

sharing their information with nonaffiliated parties, they must opt out (§§ 332.7(a)(2)(ii), 332.10(a)(2) and 332.10(c)).

Consumers also have the right at any time during their continued relationship with the bank to change or update their opt out status with the bank (§§ 332.7(f) and (g)).

These information collection requirements ensure bank compliance with applicable Federal law.

The most recently published (65 FR 8783) estimation of the number of the paperwork burden associated with this collection follows:

*Estimated Number of Respondents:* 5,764.

*Estimated Total Annual Responses:* 5,764.

*Estimated Time Per Response:* 43 hours (disclosure burden, includes initial notice).

*Estimated Burden Hours Per Response:* 2 Hours (reporting burden)

*Frequency of Response:* Annually.

*Estimated Total Annual Burden:* 259,380 hours.

Comments submitted in response to this notice will be summarized and included in the request for OMB approval. All comments will become a matter of public record. Comments are invited on:

(a) Whether the collection of information is necessary for the proper performance of the functions of the agency, including whether the information has practical utility;

(b) The accuracy of the agency's estimate of the burden of the collection of information;

(c) Ways to enhance the quality, utility, and clarity of the information to be collected;

(d) Ways to minimize the burden of the collection on respondents, including through the use of automated collection techniques or other forms of information technology; and

(e) Estimates of capital or startup costs and costs of operation, maintenance, and purchase of services to provide information.

Dated at Washington, DC this 24th day of December, 2002.

Federal Deposit Insurance Corporation.

**Robert E. Feldman,**

*Executive Secretary.*

[FR Doc. 02-33044 Filed 12-31-02; 8:45 am]

**BILLING CODE 6714-01-M**

## FEDERAL RESERVE SYSTEM

### Change in Bank Control Notices; Acquisition of Shares of Bank or Bank Holding Companies

The notificants listed below have applied under the Change in Bank Control Act (12 U.S.C. 1817(j)) and § 225.41 of the Board's Regulation Y (12 CFR 225.41) to acquire a bank or bank holding company. The factors that are considered in acting on the notices are set forth in paragraph 7 of the Act (12 U.S.C. 1817(j)(7)).

The notices are available for immediate inspection at the Federal Reserve Bank indicated. The notices also will be available for inspection at the office of the Board of Governors. Interested persons may express their views in writing to the Reserve Bank indicated for that notice or to the offices of the Board of Governors. Comments must be received not later than January 16, 2003.

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

1. *Russell W. Davis*, David M. Davis, both of Mount Vernon, Illinois, James K. Davis, Salem, Illinois, the David M. Davis Family Trust, James K. Davis Family Trust, and Lynne M. Mills Family Trust, all of Mount Vernon, Illinois; to retain 76.74 percent of Dix Bancshares, Inc., and thereby indirectly retain voting shares of First State Bank of Dix, both of Dix, Illinois.

In connection with this notice, David M. Davis, Mount Vernon, Illinois; to acquire direct and indirect control of 53.90 percent of Dix Bancshares, Inc., and for James K. Davis, Salem, Illinois, to acquire direct and indirect control of 44.10 percent of Dix Bancshares, Inc.

Board of Governors of the Federal Reserve System, December 26, 2002.

**Jennifer J. Johnson,**

*Secretary of the Board.*

[FR Doc. 02-33045 Filed 12-31-02; 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 January 27, 2003.

**A. Federal Reserve Bank of Atlanta** (Sue Costello, Vice President) 1000 Peachtree Street, N.E., Atlanta, Georgia 30309-4470:

1. *Buford Banking Group, Inc.*, Buford, Georgia; to become a bank holding company by acquiring 100 percent of the voting shares of Lanier Community Bank (in organization), Buford, Georgia.

2. *F.N.B. Corporation*, Naples, Florida; to acquire up to 20 percent of the voting shares of Sun Bancorp, Inc., and thereby indirectly acquire Sun Bank, both of Selinsgrove, Pennsylvania.

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

1. *Century Bancshares, Inc.*, Gainesville, Missouri; to acquire 24.8 percent of Ozarks Heritage Financial Group, Inc., Gainesville, Missouri, and thereby indirectly acquire Bank of Plato, Plato, Missouri.

2. *Ozarks Heritage Financial Group, Inc.*, Gainesville, Missouri; to become a bank holding company by acquiring 100 percent of Community First Financial Corporation, Plato, Missouri, and thereby indirectly acquire Community First Financial Corporation and its subsidiary, Bank of Plato, both of Plato, Missouri.

Board of Governors of the Federal Reserve System, December 26, 2002.

