

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

310406

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

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

Dear Office of Chief Counsel,

As someone who has spent years helping aspiring entrepreneurs turn bold ideas into thriving businesses, I've seen firsthand how critical access to affordable goods and reliable transportation is to success.

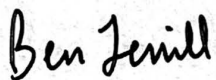
Freight rail isn't just part of our supply chain, it's a vital link that supports local jobs, small business growth, and the pursuit of the American Dream.

Recently, Union Pacific and Norfolk Southern, two of the country's largest freight rail companies, announced a potential merger. While collaboration in business can lead to innovation, unchecked consolidation in any industry often results in reduced competition, higher costs, and degraded service. This doesn't just hurt big corporations; it threatens the livelihoods of small business owners and everyday families who already operate on thin margins.

When shipping costs go up, the price of raw materials, products, and everyday essentials go up with them. For entrepreneurs trying to get a business off the ground, or families stretching every dollar, these increases can mean the difference between moving forward or falling behind.

As the Surface Transportation Board reviews this merger, I urge you to ensure it does not come at the expense of fair competition, economic opportunity, or community resilience. This is about more than railroads, it's about protecting one of the systems that fuels dreams, supports local economies, and keeps America moving forward. Please stand with the small business owners, future entrepreneurs, and hardworking Americans who rely on a competitive and accessible freight rail system. The American Dream depends on it.

Sincerely,



Ben Terrill

Cc: Parties of Record
Governor of Missouri
Members of the Missouri Congressional Delegation