## ONTARIO'S FORESTS AND WATER POWERS

### What is Needed to Get the Greatest Benefit from the Valuable Natural Resources

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It has long been taken for granted that the water powers and forests of Ontario hold the key to future prosperity. Until a few years ago neither resource was recognized as of such importance that governmental policies need give them much recognition or that special departments should be created to study their problems and direct their uses in the public interest. The coming of the hydro-electric commission and the campaign of education which followed probably did more towards the awakening of popular interest in water powers than could have been accomplished in half a century by commonplace methods. The forest, unfortunately, has had no such powerful champion to turn its generalities into matters of particular personal concern. It has never been a political issue and has never had the assistance of a great popularizing force such as the water powers enjoyed through the advocacy of Sir Adam Beck and his disciples. Were there to be created such a body as a Forest Commission, preaching a gospel of "the forests for the people," and given the backing of a strong political party, who may doubt that trees would take their place with horsepower as subjects of debate across the domestic table and the counter of the country store.

Whether or not the forests follow the water powers into the political arena, the same popular interest that took hold of the vision of cheap power must as firmly take hold of the demand for forest protection. The two are absolutely inseparable. Niagara does not meet the need of more than a strip of Greater Ontario, and other water powers must be the solution of future industrial and municipal demands for electricity.

#### Large Centres and Small Communities Suffer.

In all parts of Ontario one may see hundreds of instances of distress and loss brought upon communities by the complete drying out of water courses or the wild fluctuations between spring floods and midsummer drought. Mills falling to pieces from disuse, or revamped for steam power, their wooden dams high and dry in the gulleys, are to be met in any cross-country journey. In the larger centres, such as Brantford, Paris and Galt, what citizen does not grimly appreciate the problems of a water power made uncontrollable by forest destruction, giving too generously in the spring months, stinting the water wheels in August? What citizen of London, Ont., has not wished that the annual rampages of the denuded Thames could be modified to save the taxpayer's pocket? What mill owner in Georgetown would not give a heavy sum to secure an even 12 months' pressure?

Speaking generally, water powers are valuable in proportion to the amount of water available at the periods of low water, which usually occur in August and September and in February and early March. One of the most careful students of this question, the late Cecil B. Smith, C.E., asserted that of the chief features affecting the uniformity and total amount of flow, only three were within the control of man: Condition of soil, whether cultivated, pasture, or woodland; storage, natural or artificial; control of run-off from storage.

#### Where Conservation will Remedy.

The trio of factors which man may direct as he pleases are sufficiently important to place the responsibility for poor water powers on his shoulders alone. In Southwestern Ontario, for instance, with such rivers as the Nottawasaga, Saugeen, Maitland, Ausable, Thames, Grand, Credit and Humber Rivers, every one of which possessed originally valuable water powers, but without any natural storage of water except in the soil, the ruthlessness of forest destruction has brought their water powers practically to the point of ruination. It would be too much to suggest that a government buy back the valuable farm lands in this area and restock them with timber. Since the original blunder was permitted, expert opinion cannot prophesy anything better than that the districts served by these rivers will have to look to Niagara for their future supply of electrical power.

The situation in Central Old Ontario is, however, substantially different and offers an opportunity for immediate governmental activity. The French, Maganatewan, Muskoka, Severn, Trent, Moira, Rideau, Mississippi, Madawaska, Bonnechere, Petawawa and Mattawan Rivers all rise from a common plateau, much of it still in forest and only a small portion fit for agricultural purposes. A great portion of this area shows pitiful mismanagement of the public interest. Although there exists much virgin forest, the cutting in other sections has been severe, and a combination of preventible causes has resulted in bad fires, leaving considerable tracts in wrecked condition. Unless these various forces which are heading the forests for destruction can be offset by comprehensive and intelligent action, the water powers of the whole region must sooner or later be wiped from the list of assets. The condition of the denuded areas is closely matched by the poverty of much of the human population. Hundreds of families have been permitted by an almost criminal indifference to take up homesteads on land absolutely unfitted for growing crops. One would think that by this time, Canadian provinces had witnessed enough pitiful evidences of the folly of giving non-agricultural land to applicant farmers, but the exact duplicate of a thousand past warnings may be seen to-day all through this great watershed.

#### What Experts Suggest.

It is generally agreed that to reforest on cleared land where close planting would be necessary, would demand too much expense, in the present state of public opinion. One expert recently pointed out the proper course would be to hold this central plateau as it is at present and possibly even to reforest some partly cleared or cut-over districts, to limit the cutting of timber to ripe trees and under Crown supervision, to guard carefully from fire, and to create a system of storages for water near the source of the various rivers mentioned. Lakes already exist in abundance, All that is needed is the construction of inexpensive dams and to carefully manage them with the single object of a uniform flow of water. Not only would such a system provide a source of from 200,000 to 300,000 horsepower, representing at least 1,500,000 tons of coal a year, but would build up an extensive forest district from what is now mostly useless land, producing high public revenues and supporting many industries.

When an Ontario river is "out of hand," as far as uniform service is concerned, the forest somewhere beyond is usually also "out of hand."

## REGULATING LLOYD'S

A bill passed last month by the Pennsylvania senate provides for the regulation of insurance by individuals, partnerships or associations known as Lloyd's, defines the power of such organizations and places them under the supervision of the insurance commissioner.

This bill, which now goes to the governor for his signature or veto, authorizes such associations to insure against loss or damage by fire, lightning, hail or windstorm, or tornadoes, or earthquakes, or against breakages or leakage of sprinklers or piping, against marine perils and transportation by land or sea, and against loss occasioned by the use of vehicles or automobiles to the persons or property of others.

It requires such underwriters to file with the insurance commissioner a sworn declaration of the company's status, copies of its forms of contracts and agreements, and requires deposits within the United States ranging from $100,000 to $200,000, according to the nature of the insurance transacted, and invested in accord with law. Requiring each underwriter, not a citizen of the United States to deposit with the insurance commissioner $5,000 in cash or securities, before being licensed to do business, unless he be a member of a group of underwriters having on deposit with the United States trustees an amount not less than $100,000. Also regulating the amount of insurance to be accepted on any one risk to one-fifth of cash and invested assets. Fixing penalty of $500 for violation of act.