MYTH, MONEY, MEN
AND
REAL ESTATE:

THE EARLY YEARS OF TUXEDO, MANITOBA

1903-1929

... 

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JAMES STEPHEN PASK

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AND

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A thesis submitted to the Faculty of Graduate Studies of
the University of Manitoba in partial fulfillment of the requirements
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wise reproduced without the author's written permission.
This thesis presents the development of the Winnipeg suburb of Tuxedo during the years of 1903-1929. Tuxedo began as one real estate development among many that occurred during the boom Winnipeg experienced prior to World War I. Tuxedo, however, differed from other suburban subdivisions in several respects. In the first place, it was intended by its developers to become the prime residential area of Winnipeg. As such it was to be totally residential, elegantly laid-out and tightly-controlled. A second difference is that Tuxedo became self-controlling when it was incorporated as a town in 1913. The incorporation of Tuxedo gave it a life and story of its own, as the town painfully developed through years of slow growth during World War I and the 1920's. This thesis then is primarily concerned with the circumstances and ideals behind Tuxedo's founding and the political and economic dealings of the town's first years. The one constant throughout this period was the hand of the real estate developers, who conceived the idea, managed to incorporate the town and then tried to achieve their developmental goals through sitting on the council.

This, then, is the early local history of Tuxedo, exposing the town's individuality, while asking if it has a commonness with other elite residential districts in other Canadian cities.
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This thesis is an examination, in the form of an urban biography, of the creation and early years of the Winnipeg suburb of Tuxedo. Development began about 1905, the town was incorporated in 1913 and, by 1929, the distinctive character of Tuxedo was established. This distinctive character was that Tuxedo was an exclusive residential district, designed for the rich and powerful of Winnipeg. Particularly prior to the creation of the Metropolitan Corporation of Winnipeg in 1963, the Town of Tuxedo was known as an unusual residential enclave within the jumble of cities, towns and municipalities that made up Greater Winnipeg. Tuxedo was described as

a strictly residential area of palatial homes and spacious boulevards conforming to standards officially adopted in 1925. Within its boundaries there are no churches, no grocery stores, no service stations; indeed, no commercial development of any kind.1

This study centers around three broad themes. The first is the founding of the town. To understand why Tuxedo was created, it is necessary to understand the situation of Winnipeg in the early twentieth century. Without the rapid growth of Winnipeg in the twenty years before World War I, Tuxedo would never have been created. There would not have been a need for such a rich persons' suburb, nor would there have been the entrepreneurs to put together such an idea.

The second theme is the electoral and economic life of the town after it was founded. Tuxedo was conceived in an era of economic expansion and buoyant optimism about the future. However, the incorporation of Tuxedo coincided almost exactly with the ending of the pre-World War I boom. This awkward circumstance meant Tuxedo continued until the late 1920s with an
undeveloped and uncertain tax base, and with a largely absentee body of property owners. Both of these factors presented problems for the development of the town during this time.

The final theme is the disparity, during the time covered by this study, between the myth of what Tuxedo was intended to be, and the reality of what it actually was. The founders of Tuxedo conceived of it as an exclusive, upper class residential area where the leaders of Winnipeg would live. This was the basis of how it was run and how it was advertised. However, for many years, Tuxedo's population was made up of working class people and farmers. It was only in the last years covered by this study, 1926 and 1929, that Tuxedo began to acquire an upper class population, and the reality came to resemble the myth.

As local history, then, this study will help in examining the essential questions that can be asked about any particular community, and yet can be asked about all communities in general. Sir John Summerson, the British urban historian, viewed the questions as a mystery, the mystery of its [the town's] origins and its first makers and denizens ... Why did they do it like that, with what ambition and for what reward? On what precedents and with what illumination of mind - or if with none, why none?

Moreover, on a larger scale, Tuxedo was not just Tuxedo. Westmount in Montreal, Forest Hill in Toronto, Sherwood Park in Edmonton and West Vancouver in Vancouver are other examples in Canada of the same process that spawned Tuxedo, albeit at different times. When a city becomes large enough to have a sizable rich class, these exclusive upper class residential villages are created, slightly removed from the main city. It is possible
that study of these and other exclusive urban residential neighbourhhoods would reveal similar patterns of development to what Tuxedo showed, although each one would have its own individual rhythms as well.

Whether or not such a study would be idiographic, that is, concerned with unique events, or nomothetic and concerned with the formulation of general laws, there is much scope for further study of how the economic, political and social urban elite lived. Outside of a few examples of the role such people played in suburbanization or architectural development, there seems to have been little work done explicitly on how and where the rich and powerful lived in various cities. It is undeniable that these elites were very influential in shaping our emerging cities. Whether it was through their overt activities, such as booster activity in western Canada, or more simply the day to day decisions arising from their positions as the political and economic policy-makers, the well-to-do played a major part in forming our cities. Hopefully this study will contribute something to this as yet quite unexamined area of urban history.

There are various difficulties in researching and writing an unexplored area of history. Two problems in particular arose during the course of writing this study. The first difficulty was with sources. Although the bare bones evidence of what transpired
exists in the form of assessment rolls, council minutes and voters lists, the flesh and spirit of the people involved can be more difficult to trace. This proved to be the case in Tuxedo. None of the primary characters involved in this drama is alive, nor, apparently, are any descendants. Compounding this problem in probing the motivations behind their actions, these men left no collected correspondence or diaries to explain themselves. As well, certain archival materials, such as sales brochures that once were collected by the Town of Tuxedo, got lost along the way and never made it to the City of Winnipeg Archives. The result is that a certain amount of speculative correlation had to be done, and the future may prove these musings to be less than perfect.

