CELEBRATING THE 100TH ANNIVERSARY OF THE GRAND OLE OPRY

Mrs. BLACKBURN. Mr. President, 100 years ago this November, the world of American music changed forever. Nashville's Grand Ole Opry hit the airwaves for the very first time. Today, fans across the country know it as country music's most famous stage.

It began as a small radio show at the National Life and Accident Insurance Company right in downtown Nashville. In those early days, the Opry showcased the dance tunes and ballads that were being performed by a new generation of musicians in Tennessee and across the South. Drawing on America's folk tradition, these artists were pioneering an entirely new genre—country music. Soon crowds were showing up at the company's radio station. And after moving between different venues in Nashville, they settled down. The Opry called the Ryman Auditorium its home. That was in 1943.

At the Ryman, some of the music tradition's biggest stars made their Opry debut: Hank Williams, Patsy Cline, Johnny Cash, Elvis Presley, Dolly Parton, and the list goes on and on.

Since moving to its current home at the Grand Ole Opry House in 1974, the Opry has welcomed generation after generation of new stars who have stepped into its famous wooden circle and added another chapter to country music's incredible, amazing history. Along the way, the Opry has become the longest running radio show in U.S. history, reaching millions of listeners in America and across the world with its weekly broadcast.

To honor this extraordinary and historic institution, I am asking for unanimous consent to pass my resolution that congratulates the Opry on 100 years of incredible music, legendary performances, and musical heritage. Here is to 100 more.

Mr. President, I ask unanimous consent the Senate proceed to the consideration of S. Res. 207, which is at the desk.

The PRESIDING OFFICER. The clerk will report the resolution by title.

The bill clerk read as follows:

A resolution (S. Res. 207) celebrating the 100th anniversary of the Grand Ole Opry.

There being no objection, the Senate proceeded to consider the resolution.

Mrs. BLACKBURN. I ask unanimous consent the resolution be agreed to, the preamble be agreed to, and that the motions to reconsider be considered made and laid upon the table with no intervening action or debate.

The PRESIDING OFFICER. Without objection, it is so ordered.

The resolution (S. Res. 207) was agreed to.

The preamble was agreed to.

(The resolution, with its preamble, is printed in today's RECORD under ''Submitted Resolutions.'')

PROVIDING FOR CONGRESSIONAL DISAPPROVAL UNDER CHAPTER 8 OF TITLE 5, UNITED STATES CODE, OF THE RULE SUBMITTED BY THE OFFICE OF THE COMPTROLLER OF THE CURRENCY OF THE DEPARTMENT OF THE TREASURY RELATING TO THE REVIEW OF APPLICATIONS UNDER THE BANK MERGER ACT

Mrs. BLACKBURN. I yield the floor. I suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The bill clerk proceeded to call the roll.

Mr. MORAN. Mr. President, I ask unanimous consent that the order for the quorum call be rescinded.

The PRESIDING OFFICER. Without objection, it is so ordered.

NOMINATION OF MICHELLE BOWMAN

Mr. MORAN. Mr. President, this week, the Senate Banking Committee—the Senate Committee on Banking, Housing, and Urban Affairs—advanced the nomination of Michelle ''Miki'' Bowman to be the Vice Chair for Supervision at the Federal Reserve. Miki Bowman is my constituent. She is a Kansan, a native of Morris County. Miki has deep roots in rural America.

After graduating from the University of Kansas, followed by Washburn University's Law School, she came to Washington, DC, working across Capitol Hill and the executive branch. Like many good Kansans, Miki eventually found her way back home, and she became the vice president at Farmers and Drovers Bank, a community bank in Council Grove, KS. That occurred in 2010. In 2017, Miki became the Kansas State bank commissioner, where she was responsible for overseeing hundreds of State-chartered banks, trust companies, money transmitters, and other nondepository entities.

