

B&OR

## Brockville & Ottawa Railway

### Treasury & Loans

*Historical start: Ottawa (1853)*

*Always half-pay and cannot withhold dividends.  
Nationalised if trainless at the start of an OR,  
at the start of Phase 4 or 6,  
or (always) at the start of Phase 8.*

### Trains

*Maximum two (2) loans.  
Loans only to lay/upgrade track, pay interest  
or buy a train from Bank or Bank Pool.*

BQR

## Bay of Quinte Railway

### Treasury & Loans

*Historical start: Kingston (1879)*

*Always half-pay and cannot withhold dividends.  
Nationalised if trainless at the start of an OR,  
at the start of Phase 4 or 6,  
or (always) at the start of Phase 8.*

### Trains

*Maximum two (2) loans.  
Loans only to lay/upgrade track, pay interest  
or buy a train from Bank or Bank Pool.*

SS&CR

## Stanstead, Shefford & Chambly Railroad

### Treasury & Loans

*Historical start: Montreal / Granby (1853)*

*Always half-pay and cannot withhold dividends.  
Nationalised if trainless at the start of an OR,  
at the start of Phase 4 or 6,  
or (always) at the start of Phase 8.*

### Trains

*Maximum two (2) loans.  
Loans only to lay/upgrade track, pay interest  
or buy a train from Bank or Bank Pool.*