The second difficulty is that of definition; where to begin and end the study. The beginning was not too difficult to choose. Tuxedo began with one man's interest in the area. The closing date of 1929 was one which emerged during research as a natural end point. Developments, primarily a major shift in the make-up of the town's population, made 1929 a demarcation line between two Tuxedos, as it were, and thus a good point to end. Nonetheless, to pick any date on a continuum is difficult and always somewhat arbitrary.

Without the kind assistance of many people, my necessary research would not have been done and this paper could not
have been written. I would like to thank the staffs of the Provincial Archives of Manitoba, the Provincial Library of Manitoba and the Government Documents section of the Elizabeth Dafoe Library, University of Manitoba, for their help with my many and often obscure requests for information. I would like particularly to thank Mr. Harry Youngson and Mr. Fern Marion of the City of Winnipeg Archives, plus their two assistants, John Choi and Jeff Tanach, for their invaluable help and for patiently enduring my invasion of their office space for so many months.

I should like to thank Professor J.E. Rea for his knowledge of Winnipeg history and his guidance as to sources. My greatest thanks are to Professor A.B. Mckillop, my thesis advisor. His knowledge, advice and wisdom have constantly aided me, and indeed sometimes rescued me from despair. My final thanks are to my parents, for showing me the joy of knowledge and for supporting me in so many ways, not the least of which was my mother's typing and retyping of this manuscript. It is to them, Art and Margaret Pask, that I dedicate this thesis.
Chapter I

Fred Heubach and Early 20th Century Winnipeg

In 1900 the idea that Winnipeg could support a totally residential suburb, designed for habitation only by the very wealthy and located at least five miles west of the city, would have been absurd. Winnipeg was not a city in the position to entertain these sorts of ideas. However, a decade later, by 1910, such a segregated, elite residential neighbourhood was being talked about, and planned. It was to become, in 1913, the Town of Tuxedo, a name which today to most Winnipeggers is synonymous with riches and fancy houses.

What happened between 1900 and 1910 that enabled such a specialized development to come about was that Winnipeg greatly changed. It grew in population. The census of 1901 showed that it had a population of 42,340. By 1906, it had more than doubled to 90,153, while by 1911, it had reached 136,035. In ten years, the population had more than tripled. The city went from being Canada's sixth largest to the third largest. However, this was just the population that stayed behind. The number of people that passed through Winnipeg during this same period was over 500,000. Many of these transients formed a floating population in the city. These were the workers, nearly all single males, who took seasonal work. This work they found by visiting the employment agencies in Winnipeg. They worked as harvesters, on railway contracts, in bush camps or at any odd jobs they could find. They could number thousands at a time: in the fall of 1912, over 25,000 harvesters arrived in the city. The official population figures therefore were always low. At any one time
Winnipeg was servicing thousands more immigrants and workers than just those that were officially counted.

As has been noted by various historians, complete geographical segregation between the different socio-economic classes can happen only in a large city. In towns the rich may live on the hill, and the poor may live by the rail lines, but all of them are likely to use the same stores, attend the same schools and watch the same parades. In a big city, however, there are enough people that the rich and poor need never meet. Their places of work, education, commerce and religion are entirely different. Then the idea of exclusive, well-to-do neighbourhoods becomes a normal progression rather than an amazing idea.

The change of Winnipeg from a small city in 1900 into a large one in 1910 also provided other basic requirements that seem necessary for the creation of suburbs like Tuxedo. In simplified form, these other requirements are a leisure class, with money for extravagance, an ebullience about the future and a comprehensive transportation system. To a degree, but to a lesser degree, these characteristics are going to appear in any active town. However, the concentration of people in a city allows for exaggeration of them.

The rich people in a town tend to live right in the central town. There is no reason for them to live anywhere else. The towns often are not physically ugly. It is convenient to live close to work, if not right above it. Commercial and residential areas are very often one and the same. In cities, on the other hand, things are different. The rich often are
involved in industry, not just commerce. As a result, as cities grew and so did industries, the cities divided into residential areas and commercial/industrial areas. Space became specialized. Cities became physically more ugly and oppressive. The rich had the time, money and inclination to pay attention to the quality of their life. Anti-urban feelings developed, and the economic elite turned its residential back on the city that gave it its money. Agrarianism returned with the belief that the quiet and beauty of the country were necessary to live properly. The Dominion, a Winnipeg magazine that catered to the upper and middle classes, spoke of the charm of living in "pastoral surroundings, [where] one forgets the heat, the noise, the bustle and dust of the city and finds that, after all, life is worth the living". Tuxedo, as planned from the start, was to be located along the Assiniboine River, several miles west of any built up areas of Winnipeg. In other words, it was to be a country village, quiet and pure, but still close to the residents' places of work.

These sylvan urgings would have gone nowhere in Winnipeg, and Tuxedo would not have been thought of, if the city's economy had not been booming. There were fortunes to be made and spent in Winnipeg. It was a time of prosperity. The future looked bigger and better. With the exception of a one year recession from 1907 to 1908, Winnipeg's economy increased by prodigious amounts. Construction starts, one indicator of the state of the economy, tell the tale. In 1912, construction hit a new high of $20.6 million, compared with $2.7 million in 1906. The rest of the city's financial side had likewise seen a decade of amazing growth.
Winnipeg's economic position was based on its geographic location. It was the entrance to all of western Canada, including the west coast. The Panama Canal had not yet been built and all the goods and people destined for the western half of the country had to travel through Winnipeg. Similarly, all the grain from the fertile lands of the prairies just being settled had to travel east through Winnipeg. In fact, it was grain and the railroads that first started Winnipeg's rapid expansion at the turn of the century.