When President Trump chose Miki to serve as the community bank representative on the Federal Reserve Board of Governors, it was clear she was a great choice, the right choice to give small lenders and rural communities a voice at the Fed. Not only did Miki exceed the qualifications for the position set by law, but her time living and working in rural Kansas helped guide her decision making.

With immense experience working in and supervising community banks, I am confident Miki will continue to be a champion for those community banks but really, more importantly, for those those community banks serve, the people of States like mine and the Presiding Officer's. She will serve those people and those communities well.

The Vice Chair for Supervision plays the critical role of overseeing the regulatory environment and the supervision of many of our Nation's financial institutions, large and small. This Vice Chair position will be responsible for both rightsizing regulations for smaller lenders and finalizing the Basel III Endgame.

Not only do I trust Miki's professional experience, but I have come to know her as an independent, forthright, intelligent, quality individual with a demonstrated record of service to her State and Nation. Miki will make an excellent Federal Reserve Vice Chair for Supervision. I look forward to voting to confirm her nomination here in the full Senate, and I urge my colleagues to support her confirmation.

I yield the floor.

The PRESIDING OFFICER (Mr. MORENO). The Senator from Louisiana.

S.J. RES. 13

Mr. KENNEDY. Mr. President, as I have said before—and I want to make this really clear—I don't hate anyone. I don't. I look for grace wherever I can find it, and when I say my prayers, one of the things I ask my Maker for is, ''Please, God, don't let me hate,'' because sometimes it is hard here in Washington.

You know, there have been many a morning when I have gotten up in my overpriced Capitol Hill apartment, and I am walking over here to the Capitol, and I give myself a pep talk. I talk to myself. I say: Kennedy, today you are going to follow Jesus.

And by 10 o'clock, I still want to follow Jesus, but I also want to slap the hell out of somebody.

So it is important that we remind ourselves: Don't hate.

And I don't hate anyone. And that includes President Biden. But President Biden and his people had the remarkable ability to take something that wasn't broken and try to fix it. They would take something that wasn't broken in government and take it apart, loosen a few screws, and then it would be broken.

In a few minutes, I am going to ask the Senate to vote to try to repair some damage that President Biden's folks did in that regard. It has to do with banks.

As you know, the Office of the Comptroller of the Currency—I will call it the OCC, so you will know what I am talking about. The OCC regulates our banks, and that includes big banks but also small banks. We have got more small banks in America than we have big banks.

In fact, our smaller banks throughout this wonderful country make most of the loans to ordinary people. At a lot of the big banks, now, if you are just an average small businesswoman or businessman and you need a loan, you go to the larger banks, and they won't even see you. You have to go to a small bank to get that loan.

Small banks merge all the time. You have probably seen it in your local communities. Why do small banks merge a lot? Well, one of the reasons is they can provide better services to their customers.

Another reason that small banks tend to merge a lot is because maybe they want to move into a new geographical area, and they can't do it alone. So they will merge with another bank in that area.

A third reason that small banks merge a lot is because they think, when they discuss their merger, that together they will be stronger and more profitable, and therefore, can make more loans.

But another reason is to try to comply with Federal regulations. I mean, our Federal regulations with respect to a bank will take your breath away. There are a bunch of them, and it costs so much to comply with rules and regulations by the Federal Government.

Our rules and regulations now cost the American businessperson about $2 trillion a year. And I am not saying all of those are banking regulations or not, but the cost of those regulations gets passed on to consumers, and that is why, in part, products and services have increased in price.

But there are so many Federal rules and regulations that a small bank will often say: You know, I can't comply with all of this loan. I have got to get help. And we have got to spread the costs.

So that bank will merge with another bank and have more people in it, and it will be cheaper through economies of scale, which I know, Mr. President, you understand because you are a very successful businessperson. But they can spread the cost through economies of scale.

So small banks merge all the time. Now we recognize that. The Office of the Comptroller of the Currency, OCC, back in 1995, saw this coming. And the OCC, at that time, said: We want to devise a way for small banks to be able to merge fairly easily, but, at the same time, we at the OCC want to be able to make sure that what they are doing in this merger is not a risk to the consumer.

