

**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 its 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]

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## 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

**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**