Winnipeg had been established as the western regional headquarters of the Canadian Pacific Railway in the early 1880's. The CPR soon established a large freight handling yard and built maintenance shops. Other small lines were built by other companies connecting Winnipeg with the United States and various parts of Manitoba. But rising world demand for wheat in the late 1890's meant the CPR alone could not handle the shipment of the crops. Other lines were built to compete. First came the Canadian Northern Railway, and then others. Naturally, they all built their yards, maintenance shops, freight sheds and grain elevators in Winnipeg. Soon there were three transcontinental rail lines operating in Winnipeg plus several smaller regional ones. By 1911, twenty-four lines in all radiated out from Winnipeg. As well as the usual handling yards and freight sheds, the Canadian Northern and the Canadian Pacific built passenger depots and administrative offices. The Canadian Pacific also constructed one of the finest hotels in North America, the Royal Alexandra. 7
All this railroad activity meant that thousands of people were needed, not only to work in the city but also to work on the road gangs laying the track through much of western Canada. It seemed as if the labour pool in this part of the country could always absorb more and more people. Thus many came from eastern Canada, from the United States, from Europe and especially from the British Isles, seeking work with the burgeoning railways. The rail boom also brought heavy industry to Winnipeg during this period, expanding the city's base beyond the predominantly commercial one that it had been prior to 1900. Winnipeg businessmen became contractors, working on rail construction as far east as Sudbury. Steel foundries were established to make the materials needed for this construction, and the range of work handled grew to include bridges, buildings and hydro-electric projects.

During this same period, the Canadian government avidly sought settlers for the west. Advertising and cash bonuses secured thousands of new dwellers, from the United States, northern Europe and particularly eastern and central Europe. The news of record crops and record grain prices encouraged still more to come. It seemed that western Canada could, and would, shortly feed the entire world. From 1900 to 1913, the wheat crop yield increased by 900 percent, from 23 million bushels to 204 million bushels. It was no wonder that so many saw a chance to make a new life for themselves, and took the opportunity. In all, over a half million immigrants either passed through, or stayed in, Winnipeg during the first decade of this century.
This influx meant that Winnipeg's banking and commercial business also greatly prospered. In the first place, the city was the grain handling center for the prairies. Until 1910, when Vancouver built its first grain elevator, all of the western Canadian wheat had to pass through Winnipeg. As a result, Winnipeg received more grain shipments than any other city in North America. Local grain merchants, men such as James Richardson and Nicholas Bawlf, built considerable fortunes based on grain. However, they were not the only men, nor the only businesses, to prosper. Local merchandisers who catered to the exploding needs of the population of Winnipeg also did extremely well.

John Arbuthnot formed the John Arbuthnot Lumber Company in the early 1890's and grew rich from supplying lumber for the buildings that sprouted up as the city grew. He also became an influential citizen of the day, being a member of prestigious clubs and serving as an alderman and as mayor for several years. Another commercial trader who established a flourishing business empire during this period was James Henry Ashdown, often described as Winnipeg's 'Merchant Prince'. Ashdown was an early resident of Winnipeg, arriving in 1866, when he set up as a tinsmith. From this base he built up a wholesale and retail empire that branched across the prairies. As he prospered, he expanded into real estate and banking, becoming a director of two banks and a trust company. By the end of the century he was easily a millionaire and one of the most influential men in western Canada. Like Arbuthnot, Ashdown too belonged to the correct clubs and served as mayor for two years.
Naturally, one of the chief activities at this time, and one that provided a source for many a quick fortune in Winnipeg, was real estate speculation and development. From 1900 to 1913, Winnipeg experienced a land boom and construction binge that made many men very, very wealthy. An example of the level of activity is that in 1912, seventy-one apartment blocks, worth over $3,000,000, were built, as were in excess of $3,000,000 worth of office buildings, 66 industrial buildings valued at $1,400,000, 37 warehouses and 15 movie houses. Residential home construction, of single family dwellings, was approximately $10 million worth.\textsuperscript{14} Further evidence of the money available in Winnipeg is demonstrated by the fact that of the houses built in 1912, 26 cost over $20,000, and 95 cost between $10,000 and $20,000. To put this cost in perspective, an average middle class house built that year might have cost about $2,500.\textsuperscript{15} The extreme example of residential splendour built in Winnipeg was the mansion of A.R. Davidson, in Crescentwood on Ruskin Row. Taking two years to build, its final construction cost was $100,000.\textsuperscript{16} Davidson, like many others in Winnipeg's business world, had made his money in real estate. He also, it seems, spent it in real estate.

The wealthy of the city, all recently come to their money, were also developing a leisure class attitude during this boom period. They were wealthy enough to have the time and money to indulge themselves and their families. They were rich, powerful and proud of their position. They were proud of Winnipeg, and wished to prove it was as civilized and
cultured as anywhere. Winnipeg's new library opened in 1906, followed soon after by the popular Assiniboine Park in 1909. The Walker Theatre, which opened in 1906, hosted international stars, including Lily Langtry and a still unknown Charlie Chaplin. Winnipeg's elite spared no trouble to prove they were as refined as any one in Montreal, Chicago or even New York, which was always the admired model of what a proper city should be. The Winnipeggers were learning to develop a sense of conspicuous consumption in what they did, what they patronized and where they lived.