So the OCC, in 1995, issued what is called the Bank Merger Guidelines of 1995. Their rule for the merger of small banks was pretty simple. The OCC devised this short questionnaire where, if you were two small banks and you wanted to merge, you had to answer yes or no to 14 separate questions—very simple, very straightforward. To 14 questions, you answered yes or no.

And then the OCC—the folks at OCC—could look at your answers and see if they thought there was any risk to consumers. And the OCC also adopted a rule that said: Look, if we don't give you an answer within 15 days, because we are busy—the OCC said—your merger is automatically approved.

Short, sweet, very effective. We haven't had problems with our small banks, and none of these mergers—hundreds have taken place since 1995, which have actually made the financial system in America stronger and created virtually no risk.

Well, President Biden's people at the OCC decided that it wasn't broken; so they were going to fix it. Again, I don't hate anybody, but you have got to call it like you see it.

I think the folks at President Biden's OCC got up one day and thought there was an award for being stupid. They took this very simple and effective rule and procedure, and they turned it on its head. What they did was tier-one-level moronic.

Here is what they did. They threw out the old rule. They said: We are going to have a new rule, and the new rule is instead of these—this was in 2013—instead of these 14 simple yes-or-no questions, we are going to make all of these small banks submit so much paperwork to us that you could stack that paperwork right here and stand on it and practically paint the ceiling.

They threw out the 14 simple yes-or-no questions. They said that now these small banks—these are small banks, now, community banks—have to submit reams and reams of evidence: We, at the OCC, will start making a decision based on 19 criteria. The banks will have to prove that they complied with 13 of what the OCC call positive indicators, and the banks will have to show that they do not align with six of what the OCC started calling negative indicators.

The procedure, not only did it require reams of evidence, but just trying to read their rule that they put out, it was written in Sanskrit. You would have to hire a bucketload of lawyers to be able to just understand the rule.

Then President Biden's people said: Not only that, we are going to throw out this 15-day rule that, if you don't hear from us within 15 days, your merger is automatically approved.

Well, it threw the merger process for small banks that was working beautifully into total disarray. It just made the whole process more expensive, less efficient, and more expensive for consumers because the costs are passed on.

So in a few minutes, I am going to ask the Senate to reject President Biden's cumbersome rule. I am not going to suggest that we not regulate small bank mergers. I am going to suggest that we go back to the procedure that we were using since 1995, which worked, and that we go back and adopt that procedure. That doesn't mean that the OCC can't revisit it at some point.

But let me just be blunt. What President Biden's OCC people did was put together a plan—a new rule—that looks like it was put together by a heroin addict with a socket wrench. I mean, it is the most convoluted thing you have ever seen.

If we vote yes today—and I hope we do—then we will reject this rule and go back to doing it the old way.

BUDGET RECONCILIATION

Mr. President, since I have a few minutes, I am going to move to another topic, reconciliation, which you are very familiar with. Thank you for all of your contributions to it, by the way, as we put together the bill.

The American people may be a little confused about what ''reconciliation'' means. As you know, a reconciliation bill is just a budget bill. That is all it is. It deals with spending of taxpayer money.

And why is it important?

Well, first it is going to be important to try to lower the prices that are gutting the American people like a fish. Inflation—President Biden's inflation—was simply pernicious. I don't know of another word for it.

It got to the point—I don't know about in your State, but in my State, you know, people shouldn't have to sell blood plasma to be able to go to the grocery store. They shouldn't. And make no mistake—we all know this—those high prices were man-made. Again, no disrespect, but that man's name was Joe Biden, and that is true.

The first goal of our reconciliation bill is to try to help get those prices down. How are we going to do that? No. 1, we are going to reduce government spending.

