

sill or plate through intermediate floors to the head plate supporting the roof rafters. As opposed to PLATFORM FRAMING.

balloon loan A loan on which interest (and sometimes small amounts of principal) is paid periodically until, at the end of a stated period, the large balance becomes due in a lump sum, called a balloon payment. A method of interim financing while longer-term arrangements are made.

balloon logging A system of logging in which a large, helium-filled balloon is used to lift the logs off the ground; the balloon, in effect, takes the place of the spar tree in a high-lead operation.

balloon payment See BALLOON LOAN.

Balm of Gilead Fir See BALSAM FIR.

Balsa *Ochroma lagopus*. This wood, one of the lightest known, is native to Central and South America. Although relatively strong for its weight, it has no use in construction.

However, it is widely used for such purposes as model building and packing material.

Balsam 1 See POPLAR. 2 See COTTONWOOD.

Balsam Fir *Abies balsamea*. This species is native to the Upper Midwest, the Northeast, and Eastern Canada. It is used mostly for pulp and Christmas trees, although it produces some lumber. Also CANADIAN FIR, BALM OF GILEAD FIR.

Balsam Pine Also EASTERN WHITE PINE.

balsam woolly adelgid A small, wingless insect that infests and kills Firs, especially Balsam Fir and Fraser Fir. An invasive species from Europe, introduced to the U.S. around 1900.

Baltic Fir See BALTIC REDWOOD.

Baltic Pine A name applied, chiefly in England, to any of a variety of Redwood species originating in countries around the Baltic Sea. See BALTIC REDWOOD.

Baltic Redwood *Pinus sylvestris*, native to Northern Europe. Also BALTIC PINE, RED