As the example of Davidson showed, they were particularly concerned with where they lived. It was a flashy, extravagant time that took inordinate pride in the dwellings and neighbourhoods of the cream of society. Winnipeggers liked to boast that, as The Dominion put it, "It [Winnipeg] has proportionately more attractive homes pleasantly situated than almost any other city on the continent." Whether such a statement was actually true or not did not matter. What mattered was that Winnipeg's powerful people believed it to be true. They believed Winnipeg was the 'Chicago of the North'. They believed in building their palatial homes for the future, and they believed that future belonged to their city and their descendants. By shortly after 1900, Winnipeg's leaders, families such as the Ashdowns and the Nantons, were committed to gracious, opulent living in appropriate surroundings.
These leaders of Winnipeg, despite the mushrooming population of the city, were relatively small in number and secure in the positions of power. Essentially the city was run by a commercial elite. These men were the business leaders of Winnipeg, as well as the social and municipal political leaders. Winnipeg had been established by men of commerce and it was run by them for many years thereafter. Before the First World War, Winnipeg had forty-one mayors. Thirty-seven of these were merchants, financiers or manufacturers; in other words, businessmen of one sort or another. Only four were what could be termed professionals, and none were artisans or workingmen. After 1907, effective running of the city's daily needs and business rested in the hands of the Board of Control. The story here was much the same as with that of the mayor's office: a bastion of businessmen. Twenty-nine out of the thirty-two people who sat on the Board between its creation in 1907 and 1914 were men of commerce. The remaining three were professionals, and none were from the working class. City Council, which in theory was the legislative municipal body, but did not in fact possess effective governing power, was nevertheless also dominated by the business class. Out of 515 members of council between 1874 and 1914, 419 were various types of businessmen, 70 were professionals and the remaining 26 came from the working class. Control of the municipal government obviously rested in the hands of Winnipeg's commercial establishment.

This same business establishment formed the social leaders as well. The same names that were found on the membership lists of such
organizations as the Board of Trade, the Winnipeg Development and Industrial Bureau, the Builders Exchange, and the Northwest Commercial Travellers Association can be found on the membership rolls of various non-commercial organizations, including the Carleton Club, the Winnipeg Operatic and Dramatic Society, the Winnipeg Art League, the Historical and Scientific Society of Manitoba, the St. George's Snowshoe Club and the St. Charles Country Club. In older, more established cities such a concentration of both social and political clout among the business leaders is unusual. However, in newly emergent, rapidly developing cities, which Winnipeg was at the time, the hurly-burly of sudden growth meant that the businessmen, the organizer and risk-taker, came to prominence in all spheres.

These city leaders held power over a city they felt they knew and directed. However, they seldom came in contact with the lives of most of the city's inhabitants. Winnipeg was a heavily socially stratified, even calcified, city. The dominant Anglo-Saxon group moved in its areas and circles, and the ordinary artisans and immigrant labourers moved in theirs. Everyone knew where the others lived, worked and shopped, and thus what type of people lived in the various areas of the city. There were social and locational walls, totally unbreakable, between the social classes. It would have been very unusual for a tinsmith from north of Notre Dame Avenue to venture out to Port Rouge around Roslyn Road.

It was as though he had walked into a picture in one of his childhood books, past the painted margin to a land that lay smiling under a friendly spell, where
the sun always shone, and the clean-washed tint of sky and child and garden would never fade; where one could walk, but on tip-toe, and look and look but never touch, and never speak to break the enchanted hush.... In a daze he moved down the street. The boulevards ran wide and spacious to the very doors of the houses. And these houses were like palaces, great and stately, surrounded by their own private parks and gardens... On every side was something to wonder at.... 
... unexpectedly there flashed before him the mean and dirty clutter of the street he lived on, as though he were seeing it for the first time, crawling with pale, spindly kids, green-nosetrilled, their mouths agape in the hot fury of play; and the battered houses with the scabrous walls and the shingles dropping and the walls dirt stained and rain-streaked.... That was where he belonged... a vast gulf separated this world from his....

Despite this lack of contact between Winnipeg's leaders and the real existence of most of its residents, these same civic worthies had no lack of confidence in Winnipeg's future. Almost to a man they were boosters of Winnipeg and viewed its future with abundant confidence. Winnipeg was continually referred to as the 'Chicago of the North'. It was predicted Winnipeg would have a population of 750,000 by 1920. An unlimited future was envisaged.

The exaggerated claims that Winnipeg's champions made for it even extended to claiming that Winnipeg was somehow totally different from all other cities. Writing shortly before 1900, two Winnipeg boosters claimed:

The history of Winnipeg, with its wonderful growth and marvellous progress, reads like a chapter from some work of romance... Fifteen years ago, no city... nothing but a small post of the Hudson's Bay Co., where today, the thirty thousand people, the twenty-five
millions of business, massive merchantile blocks, railways connecting with the Atlantic and Pacific and stretching to the great cities of the United States....
It is indeed one of the marvels of the age - a growth unprecedented, a progress unsurpassed in the history of the world. Nowhere on either hemisphere has there been a parallel case. Winnipeg stands alone in her onward march of development. 24

That Winnipeg was not unique at all in the ways claimed for it was a thought that would never have occurred to its civic leaders. Any observer who pointed out that

Winnipeg in her feverish desire to grow, only to grow, was not in the least concerned to grow properly and healthfully, to develop sanely. Her mad passion for evidence of her expansion, her insistent demand for figures to prove growth, and only growth ... have blinded her to the fact that cities cannot live by growth alone, 25

was immediately dismissed as a knocker. Winnipeg had no place for such people. The only things that mattered to anyone of status in 1900 were expansion, money, hustle and self importance. This was also the way in which they saw the future continuing.