Why does that matter? Well, how did we get the inflation? We got the inflation because President Biden's favorite form of spending was more. I said many times if the White House during President Biden's term had discovered life on Mars, they would have sent it money immediately. And it was all this money that they injected into the economy, trillions of dollars, Inflation Reduction Act and the America Rescue Plan. They spent all this money. We had all of this money that came into the economy chasing too few goods, created demand, supply constant, and we had inflation.

So we are going to try to get those prices down—we, meaning this Congress—by reducing the government spending, which will reduce the stimulus to the economy, which, if we do it right, ought to lower interest rates. That is step 1 that we are going to try to achieve in reconciliation.

The second part of reconciliation, we are going to continue to try to reduce the rules and regulations. All of these rules and regulations have a price.

And when you are adding $2 trillion in costs that fall on the backs of businesswomen and businessmen, to stay in business they have got to pass the costs of all those rules and regulations on to the consumer.

So if we can get rid of some of these rules and regulations, like we are going to continue to do in a few minutes when we vote on a rule to get rid of the Biden rule I was just talking about, if we can reduce those rules and regulations, goods and services will cost less.

The third thing we are going to try to do in reconciliation or our ''budget bill,'' if you prefer that term, is redesign the Tax Code so that it looks like somebody designed it on purpose.

Since 1990, average GDP growth in America has been 2 percent a year. Now, that is just not acceptable. When we hit 2.5 percent now of GDP growth, we are so happy we want to go have a toga party. Two and a half percent is not acceptable.

We have got to start growing again at a normal rate. What used to be normal for America was 3 percent. Now, how are we going to do that? We are going to do that by encouraging businesswomen and businessmen to invest in their businesses and grow their businesses and hire more people.

And the byproduct of that is that wages will go up, and that way people will be making more money so they will be able to afford this inflation that President Biden left us with.

So the first goal of reconciliation is to try to reduce these prices, to try to kill inflation dead, but there is a second equally, some would say more, important reason, as the Presiding Officer well knows. In 2017, this Congress, during President Trump's first term, passed the 2017 Tax Cuts and Jobs Act. We cut taxes by $4.3 trillion. And, boy, did it work.

The economy took off like a SpaceX rocket ship. Within a year, median household income in America had gone up $4,400, and people at the lower end of the wage scale enjoyed more tax benefits and more money in their pocket than people at the other end.

That is why I have to laugh when my Democratic colleagues say: Well, you know, this was a tax cut for the rich. No, all you have to do is look at the data. Unless you do your research on Twitter, you know that it helped people at the lower end of the wage scale more than those at the upper end. That is the good news.

The bad news is that those tax cuts expire at the end of this year. So we are going to try to extend them and make them permanent in our reconciliation bill. And if we don't, if we don't, then we are going to have a $4.3 trillion tax increase on the American people—$4.3 trillion.

I want the Presiding Officer to think about that when some of our colleagues try to throw up roadblocks to the reconciliation bill. In effect, what they are saying is, they want to raise taxes on the American people by $4.3 trillion. That is the most important thing we want to do in our reconciliation bill. It is not the only important thing, as I mentioned, but it is clearly the most important fact.

If we raise taxes right now, $4.3 trillion on the American people, this economy will begin a journey to the center of the Earth. We cannot let it happen.

Now, I don't want to minimize the importance of the role that reconciliation will play in lowering prices and lowering inflation. That is important. But worse than inflation is depression, and if we don't extend these tax cuts and make them permanent, we are going to be in a depression. And that is really what the reconciliation bill is all about.

I thank the Presiding Officer for his time, I will end like I began. I am not saying everything President Biden and his people did was wrong, but on this rule that they promulgated to hurt small banks, it was just disastrous, and we are going to try to fix it today. And my colleagues will vote with me on this.

We will return some sanity to the merger rules for small banking.

I yield the floor.

The PRESIDING OFFICER. The Senator from Massachusetts.

Ms. WARREN. Mr. President, I rise today to urge my colleagues to vote no on S.J. Res. 13. President Trump promised that he would lower costs for American families on day one. He promised to cap interest rates on credit cards at 10 percent, and so what is it that the Senate is prioritizing today? Making it easier for banks to merge, raising the cost of credit for small businesses and households, and eroding banking services in local communities.

