

Surface Transportation Board
Office of the Chief Counsel
395 E Street SW
Washington, DC 20423

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ENTERED
Office of Chief Counsel
November 13, 2025
Part of
Public Record

Re: Proposed UP-NS Merger, Docket No. FD 36873

Dear Surface Transportation Board:

My name is Nancy Nabors and I am a veteran and small business owner in San Antonio, Texas. Recently two of the largest railroads in the United States, Union Pacific and Norfolk Southern, announced their intent to merge. Businesses like mine depend on reliable rail service to ship supplies we need to help our customers.

As a small business owner for nearly 20 years. I've seen the effect large consolidations can have on small business operations. Poorly executed rail mergers slow service and cause congestion, disrupting the supply chain and our ability to get products to customers – and it's the mom-and-pop stores who are impacted the most.

If the merger is approved, Union Pacific and Norfolk Southern would form a near duopoly. This would be detrimental to competition. I've consistently seen how less competition in rail service leads to higher costs across the board. Unfortunately, when businesses can't absorb these costs, they eventually get passed down to consumers who are forced to pay more for the essential goods and products they need.

Competition drives long-term viability and lower costs. The success of businesses, employees and customers across Texas depend on a strong rail system. When Union Pacific and Norfolk Southern officially file, I hope that the Surface Transportation Board considers the impact on local businesses and ensures the tenets of the merger meet the standards for enhancing competition and safety. Thank you for your consideration.

Sincerely,

Nancy Nabors

Cc: Parties of Record, Small Business Administration, and
United States Department of Justice