This, then, was the Winnipeg of the early 1900's, the environment that spawned the concept of Tuxedo. All the requirements for a snobbish, country estate style of rich suburb were present. Winnipeg was large enough and rich enough that its spatial organization was becoming highly specialized. Its monied class had developed a taste for extravagant living in sumptuous surroundings. These people viewed the future as getting only bigger, better and richer, and so they felt no qualms about
building for the future on a grand scale. The power elite of the city was at a point where it wanted to withdraw from the noisy, crowded city and seek residential solace in more secluded surroundings, exclusive to only their class of people. Moreover, the elite had the wherewithal to do so.

In truth, Tuxedo was not the first indicator of this propensity in Winnipeg. Winnipeg had had its well-to-do neighbourhoods ever since the 1870's. But over the years they grew larger, more extravagant and ever more physically removed from the rest of the city. The first affluent area in Winnipeg, in the 1870's, was Point Douglas, on the north edge of the commercial district of the city, which extended from Portage and Main north to about Logan Avenue.26 (See map 1) The streets around Euclid Avenue were the site of the homes belonging to such prominent Winnipeggers as James Ashdown, Dr. Schultz, Alex Brown and Thomas Rutherford.27 With the coming of the CPR rail line through Point Douglas, the well-to-do moved south and west to the Hudson's Bay Reserve, the region around Broadway, Carleton and Assiniboine Avenue. Here the houses were larger and more numerous than in Point Douglas, because by this time, the 1880's, Winnipeg had experienced its first expansion boom. As a result, the population and wealthy class of the city had both greatly increased in size. Once more, however, the influx of immigrants in the 1890's meant that 'the city' came too close. This time, though, Winnipeg's elite was of sufficient size that it spread to two areas, Armstrong's Point and Fort Rouge around Roslyn Road. By the middle of the first decade in the new century, the effects of Winnipeg's explosive growth could be seen. The Roslyn Road and Armstrong's Point areas were not large enough to service the demand for exclusive homesites. C.H. Laidton had
made himself an instant real estate millionaire by purchasing the land across the Assiniboine River from Armstrong's Point. He laid out lots and advertised the area as being separate and secluded, yet handy to business downtown. To put the seal of society's approval on his project, Enderton convinced James Ashdown, George Galt and Sir Daniel McMillan to move their residences to the newly named Crescentwood.

That the upper class residential areas were able to exist successfully was due not only to the pressure of the expanding central city, which kept forcing the exclusive home districts further south-west, nor to the growth of Winnipeg's monied class. Without the development of public transportation, as well as better private transport, such semi-isolated suburbs as Fort Rouge and Crescentwood would have been impossible. They would have been too far away from the business core of Winnipeg to be of any use to people who had to travel to the corner of Portage and Main every day for work. The Winnipeg Electric Railway Company made the opening up of these areas feasible. Just before 1900, this company had run a rail line west from Main Street along River Avenue, leading to the Fort Rouge region. Similarly, they built a track across the Karyland Bridge to Crescentwood shortly after 1900. People moved into these new areas and the street railway business boomed. Soon the WERC had laid new lines to many parts of the city, and was rewarded by seeing its business increase almost twenty times between 1900 and 1913. For those who could afford them, automobiles provided the same services, but with more convenience and the ability to go even further from the main built up areas. These expanded methods of transport delighted Winnipeggers,
who saw the "swiftly whirling trolleys" as one more method of allowing
their city to grow to its rightful size.33

The spread of the trolley system and the enormous population
increase led to an almost continuous real estate boom from 1900 to
1913. As James Gray recalled:

They (real estate developers) bought up surrounding farmland
and subdivided it into twenty-five foot lots stretching far
out into the country. Such new subdivisions as Kirkfield
Park, Silver Heights, St. James, East Kildonan, West St.
Paul, St. Charles, Tuxedo, River Heights, Fort Garry,
Elm Park, Windsor Park and Leer Lodge were promoted with
specially conducted weekend tours by streetcar and automobile.34

Any map of the time showed a street layout that looked much like
Winnipeg fifty years later, except that the development was less consistent
in 1910. However, many of the streets shown in 1910 were streets
without houses, if they were even streets, and not just survey lines on
a map. Despite this fact, these overly optimistic maps made the plans
seem almost like reality for the real estate speculators of the day.35

It was, in short, a time ripe for a project such as Tuxedo.
The city had the money; the demand by the monied class for that type of
development was there; the necessary transportation existed; and so did
the real estate fever. Other cosmopolitan cities had developed exclusive,
planned pseudo-rural residential towns for their elites, notably, the
ever admired New York, where the original Tuxedo (a residential country
club area) was developed in the late 1860's about twenty miles south of
the city proper. Why should Winnipeg not do the same? Inderton's
Crescentwood was a move in the right direction, but it was still too close to the ordinary dwelling areas of Winnipeg, and the streetcar line down its central street, Academy Road, removed some of its exclusivity.

That the developer of such a chic, rich village stood to make a lot of money was obvious. Enderton made over a million dollars from Crescentwood. The Dominion pointed out that working class residential areas had "practically no future from the investor's viewpoint. This class of property may rise in value but it is necessarily limited to a small increase in value." The obvious moral was to go where the money was, and develop for the rich.

The man who grasped this point, and conceived the idea and ideals of Tuxedo was a prototypical member of Winnipeg's elite. Frederick Heubach was an immigrant to the city. He came because, as James Gray remembers,

Nobody ever came to western Canada just to be what they had been at home. They came to a land ripe with the opportunity to better their status materially and socially.... And it was a land of opportunity for all who had developed the sense to recognize opportunities when they arose.