This resolution would undo commonsense provisions and improvements to the Office of the Comptroller of the Currency bank merger review framework after decades of that office rubberstamping deals that have reduced competition in the banking sector and put community banks all across this country out of business.

Now, we have witnessed small banks just vanishing from our local communities over the past several decades. These are the banks that are deeply rooted in our neighborhoods, that do the painstaking local lending that many small businesses rely on.

Regulators' long record of rubberstamping bank mergers has resulted in scores of branch closures, leaving consumers with fewer choices when it comes to whom to trust with their money.

Between 2006 and 2021, the Federal Reserve approved more than 3,500 consecutive mergers without denying a single one—not even one single no. With the regulators completely asleep at the switch since 1990, the number of banks in the United States has declined from more than 18,000 to fewer than 5,000.

The biggest banks have been the beneficiaries of this consolidation because they have grown even bigger. In the mid-1990s, the 20 biggest banks in this country held a total of 15 percent of all bank assets—the 20 biggest had 15 percent of all the assets.

Today, the top 20 hold more than 65 percent of all bank assets, and the concentration at the very top is even more extreme. The biggest four banks alone hold more assets than the next 75 banks combined.

This problem can be life or death for small businesses that can't get ahold of anyone at a big bank who understands the local economy or the nuances of their business or their credit needs.

At a big bank, you get a 1–800 number and a cookie-cutter product developed in some far-off headquarters. The problem is even more dire in low-income neighborhoods where research shows that predatory lenders and check cashers proliferate as bank consolidation increases.

Concentrating power into a few financial giants and money centers reduces competition, and it results in Americans paying higher prices for their banking services. That means higher credit card interest rates, higher fees, higher auto loan payments, and unaffordable mortgages. And when these banks become too big to fail, the entire economy feels the pain when those banks' risk-taking blows up, and taxpayers are the ones who have to foot the bill when Wall Street comes in here demanding bailouts.

In recent years, regulators started to wake up to the fact that a highly consolidated banking sector is bad for consumers and bad for our economy. Bank supervisors and antitrust enforcers have been taking a careful look at the rules that guide how mergers are scrutinized, and they finally—finally—began to apply the law, as written by Congress, and they retired the rubberstamp.

In 2024, the OCC, which oversees most of the very largest banks, finalized improvements to the bank merger framework, creating a more comprehensive process and a more transparent process. First, the new rules will end the practice that allows certain mergers to be automatically approved just 15 days after the closing of the public comment period.

This resolution would reinstitute automatic approval just as Elon Musk's, his DOGE, guts the very staff that are reviewing these bank merger applications. It is a dangerous combination to actually say: We are going to do these automatic approvals, give them a really short period of time, and then cut the number of people who are there in the regulatory Agencies to be able to review the mergers.

Second, the updated rules also ensure that all applicants provide regulators with the information they need to weed out harmful transactions and to ensure that the OCC is more transparent about how it weighs certain factors when making a determination for whether to approve or deny a merger, and all that would go away.

The OCC's final rule is a commonsense step to revitalize the bank merger framework after decades of lax review. Passing this resolution would turn back the clock, raise costs for Americans at a time when they can least afford it, and choke off credit even more for the small businesses that need it most.

I urge my colleagues to vote no on S.J. Res. 13. It is bad for consumers, bad for small businesses, and, ultimately, that means it is bad for our economy.

I yield the floor.

I suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The senior assistant executive clerk proceeded to call the roll.

Ms. WARREN. Mr. President, I ask unanimous consent that the order for the quorum call be rescinded.

The PRESIDING OFFICER. Without objection, it is so ordered.

Under the previous order, all time is expired.

The clerk will read the title of the joint resolution for the third time.

The joint resolution was ordered to be engrossed for a third reading and was read the third time.

