

Canadian Banks' Precautions with Timber Loans

A Statement by Sir Edmund Walker, President,
Canadian Bank of Commerce

IN REPLY to your letter, I would say that in determining the attitude of this Bank towards a customer undertaking lumber operations, the first matters taken into consideration are, of course, the capabilities and experience of the customer.

Our next step is to make sure, as far as possible, that the mill erected is not of a more costly character than is warranted by the life of the limits to be worked. This naturally involves our satisfying ourselves as thoroughly as possible as to the area and quantity of the various kinds of timber on the limit. The question of location, or the accessibility of both timber and mill to a shipping point, is also a matter of prime importance, and in this connection the driving facilities by land and water, and the general contour of the limits would come under consideration.

As a matter of course, the balance sheets of *all* borrowing customers are carefully examined and checked as far as possible, but in this respect no difference is made between a customer engaged in the lumbering business and any other.

It is perhaps needless to say that the Bank is thoroughly in accord with the work being done by the Canadian Forestry Association, and whenever the opportunity occurs stresses the importance of careful lumbering.

Uncle Sam's 25,000 Forest Fires

IN an article recently published in the "World's Work" an alarming picture of the waste going on in the United States lumber industry is presented by Theodore M. Knappen, a former resident of Vancouver, B. C., who says that the incomparable white pine whose supply once seemed limitless in New England and the Great Lake States is all but gone, he says, virtually eradicated within 70 years. Southern pine, 650 million feet strong, called upon 30 years ago to fill the growing gaps in the white pine forces, now nears exhaustion itself. Cypress fights a hopeless battle in the Southern swamps.

The once great hardwood forests of the States have been slashed right and left, and the time is at hand when Ontario and Quebec hardwood, none too plentiful, will be called on to supply American needs. Upon the Western yellow, pine and the redwoods, cedar, Douglas fir and spruce of the Pacific Coast, American and Canadian, devolves the task of making the last fight for the forest wealth of this continent—either the end of all timber or a winning fight that shall hold the fort till forestation or reforestation shall turn the tide.

Despite the 81,000,000 acres of eroded, fire-scarred useless desert which marks the path of the lumber hogs in the United States, and the 300,000,000 acres of scrubs where to the extinction of fire was not added, Knappen thinks he sees a ray of hope, and signs that this mad debauch is nearing an end, before it is too late. For from the very lumbermen who threatened to impeach Grover Cleveland for creating forest reserves, and who scoffed at conservation when Roosevelt barred the door to the last of the Federal forests, has come an outcry against the possibility of a resumption of the ancient policy of reckless use today, and forget tomorrow.

The Passing of Pine

From an Address by Dr. C. D. Howe

DURING the early eighties a remarkable wave of enthusiasm for forest conservation swept over Canada and the United States. It took the form of fire protection legislation, tree planting on arbor days, and the establishment of forest plantations. Among the leaders of the movement in Quebec were Sir Henri Joly de Lotbiniere and Mr. William Little, whose names public spirited people still revere. At this period there was much discussion of the approaching exhaustion of the timber supply. One writer lamented the fact that the pine logs in the drives would yield deal boards only two feet wide compared with the logs of previous years that would square from two to three feet. Mark the dimensions, those of you who have seen the log drives of recent years! A prominent lumberman predicted that the supply of pine in Quebec would not last more than 25 years. Over 60 million feet were cut in the Province in 1920, which shows there is still some pine left. Yet the lumberman was right. Using the standard of his time, his prediction came true. It apparently never occurred to him that it would ever be profitable to use trees less than two feet in diameter. He couldn't have imagined the use of small pine logs for laths and matches.

Courteous Fire Wardens

(A letter in the Victoria B. C. Colonist.)

I would like to say a word of appreciation for the forest fire wardens of this Island.

We know that too much care cannot be taken with fire, but when one's mistakes are courteously pointed out, the lesson seems to sink deeper in.

I have motored from Los Angeles to Qualicum Beach, and in all that journey have camped by the wayside and in the various camping grounds, and was always sure that I was particularly careful with fire.

A few weeks ago, however, I was just leaving my luncheon fire, when a fire warden drove by, and seeing that I had lit a fire, stopped and spoke to myself and my wife. He told me that I had broken the Island fire law, because I had not cleared the debris for three feet around the fire. I replied that perhaps that was so, but I had put the fire out with water.

He then took off a dilapidated felt hat and said, "here is the reason for the law," and fanned what I thought was a dead fire. In a few minutes there was a bright little blaze, and looking up, he said, "you can see that there is a reason for the regulations."

He told me then that I had rendered myself liable to prosecution, but if I had digested the practical lesson he had given me he felt that his object was achieved.

I have met forest service officials, both from our Federal service and the California state forests, but I have never had a lesson explained as politely as this one was by the Island fire warden.

His parting words were: Go thy way and sin no more, and if possible, prevent others from sinning.

I would like to assure Fire Warden Cowan, for such was the name given, that I will follow his instructions as far as I can, and I congratulate his employers on the possession of such a courteous and painstaking official.

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