Heubach was one of these men. Born in Ottawa in 1859, he became private secretary to C.H. Bridges, an eastern Canadian railway director. In 1879, Bridges was appointed land commissioner for the Hudson's Bay Company and came to Winnipeg, bringing his secretary with him. Heubach became well known in the city, especially in sports and social circles.
His wedding in 1682 was one of the social events of the year. In 1694, he helped found the Winnipeg Industrial Exhibition and became its manager. He promoted Winnipeg and its stature, while at the same time gaining connections and knowledge within its financial circles. By this time his close associates included W.F. Alloway, of the Alloway and Champion Bank; Hon. Robert Rogers, owner of Crescent Creamery and later Minister of Public Works under Sir Robert Borden in the federal government; Augustus M. Nanton, of the brokerage firm of Osler, Hammond and Nanton; Hon. James Fisher, a member of Parliament and one of the senior lawyers in Winnipeg; George Galt, lawyer and president of Blue Ribbon Foods, and Northern Trust Company; F.W. Brewry, of Brewry's Brewery, the largest brewery in Winnipeg, and William Harten, president of Manitoba Gypsum. Heubach kept quite financially illustrious company.

Heubach, along with all these men, prospered as the West grew. As manager of the Industrial Exhibition, Heubach was a noted booster of the city. He probably believed in the same exaggerated claims for Winnipeg's future that nearly all other Winnipeg businessmen did. As he had had entrance into the circles of power and influence ever since his arrival in Winnipeg with Bridges, it is not surprising that he took on a more directly entrepreneurial role in 1905. He joined the real estate firm of W.J. Christie as a financial and real estate agent. He formed his own company in 1906, dealing in real estate, loans, insurance and investments. In 1907, the company became Heubach, Finkelstein and Heubach with the addition of his son, Claude Heubach, and David Finkelstein as partners.
In that year, too, he formed the Tuxedo Park Company and began to work towards the creation of what became Tuxedo.
Fred Heubach had apparently begun developing Tuxedo before 1907, even before he formed his own company in 1906. In 1907 he had publicly stated that he had started to buy property in the area, and to make improvements, from the fall of 1905 on.\(^1\) At this time, Heubach was still employed by W.J. Christie. Why Heubach chose to develop what at the time was a small part of the Rural Municipality of Assiniboia is not clear. Heubach himself seems to have left no record of his motivations, and as his descendants have by now all died, there are no existing family remembrances either.

The peculiarity, indeed the faith, of Heubach's actions can be appreciated by a close look at the real estate development situation in Winnipeg in 1905, the time of the beginnings of Heubach's involvement with Tuxedo. Winnipeg was mostly located north of the Assiniboine River and east of Arlington Street (see map 1); that is, within about a mile and a half of the junction of Portage and Main. Tuxedo Park is situated about four miles away from the city's center. Of course in Heubach's vision of Tuxedo the remote setting was an advantage. It allowed for the combination of town and country that was desired in upper class residential areas. However, in 1905, Winnipeg had elite residential sections that were just beginning to be developed. Fort Rouge and Crescentwood were both on the south side of the Assiniboine River, and thus somewhat removed from the stigma of being too close to the city and the undesirables from the ordinary classes who lived in the central...
city. Yet the recently completed Maryland Bridge and the slightly older Osborne Street Bridge provided convenient access to downtown, particularly after the Winnipeg Electric Railway Company put a line across the Osborne Street Bridge in 1899, and another into Crescent-wood a few years later. As a result of these street car lines, south Winnipeg was one of the parts of the city that gained the most in population between 1900 and 1912.

It was, moreover, a different type of people who moved over the river compared with those in the rest of the city. Winnipeg in general was growing west along Portage Avenue, but north of Portage the housing ranged in cost from shacks of $200 to homes of $3000. Between Portage and the Assiniboine River the costs were higher, from $3000 to $5000. South of the river, though, housing prices varied between $3000 and $15,000. Of course the wealthy of the day built homes even more expensive than this. C.H. Enderton required that no house built in his Crescentwood development cost less than $3500, and the minimum cost for houses on the largest lots was $10,000. Many cost much more than these guidelines. 10 Sussex Row, the already mentioned home of A.R. Davidson, cost $100,000 to build and another $150,000 to furnish. The neighbouring homes of George Galt and Sir Daniel MacMillan were worth not much less. However, in 1905, these palatial houses had yet to be built. All three mentioned above were being built or finished only by 1912, in the still quite underdeveloped Crescentwood. Fort Rouge was more completed, having been settled ahead of Crescentwood. However, even in Fort Rouge, many lots existed in 1905 that
still had to feel the touch of the contractor's equipment. Heubach himself did not build his own house on Roslyn Road (between the Assiniboine River, Osborne Street and Wellington Crescent, see map 1) until 1906, at least a year after he started to buy land for the creation of yet another well-to-do suburb of Winnipeg; Tuxedo.10

Thus it is evident that although "Wellington Crescent is now the most desirable residential portion of Winnipeg, and it is here that many of the city's merchant princes and financial men have their homes",11 there was still room for many more members of Winnipeg's elite to move into the area. There was no pressing need for the creation of Tuxedo in 1905, and probably not for many years afterwards. It took a peculiar combination of foresight, optimism, vision, greed and boosterism for Fred Heubach to create the Tuxedo Park Company and later the firm of Heubach, Finkelstein and Heubach, the sales agents for the Tuxedo Park Company.12