VOTE ON S.J. RES. 13

The PRESIDING OFFICER. The joint resolution having been read the third time, the question is, Shall the joint resolution pass?

Ms. BALDWIN. I ask for the yeas and nays.

The PRESIDING OFFICER. Is there a sufficient second?

There appears to be a sufficient second.

The clerk will call the roll.

The bill clerk called the roll.

Mr. BARRASSO. The following Senator is necessarily absent: The Senator from Arkansas (Mr. COTTON).

The result was announced—yeas 52, nays 47, as follows:

[Rollcall Vote No. 237 Leg.]

YEAS—52

Banks	Grassley	Mullin
Barrasso	Hagerty	Murkowski
Blackburn	Hawley	Paul
Boozman	Hoeven	Ricketts
Britt	Husted	Risch
Budd	Hyde-Smith	Rounds
Capito	Johnson	Schmitt
Cassidy	Justice	Scott (FL)
Collins	Kennedy	Scott (SC)
Cornyn	Lankford	Sheehy
Cramer	Lee	Sullivan
Crapo	Lummis	Thune
Cruz	Marshall	Tillis
Curtis	McConnell	Tuberville
Daines	McCormick	Wicker
Ernst	Moody	Young
Fischer	Moran	
Graham	Moreno	

NAYS—47

Alsobrooks	Hickenlooper	Rosen
Baldwin	Hirono	Sanders
Bennet	Kaine	Schatz
Blumenthal	Kelly	Schiff
Blunt Rochester	Kim	Schumer
Booker	King	Shaheen
Cantwell	Klobuchar	Slotkin
Coons	Luján	Smith
Cortez Masto	Markey	Van Hollen
Duckworth	Merkley	Warner
Durbin	Murphy	Warnock
Fetterman	Murray	Warren
Gallego	Ossoff	Welch
Gillibrand	Padilla	Whitehouse
Hassan	Peters	Wyden
Heinrich	Reed	

NOT VOTING—1

Cotton

The joint resolution (S.J. Res. 13) was passed, as follows:

S.J. RES. 13

Resolved by the Senate and House of Representatives of the United States of America in Congress assembled, That Congress disapproves the rule submitted by the Office of the Comptroller of the Currency of the Department of the Treasury relating to ''Business Combinations Under the Bank Merger Act'' (89 Fed. Reg. 78207 (September 25, 2024)), and such rule shall have no force or effect.

The PRESIDING OFFICER (Mr. JUSTICE). The Senator from Kansas.

MORNING BUSINESS

Mr. MORAN. Mr. President, I ask unanimous consent that the Senate be in a period of morning business, with Senators permitted to speak therein for up to 10 minutes each.

The PRESIDING OFFICER. Without objection, it is so ordered.

The Senator from Rhode Island.

ADDITIONAL STATEMENTS

RECOGNIZING UTAH'S APPOINTEES TO SERVICE ACADEMIES

• Mr. LEE. Mr. President, it is my distinct pleasure to recognize 21 exemplary men and women who are among the best and brightest that Utah has to offer. These individuals have answered the call to service by applying and receiving appointments to the U.S. Air Force Academy, the U.S. Merchant Marine Academy, the U.S. Military Academy, and the U.S. Naval Academy.

As a Member of Congress, it is my privilege under title 10 of the U.S. Code to nominate young men and women to these iconic service academies. However, receiving a congressional nomination does not guarantee acceptance. To be admitted, each applicant must meet—on his or her own merits—the academies' rigorous standards.

I am happy to report that each individual has done this and more. They have demonstrated their impressive mental and physical aptitude, which are essential in meeting the standard of excellence upon which our service academies are built. Perhaps more importantly, they have shown their high moral character and capacity for leadership, courage, honesty, prudence, and self-discipline. They maintain a steadfast commitment to stand up for our country.

I can say without hesitation or exaggeration that you would be hard-pressed to find a more accomplished, talented, patriotic group of citizens than these young Americans. They will be a credit to our Nation as they begin their training in Colorado Springs, Kings Point, West Point, and Annapolis. I look forward to seeing what they do in their academic years and beyond.

