




 Credit Valley Railway	
<p><i>Treasury & Loans</i></p> <p> <i>Historical start: Barrie (1871)</i></p> <p><i>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.</i></p>	<p><i>Trains</i></p> <p><i>Maximum two (2) loans. Loans only to lay/upgrade track, pay interest or buy a train from Bank or Bank Pool.</i></p>

 Sherbrooke Eastern Townships & Kennebec Railway	
<p><i>Treasury & Loans</i></p> <p> <i>Historical start: Sherbrooke (1869)</i></p> <p><i>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.</i></p>	<p><i>Trains</i></p> <p><i>Maximum two (2) loans. Loans only to lay/upgrade track, pay interest or buy a train from Bank or Bank Pool.</i></p>

 Buffalo, Brantford & Goderich Railway	
<p><i>Treasury & Loans</i></p> <p> <i>Historical start: Berlin (1851)</i></p> <p><i>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.</i></p>	<p><i>Trains</i></p> <p><i>Maximum two (2) loans. Loans only to lay/upgrade track, pay interest or buy a train from Bank or Bank Pool.</i></p>