The Tuxedo Park Company has long since disappeared, so exactly when it was formed is not known.13 However, in 1905 it purchased the first land it was to own in the area from Archibald Wright, a farmer and formerly one of the first saddlers in Winnipeg. This strip of property was in the north east corner of Tuxedo, part of it being land later bought by the Agricultural College.14 Most of the land the Tuxedo Park Company bought was purchased from the Wright family,
which owned over two thousand acres, covering nearly the whole of what became Tuxedo. A little was purchased from the Municipality of Assiniboia, and perhaps from one or two of the other farmers farther south. These purchases gave Heubach's firm enough land to start the long process of developing it. Probably the firm was in no rush to move quickly in Tuxedo because, as has been seen, there was no pressing demand for another upper class residential area in Winnipeg at the time. But as Winnipeg boosters confidently expected Winnipeg's population to reach 750,000 by 1920, there would be a place for it soon. In the meantime, the land was fairly cheap to purchase and the taxes on it almost nonexistent.

The initial plans for Tuxedo, first laid out in 1906, set out the basic concepts that were to be followed. Tuxedo Park was to be divided into two parts, demarcated by the line of the Canadian Northern Railway. North of this was to be the residential district (see map 2) and south of it, the industrial section (see map 3). The industrial village started off well, with the building of the Canada Cement plant on the extreme south boundary, in 1911 and 1912. After that, virtually nothing else was constructed there until the late 60's. Even today much of this land is covered in scrub brush. It was the residential section that attracted all of Heubach's attention and constitutes the story of Tuxedo.
By June, 1905, the Tuxedo Park Company had acquired nearly 3000 acres of land in this area. The purchase of this land had cost approximately $540,000,\(^{19}\) or just under $180 per acre. Although this was not expensive for land in Winnipeg during the real estate boom, it was quite a price at a time when the Canadian government was selling farm land through the prairies for ten dollars a quarter section. This disparity between city land prices and country land prices is indicative of the land boom in Winnipeg at the time.

These facts about the size of the land holdings controlled by the Tuxedo Park Company emerged during a dispute that flared up over the location of the proposed route of a rail line from Winnipeg to Portage la Prairie. According to the *Manitoba Free Press*, the Grand Trunk Pacific intended to run its line west of Winnipeg, along the south side of Grant Avenue, across the Tuxedo area and out to Headingley.\(^{20}\) (See map 1). This was the first news that anyone in Winnipeg had heard about the final selection of the location of the rail line. Although the line had been discussed for a while, no consultation had gone on with the City of Winnipeg or with any of the other interested bodies.

Winnipeg Mayor James Ashdown could not believe that these were the final plans. On June 4, he sent a telegram to Ottawa inquiring if a mistake perhaps had not been made. The resulting reply, published in the newspapers for the whole city to see, read in part:

> On the report of Dr. Schrieber, chief engineer of the government for the transcontinental railway west of Winnipeg, any delay in deciding on
the location of the Grand Trunk Pacific between Portage la Prairie and Winnipeg would be a most serious matter... The route map was approved by the governor-in-council on May 20.'

Both the mayor and the people of Winnipeg felt they were being treated unfairly. A protest, signed by the mayor, was sent to Sir Wilfrid Laurier, the prime minister. Oddly enough, it seems Ashdown used Neubach as a medium for communicating with Ottawa. Why this was the case, Ashdown did not explain, but obviously Neubach was central to the whole issue from the start.

This protest demanded that the entire matter of the route location be re-opened. The mayor's main objection was that the proposed siting of the route would create a strip of unusable land between the new line and the existing tracks of the Canadian Northern Railway, about a half mile farther south. It was obvious that any land caught between the two sets of railway tracks would be totally unsuitable as residential or farming land. It would likely also not be usable as industrial land because no industry had shown any indication of locating anywhere near that part of the city.

The federal government's response was to send a cable back to Winnipeg stating that the only changes that could be made to the route would be ones arising from engineering or other difficulties. However, in July a commission would visit the city to hear protests. Protests there would be, as Winnipeg city hall had received many business and individual petitions against the route of the Grand Trunk Pacific. These protests increased when a map was published showing
the proposed route all the way into downtown Winnipeg. Not only
would the new rail line run beside Grant Avenue to Cambridge Street,
but it would then cut directly across the southern part of Fort Rouge
before utilizing the rail right of way already occupied by the
Canadian Northern.\footnote{23} The essence of the protests was that instead of
chopping Winnipeg up even more with scattered rail lines, the Grand
Trunk Pacific tracks should be put down parallel to the existing
Canadian Northern ones, at least until beyond Winnipeg's west boun-
dary. Such a change would mean fewer crossings or subways and more
safety and convenience in the future.

Before the federal inquiry commission came in July, however,
some of those directly affected by the proposed route made their cases
known to the mayor. Prominent among these was the University of
Manitoba, which was investigating an offer from the Tuxedo Park Company
of 150 acres in the area. The offer was actually received June 6,
1907,\footnote{24} after the publication of the proposed route of the Grand Trunk
Pacific. The university had several arguments against the intended
route. A rail line located there would greatly reduce the land
available to the university. Buildings could not be built between
the lines for obvious access and safety reasons. As well, any buildings
north of the planned route would have to be put some distance away
because of noise and vibration. Finally, the area around the university
would be unsuitable for residential development for professors and
students, if the line were to be built. The university brief also
pointed out that locating the Grand Trunk Pacific lines next to those
of the Canadian Northern would add only three-quarters of a mile to the whole route.\textsuperscript{25}