It is one of my greatest honors to recognize and congratulate these fine Utahns in the U.S. Senate:

Wilford William Beck, from Highland, Utah, will join his brother at the U.S. Naval Academy as a midshipman. He maintained a 4.0 GPA at Lone Peak High School while taking challenging classes. Wil lettered in cross country and tennis, where he also served as captain and helped lead his team to a state championship. He participated in the Chinese Club and provided community service with his church youth group and at the VA hospital. He participated in multiple medical mission trips to Honduras to provide assistance to those in need.

Kohler C. Beckstrand has accepted an appointment to the U.S. Military Academy at West Point. A student of Davis High School, Kohler challenged himself in both academics, where he took a high number of AP classes, and athletics, where he ran cross country and track. He was a member of the National Honor Society and the Health Organization Students of America (HOSA). He plays trumpet and earned superior ratings in the Solo and Ensemble festival. Kohler is active in his community serving neighbors and leading food drives.

Asher Randall Bowcutt after graduating from Copper Hills High School will enter the U.S. Military Academy at West Point. He served as captain of both the football team, where he earned Academic All-State Honors, and the track and field team, where he holds school records in the shot put and discus, all while maintaining a 4.0 GPA. Asher enjoys snowboarding, chess, drawing, and working as a welder with Hardwick Machinery. He will follow his grandfather, aunts, and uncles into Army service.

Dawson Lee Douglas accepted an appointment to the U.S. Naval Academy. From Sandy, Utah, he will graduate from Alta High School where he took a high number of AP classes and was awarded AP Scholar with Distinction. He stays active in sports and volunteers in his neighborhood and community, where his church youth group annually puts flags on the graves of our veterans. He routinely challenges himself academically and physically and is looking forward to the challenges of the academy.

Lucas McCoy Fassio will be attending the U.S. Air Force Academy after graduating from Park City High School. He stayed busy in school taking a high number of AP classes while at the same time competing for the cross-country ski team, where he has qualified for both the U.S. Junior and Senior National Cross-Country Championships. He served as captain of the Park City Ski and Snowboard Club, a member of the Park City Ski and Snowboard Leadership Athlete Council, and as an officer in the Aviation Club.

Bradley Joseph Floyd, will be joining the cadets of the U.S. Military Academy at West Point following his graduation from Syracuse High School. Bradley has proven himself a leader and someone who can inspire others as the president of the band, captain of the track team, and president of his church youth group. He plays the trombone and has received superior ratings in Solo and Ensemble and Jazz and Wind festivals. Bradley said his father is his inspiration and he will be following his father into the Army.

Aadi Garg graduated from Providence Hall Charter School and has been attending the University of Utah. He has now accepted an appointment to the U.S. Naval Academy. He prepared himself by participating in Navy JROTC where he served as the platoon leader and was on the academic, orienteering, and PT teams. He played tennis and ran on the cross-country and track and field teams. He earned Academic All-State awards and was named student of the year. He served his community with the National Honor Society and the Red Cross.

Zoe Lee Hein, from West Jordan, has accepted an appointment to the U.S. Military Academy at West Point. She is serving as Senior Class President of Copper Hills High School and is captain of the track and field team where she holds several school records in the long jump, 100M, 200m, and relays. She is an AAU All American. She maintains a 4.0 with a rigorous academic schedule and is a member of the National Honor Society. She descends from a long line of military service members and will be the first female in her family to serve.

Malcolm Johnson accepted an appointment to the U.S. Naval Academy. A graduate last year of Herriman High School, Malcolm has spent this year at the Naval Academy Preparatory School. In high school, Malcolm was captain of the basketball team, was awarded the school's Male Athlete of the Year, and earned Academic All-State Honors. He worked in his community serving in food kitchens and gathering supplies for those in need. He is known for his natural leadership abilities and unwavering work ethic.