

1. *Union Bankshares Corporation*, Bowling Green Virginia; to merge with Guaranty Financial Corporation, Charlottesville, Virginia, and thereby indirectly acquire Guaranty Bank, Charlottesville, Virginia.

**B. Federal Reserve Bank of Chicago** (Patrick Wilder, Managing Examiner) 230 South LaSalle Street, Chicago, Illinois 60690-1414:

1. *Grant County State Bancshares, Inc., Employees Stock Ownership Plan*, Swayzee, Indiana; to acquire up to 35.26 percent of the voting shares of Grant County State Bancshares, Inc., Swayzee, Indiana, and thereby indirectly increase it control of Grant County State Bank, Swayzee, Indiana.

2. *MB Financial, Inc.*, Chicago, Illinois; to acquire 100 percent of the voting shares of First Security Fed Financial, Inc., Chicago, Illinois, and thereby indirectly acquire First Security Federal Savings Bank, Chicago, Illinois, upon its conversion to a bank.

In connection with this application, Applicant also has applied to engage in operating a savings association, pursuant to section 225.28(b)(4)(ii) of Regulation Y.

**C. Federal Reserve Bank of San Francisco** (Tracy Basinger, Director, Regional and Community Bank Group) 101 Market Street, San Francisco, California 94105-1579:

1. *Wilshire Bancorp, Inc.*, Los Angeles, California; to become a bank holding company by acquiring 100 percent of the voting shares of Wilshire State Bank, Los Angeles, California.

Board of Governors of the Federal Reserve System, March 8, 2004.

**Robert deV. Frierson,**

*Deputy Secretary of the Board.*

[FR Doc. 04-5592 Filed 3-11-04; 8:45 am]

BILLING CODE 6210-01-S

## FEDERAL RESERVE SYSTEM

### Formations of, Acquisitions by, and Mergers of Bank Holding Companies

The companies listed in this notice have applied to the Board for approval, pursuant to the Bank Holding Company Act of 1956 (12 U.S.C. 1841 *et seq.*) (BHC Act), Regulation Y (12 CFR Part

225), and all other applicable statutes and regulations to become a bank holding company and/or to acquire the assets or the ownership of, control of, or the power to vote shares of a bank or bank holding company and all of the banks and nonbanking companies owned by the bank holding company, including the companies listed below.

The applications listed below, as well as other related filings required by the Board, are available for immediate inspection at the Federal Reserve Bank indicated. The application also will be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing on the standards enumerated in the BHC Act (12 U.S.C. 1842(c)). If the proposal also involves the acquisition of a nonbanking company, the review also includes whether the acquisition of the nonbanking company complies with the standards in section 4 of the BHC Act (12 U.S.C. 1843). Unless otherwise noted, nonbanking activities will be conducted throughout the United States. Additional information on all bank holding companies may be obtained from the National Information Center website at [www.ffiec.gov/nic/](http://www.ffiec.gov/nic/).

Unless otherwise noted, comments regarding each of these applications must be received at the Reserve Bank indicated or the offices of the Board of Governors not later than April 8, 2004.

**A. Federal Reserve Bank of Chicago** (Patrick M. Wilder, Managing Examiner) 230 South LaSalle Street, Chicago, Illinois 60690-1414:

1. *Bank of Montreal*, Montreal, Canada; *Harris Financial Corp.*, Chicago, Illinois; and *Harris Bankcorp, Inc.*, Chicago, Illinois; to acquire 100 percent of the voting shares of New Lenox Holding Company, New Lenox, Illinois, and thereby indirectly acquire NLSB, New Lenox, Illinois.

2. *Metropolitan Capital Bancorp, Inc.*, Chicago, Illinois; to become a bank holding company by acquiring 100 percent of the voting shares of Metropolitan Capital Bank (in organization), Chicago, Illinois.

**B. Federal Reserve Bank of St. Louis** (Randall C. Sumner, Vice President) 411 Locust Street, St. Louis, Missouri 63166-2034:

1. *ESB Bancorp, Inc.*, Elberfeld, Indiana; to become a bank holding company by acquiring 100 percent of the voting shares of The Elberfeld State Bank, Elberfeld, Indiana.

Board of Governors of the Federal Reserve System, March 9, 2004.

**Robert deV. Frierson,**

*Deputy Secretary of the Board.*

[FR Doc. 04-5701 Filed 3-11-04; 8:45 am]

BILLING CODE 6210-01-S

## DEPARTMENT OF HEALTH AND HUMAN SERVICES

### Food and Drug Administration

[FDA 225-04-8000]

#### Memorandum of Understanding Between the Food and Drug Administration and the Administration on Aging on Aging

**AGENCY:** Food and Drug Administration, HHS.

**ACTION:** Notice.

**SUMMARY:** The Food and Drug Administration (FDA) is providing notice of a memorandum of understanding (MOU) between FDA and the Administration on Aging to support education and information initiatives for older Hispanic-Americans.

**DATES:** The agreement became effective October 17, 2003.

**FOR FURTHER INFORMATION CONTACT:** Mary C. Hitch, Office of External Relations (HF-40), Food and Drug Administration, 5600 Fishers Lane, Rockville, MD 20857, 301-827-4406.

