

Modern Well-lighted Offices in New McInnis Building

Caledonian-American Long Established in Canada

Policies of the Caledonian-American Insurance Company have long been popular in Canada. Perhaps it came partly as a result of the coming to Canada of so many people from Scotland, for it was there in 1805, more than a century and a quarter ago, that the Caledonian Insurance Company first set up business.

To-day, the influence of that great parent Scottish company is felt in Canada, for Caledonian-American is

one of the great companies operating in this country to-day. J. J. McKay is the Timmins agent for this subsidiary of the oldest Scottish insurance office.

Fire Protection of Special Concern in the North Land

Fire insurance is a sort of mutual protection business that makes it possible for men, women, corporations and nations to continue to prosper even though fire devastates large areas of the country.

More than once the North has been

able to go on through the friendly protection of fire insurance. Timmins has never been wiped out, probably never will be, yet one great fire might very easily make it so hard for some that it would be impossible for them to continue, were it not for insurance.

The Westchester Fire Insurance Company, organized 99 years ago, has a complete service for the protection of property. To date it has paid out more than \$163,500,000 to policy holders. J. J. McKay is the Timmins agent.

The business in Timmins done by this company has grown steadily in the past few years.

Growth of J. J. McKay Business

Real Estate and Insurance Business Shows Remarkable Growth. Needed the Larger Premises.

Although he first went into business in Timmins just six years ago, J. J. McKay, whose real estate and insurance office is in the north side of the ground floor of the new Dr. McInnis block, has already built a business that is one of the largest of its kind here.

Mr. McKay is another one of the people from the Ottawa Valley who have made their homes in Northern Ontario and have become among the most prominent here. His birthplace was Renfrew and after having travelled about Canada some time, he joined the migration to the West while a young man. He served overseas with the Canadian Infantry and shortly after his return to Canada, in 1922 to be exact, he moved North to Kirkland Lake. He had experiences in many lines before finally settling here. He was at the Dome with the Ontario Department of Lands and Forests and, the beginning of his present business, in 1930, he took the agency for the Porcupine of the Great West Life, a company whose work he still does.

In 1933, he saw possibilities in the real estate business here and opened a small office at 80 1/2 Third avenue. This was not large enough to accommodate his needs after the end of 1934 and early in 1935 he moved to the old McInnis building at 20 Pine street north. Now he has taken the whole ground floor of the north side of the new building and is using a larger portion of it for his own business. The remainder of it is divided into other private offices.

The new place is well lighted, comfortably furnished and admirably suited to his needs.

"Recently," he told The Advance last week, "I bought out the insurance business of J. M. Belanger, and will from now on service policyholders to the best of my ability."

Mr. McKay is a member of the Canadian Life Underwriters Association and of the Canadian Fire Underwriters Association, both of which have been doing a great amount of work in protecting the public of Canada in their insurance investments.

Well-Equipped Beauty Parlour in New Building

One of Timmins' most popular beauty parlours—the Mariette—is now comfortably settled in one of the suites of rooms on the second floor of the new Dr. McInnis building. Pleasantly decorated and lighted, well supplied with the newest machines for touching up Milady's appearance, the Mariette will continue to serve the patrons who knew the beauty parlour as Miss Paget's in the Gordon block.

Mrs. Charles Roach is the owner of the establishment, and she has chosen as her assistant Miss Clare Preston, formerly of Toronto, an experienced operator.

Commercial Union Does a World-Wide Business

One of the world's great insurance companies, doing business in almost every country in the world, had its origin in London, England. No matter where the traveller may go, he is almost certain to be within a short distance of an office of the Commercial Union Assurance Company.

Whether it's fire, wind, accident, auto—any one of a hundred and one different kinds of insurance available to-day to an insurance-wise world—

Commercial Union is able to write a policy, and at a reasonable figure.

More than \$300,000,000 of assets make it remarkably strong, and on top of that is a reputation for fair dealing and quick settlement that makes it one of the most popular in Canada. J. J. McKay is the Timmins agent.

NEW TYPE OF WINDOWS TO GIVE BASEMENT LIGHT

In order to make basement rooms of the new Dr. McInnis Block well lighted, special windows were installed along

the north side, next the lane. These are entirely above ground level. Inside the building, special reflectors convey the light through the ground floor to the basement.

DR. McINNIS HAS LARGE SUITE IN NEW BUILDING

Provision for Dr. McInnis' own office has been made at the rear of the second floor of the new Pine street building. A comfortable waiting room, large consulting room, and adequate dispensary together make a fresh, modern suite adapted to the profession.

GOOD FAITH BEYOND PRICE!

the underlying feature of every policy issued by

COMMERCIAL UNION ASSURANCE COMPANY LIMITED

Head Office - - - London, England

Branches the world over ---- Assets exceeding Three Hundred Million Dollars ---- Writing practically every class of insurance.

Represented in Timmins by

J. J. McKAY

PHONE 1135 20 PINE STREET NORTH

Let Us Help You Solve Your Insurance Problems

We are now conveniently located in the new McInnis Building

20 Pine Street North

where we are in a better position than ever to serve you.

INSURANCE

We represent the most reputable and financially sound insurance companies in the world—companies who have millions of dollars and years of experience behind them and enviable reputations for prompt equitable settlement of all claims.

Let us show you how inexpensive full insurance coverage can be. Feel free to call in and discuss your insurance problems. No obligation of course. If you wish—small deposit will give you immediate protection and payments may be arranged to suit your pay days.

We were the first representatives in this district of the Great West Life Assurance Company and are in even better position now to serve your life insurance needs.

REAL ESTATE

We now have over two hundred choice building lots and will help arrange financing for those who wish to build or repair their homes. There are also a number of homes listed for sale that are sure to interest those seeking good investments or housing accommodation for themselves. If you want to buy, sell or build homes or business properties be sure to see us.

J. J. McKAY

REAL ESTATE

PHONE 1135

INSURANCE

Caledonian-American Insurance Company

Policies Guaranteed by the

CALEDONIAN INSURANCE COMPANY

The Oldest Scottish Insurance Office

FOUNDED IN 1805

J. J. McKAY

McINNIS BUILDING

Timmins Representative

Westchester Fire Insurance Company

ORGANIZED 1837

Total losses paid since organization
\$163,602,474.79

A Complete Service for the Insurance of Property

Represented by

J. J. McKAY

McINNIS BUILDING

20 Pine Street North

TIMMINS