**Jennifer J. Johnson,**

*Secretary of the Board.*

[FR Doc. 02-33046 Filed 12-31-02; 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 January 28, 2003.

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

1. *Century Bancshares, Inc.*, Gainesville, Missouri; to acquire 24.8 percent of Ozarks Heritage Financial Group, Inc., Gainesville, Missouri, and thereby indirectly acquire Community First Financial Corporation and its subsidiary, Bank of Plato, both of Plato, Missouri.

2. *Ozarks Heritage Financial Group, Inc.*, Gainesville, Missouri; to become a bank holding company by acquiring 100 percent of Community First Financial Corporation, Plato, Missouri, and thereby indirectly acquire Bank of Plato, Plato, Missouri.

Board of Governors of the Federal Reserve System, December 27, 2002.

**Jennifer J. Johnson,**

*Secretary of the Board.*

[FR Doc. 02-33140 Filed 12-31-02; 8:45 am]

**BILLING CODE 6210-01-S**

## FEDERAL RESERVE SYSTEM

### Federal Open Market Committee; Domestic Policy Directive of November 6, 2002

In accordance with § 271.25 of its rules regarding availability of information (12 CFR part 271), there is set forth below the domestic policy directive issued by the Federal Open Market Committee at its meeting held on November 6, 2002.<sup>1</sup>

The Federal Open Market Committee seeks monetary and financial conditions that will foster price stability and promote sustainable growth in output. To further its long-run objectives, the Committee in the immediate future seeks conditions in reserve markets consistent with reducing the federal funds rate to an average of around 1¼ percent.

By order of the Federal Open Market Committee, December 23, 2002.

**Vincent R. Reinhart,**

*Secretary, Federal Open Market Committee.*

[FR Doc. 02-33141 Filed 12-31-02; 8:45 am]

**BILLING CODE 6210-01-S**

## DEPARTMENT OF HEALTH AND HUMAN SERVICES

### Public Meeting of the President's Council on Bioethics on January 16-17, 2003

**AGENCY:** The President's Council on Bioethics, HHS.

**ACTION:** Notice.

**SUMMARY:** The President's Council on Bioethics will hold its ninth meeting, at which it will discuss, among other things the ethics of organ procurement

<sup>1</sup> Copies of the Minutes of the Federal Open Market Committee meeting on November 6, 2002, which includes the domestic policy directive issued at the meeting, are available upon request to the Board of Governors of the Federal Reserve System, Washington, D.C. 20551. The minutes are published in the Federal Reserve Bulletin and in the Board's annual report.

and the role of the U.S. Food and Drug Administration (FDA) in public policy related to biotechnology. Subjects discussed at past Council meetings include: human cloning; embryonic stem cell research; the patentability of human organisms; extratherapeutic powers to enhance or improve human mood, memory, and muscles; research to extend the human lifespan; current and projected uses of preimplantation genetic diagnosis and screening (PGD); new techniques for choosing the sex of children; prospects for inheritable genetic modification (IGM); international models of biotech regulation; and the use of stimulants and related drugs to affect the behavior of children.

**DATES:** The meeting will take place Thursday, January 16, 2003, from 9 a.m. to 5:15 p.m. ET; and Friday, January 17, 2003, from 8:30 a.m. to 12:30 p.m. ET.

**ADDRESSES:** Grand Hyatt Washington at Washington Center, 1000 H Street, NW, Washington, DC 20001.

**Public Comments:** The meeting agenda will be posted at <http://www.bioethics.gov>. Members of the public may submit written statements for the Council's records. Please submit statements to Ms. Diane Gianelli, Director of Communications (tel. 202/296-4669 or e-mail [info@bioethics.gov](mailto:info@bioethics.gov)). The public may also express comments during the time set aside for this purpose, beginning at 11 a.m. ET, on Friday, January 17, 2003. Comments will be limited to no more than five minutes per speaker or organization. Please give advance notice of such statements to Ms. Gianelli at the phone number given above, and be sure to include name, affiliation, and a brief description of the topic or nature of the statement.

**FOR FURTHER INFORMATION CONTACT:** Diane Gianelli, 202/296-4669, or visit <http://www.bioethics.gov>.

Dated: December 23, 2002.

**Dean Clancy,**

*Executive Director, The President's Council on Bioethics.*

[FR Doc. 02-33116 Filed 12-31-02; 8:45 am]

**BILLING CODE 4161-90-P**

## DEPARTMENT OF HEALTH AND HUMAN SERVICES

### Office of the Secretary; Findings of Scientific Misconduct

**AGENCY:** Office of the Secretary, HHS.

**ACTION:** Notice.

**SUMMARY:** Notice is hereby given that the Office of Research Integrity (ORI)