

The number assigned to this disaster for physical damage is 362308. For economic injury the number is 9ZU500 for North Carolina; 9ZU600 for Georgia; 9ZU700 for South Carolina; and 9ZU800 for Tennessee.

(Catalog of Federal Domestic Assistance Program Nos. 59002 and 59008)

Dated: September 13, 2004.

Herbert L. Mitchell,

Associate Administrator for Disaster Assistance.

[FR Doc. 04–20967 Filed 9–16–04; 8:45 am] BILLING CODE 8025–01–P

²⁹ See SIA Letter and summary of NASD staffs' oral response in text accompanying footnote 23

³⁰ 15 U.S.C. 78s(b)(2).

³¹In approving this proposed rule change, the Commission notes that it has considered the proposed rule's impact on efficiency, competition, and capital formation. 15 U.S.C. 78c(f).

^{32 17} CFR 200.30-3(a)(12).