**SUPPLEMENTARY INFORMATION:** In accordance with 21 CFR 20.108(c), which states that all written agreements and MOU's between FDA and others shall be published in the **Federal Register**, the agency is publishing notice of this MOU.

Dated: March 3, 2004.

**Jeffrey Shuren,**

*Assistant Commissioner for Policy.*

BILLING CODE 4160-01-S

MEMORANDUM OF UNDERSTANDING  
BETWEEN  
THE FOOD AND DRUG ADMINISTRATION  
U.S. DEPARTMENT OF HEALTH AND HUMAN SERVICES  
AND  
THE ADMINISTRATION ON AGING  
U.S. DEPARTMENT OF HEALTH AND HUMAN SERVICES

I. Purpose and Scope

This memorandum of understanding sets up the terms of collaboration between the Food and Drug Administration (FDA) and the Administration on Aging (AoA) to support education and information initiatives for older Hispanic Americans (60 years and over). FDA and AoA are entering this agreement to address issues affecting older Hispanic Americans within the extent of each organization's jurisdictions. FDA and AoA agree to work together to promote the "One Department" theme, improve health and health education outreach through new and continuing Departmental and organizationally specific initiatives.

II. Background

Food and Drug Administration

FDA is one of the nation's oldest consumer protection agencies. FDA's mission is to promote and protect the public health by helping safe and effective products reach the market in a timely way, and monitoring products for continued safety after they are in use. FDA regulates everything from the most common food ingredients to complex medical and surgical devices, lifesaving drugs, and radiation-emitting consumer and medical products. To carry out its mission, FDA employs some 10,000 staff that work in locations around the country. The network of 167 field offices is the first point of contact for the public and regulated manufacturers. The employees in these offices focus on inspection, surveillance, laboratory work, and public and industry education.

Administration on Aging

AoA provides financial support to develop comprehensive and coordinated home and community-based care for older people and caregivers. AOA's mission is to promote the dignity and independence of older people, and to help society prepare for an aging population. Created in 1965 to carry out the Older Americans Act (OAA), AoA is a part of a federal, state, tribal and local partnership called the national Network on Aging. This network serves about 7 million older people and over 250,000 of their caregivers each year. The network consists of 56 State Agencies on Aging, 655 Area Agencies on Aging; 244 Tribal and Native organizations; two organizations that serve Native Hawaiians; 29,000 local service providers; and over 500,000 volunteers.

These organizations provide support and services to older individuals and their families in urban, suburban, and rural areas throughout the United States.

III. Substance of Agreement

FDA and AoA will work together to:

- Identify issues that affect older Hispanic Americans;
- Share perspectives and provide technical support on health care and educational needs of Older Hispanic Americans, and how policies affect older Americans.
- Cultivate and expand the partnerships with national Hispanic organizations, Hispanic electronic and print media, and other private organizations to support education and outreach to Hispanic and Latino communities.
- Develop and distribute culturally appropriate educational materials and caregivers tool kits on issues such as the safe use of medications and medication management, nutrition and healthy eating, drug interactions, adverse event reporting, antibiotic overuse, dietary supplements and health fraud.

IV. Names of Participating Parties and Liaisons:

Formal liaison is set up through appointing Agency Liaisons for FDA and AoA. The Liaisons will foster information exchange on the scope of the Agreement. Other roles of the Agency Liaisons may include working with interagency task groups to identify support and outreach opportunities.

Food and Drug Administration

Mary C. Hitch  
Senior Policy Analyst (Minority Issues and Tribal Consultation)  
Food and Drug Administration  
Office of External Relations  
5600 Fishers Lane, Room 16-70  
Rockville, Maryland 20857  
301-387-4406  
301-827-4396

## Administration on Aging

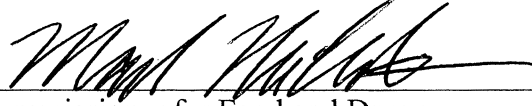
Marla Bush  
International Coordinator  
Administration on Aging  
1 Massachusetts Avenue, N.W.  
Washington, D.C. 20260  
202-357-3508  
202-357-3560

## V. Period of Agreement

This agreement becomes effective on acceptance by both parties. It may be adjusted by mutual written consent or terminated by either party on a 60-day advance written notice to the other party. If there is ever an exchange of funds or services, a formal Interagency Agreement will be executed.

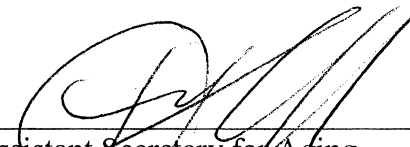
## VI. Approval

## Food and Drug Administration

  
\_\_\_\_\_  
Commissioner for Food and Drugs  
Food and Drug Administration  
Department of Health and Human Services

10/17/03  
Date

## Administration on Aging

  
\_\_\_\_\_  
Assistant Secretary for Aging  
Administration on Aging  
Department of Health and Human Services

10/17/03  
Date