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Public Record

To whom it may concern:

I write to express my serious concerns and reservations about the proposed merger between Union Pacific and Norfolk Southern.

My concerns include:

-I work in social services and see that average Americans are really struggling as it is to obtain everyday needs. Evictions in my area are at all time highs and food costs are high. This merger will threaten to only make this problem worse.

-UP's claims to pay for this merger through 13% volume growth when UP's last mega-merger resulted in a reduction in their volumes but an increase in their price per unit and record profits.

-For many shippers and for many origination and destination pairs, there will be no BNSF-CSX option because they are currently served only by UP or NS at origin or destination who have no incentive or obligation to facilitate alternative routes, creating a new generation of captive shippers. This will directly impact me, as a consumer, in that I WILL pay more due to no competition.

-UP's refusal to acknowledge any harms despite pursuing the biggest rail consolidation ever, and failure to offer fixes, much less measures to enhance competition which are required under the STB's merger rules.

I am committed to actively engaging in the STB review process to prevent the harmful consequences of further consolidation in the rail industry and to champion a more competitive, rail-to-rail freight system that drives growth for American businesses and families. Thank you for your time.

Moriah Garcia, MSW
Fort Worth resident
The Women's Center of Tarrant County social work team member

CC: All Parties of Record