The Manitoba Agricultural College, which had opened in 1906 on 117 acres immediately west of Kenaston Boulevard, also protested. The intended rail line would cut right across the middle of a planned experimental farm, thus ruining the suitability of the whole site for the entire Agricultural College.\textsuperscript{26}

When the federal commission arrived in Winnipeg on July 9, not only the University of Manitoba and the Manitoba Agricultural College presented evidence against the proposed rail route. So did Heubach and the Tuxedo Park Company. As the intended line would slice directly across the residential part of the planned Tuxedo Park (see maps 2 and 3), Heubach's company was understandably very concerned about the outcome. Mr. C.F. Wilson, the real estate firm's solicitor, attacked the competence of the federal engineer, Collingwood Schrieber, when he forced Schrieber to admit that as far as he, Schrieber, could see there was no real difference between the development already done in Tuxedo and the undeveloped farm land nearby. Such an admission did not enhance the picture of Schrieber's ability to weigh all the factors involved in rail line allocation.\textsuperscript{27}

Heubach's own evidence consisted of explaining why he was developing Tuxedo:

\textit{... the aim and object of the company are to establish in Winnipeg a high class suburban district. What I mean by high class is a suburb entirely under}
building restrictions, and where all commercialism of every nature is excluded by way of caveat, and one portion is set aside as a village where the necessary commercial business might be transacted for the community at large. ... Among the amenities to be included in the plan are golf links, a bowling green, athletic grounds, a park with a bridle path and a car speedway ... to the west side of Tuxedo Park.28

Heubach also described to the commission how the original cost of the land in Tuxedo was to his company "a little over $540,000 ... without taking into consideration interest on the expenditure and these improvements."29 These improvements had apparently cost the company a further $75,000 from the autumn of 1905 to the autumn of 1906.30 Just what these improvements were, however, was not made clear by Heubach. At any rate, $600,000 was a considerable sum for the day, and it was obvious that Tuxedo Park's stake in the matter was quite high.

Despite the popular feeling against the northern route it seemed that the transportation faction was likely to carry the day over the residential and educational developers. The intervention of Manitoba Premier Rodmond Roblin changed things. The Manitoba Agricultural College was a project of the provincial government, which did not want to see it ruined, nor its investment of close to a million dollars wasted.31 Roblin convinced the commission to recommend the adoption of the route next to the Canadian Northern line, south of Tuxedo Park. So perhaps inadvertently, Roblin saved Heubach and the Tuxedo Park Company from possible ruin. Perhaps it was not so inadvertent, as Roblin and Heubach seem to have kept in close touch during the commission's proceedings. When Roblin appeared before the hearings,
it was Heubach who told the members at what time Roblin was coming, as Roblin had telephoned Heubach just before leaving for the hearings.32

The railway dispute was not the first mention of the Tuxedo Park Company, but Heubach's evidence as to the size of his company's expenditures gave firm indication of the grand scale of the development. The promotional plan first published in 1906, and slightly expanded in 1910 (see maps 2 and 3), gives a fuller idea of exactly what was projected for the area.

The layout of Tuxedo Park was the embodiment of some of the latest ideals of city planning, as conceived of in the first decade of this century. The Chicago World's Fair of 1893 was the seminal influence on this movement in city planning thought, which came to be known as "the City Beautiful" school. Although originating in the United States, the ideals that arose from Chicago's fair also had a great effect north of the border.

Though Canadian engineering and surveying journals show no significant response to the event, the [Chicago World's] fair aroused considerable admiration among Canadian architects. Not only did its massed beauty move them, but the planning control exercised by the Fair's team of architects also stirred their envy.33

Architects of the day were envious of this control because they saw control as the only way to achieve any order or
beauty in Canadian cities. In the real world, architects had no control over the growth of Canadian cities, which just developed as they developed, mostly at random and more spread out than need be. Such uncontrolled growth resulted in a very ugly urban environment. This grated against the architectural profession's commitment to beauty. Professor Nobbs, professor of architecture at McGill University, expressed both the commitment and the anger of his profession, in his various writings. He put forward the connection between city planning and beauty at a meeting of the Ontario Association of Architects in 1904.

It would be of great advantage if the idea could be got in the heads of architects that beauty is not a quality to add to a city, but that it is or is not of the structure of it ... every street in the city should be made as beautiful as it can be, and every building, as far as possible, should cohere with the general plan; then we will have a beautiful city and not otherwise ... the construction of the city throughout should be made as beautiful as it can be.34

His outrage was just as evident as his ideals, when he wrote about Canadian cities:

The streets! - the numerous poles which make our main thoroughfares look like a Chinese harbour after a typhoon ... the water tanks - the sky signs - the horrible advertisements painted in epic scale on the flanks of buildings - the lettering falling like a veil over many a fair piece of architecture ... all these things are without decency and contrary to the expression of any civic spirit or virtue.35

This outrage expressed itself in the "City Beautiful" movement, which was the main theory of city planning in Canada immediately
before World War I. In general, the basic tenets of this school were coherence, visual variety and civic grandeur. It was felt that these elements could be employed to counteract the ugly effects of over-crowding, tall buildings and thousands of utility poles. Coherence was to be achieved mainly through having buildings that did not clash with each other, in design, scale, location or material. Variety was to be gained through a reduction in the adherence to a regular rectangular grid pattern for street layouts. Streets instead should be curved or diagonal, interspaced with open areas, fountains, parks and contrasts at the end of each vista. The effect of the parks was to be felt not only through their recreational use, but also through the pleasure of riding beside them on parkways. Large formal parks and impressive buildings in spacious surroundings were considered the primary ways of creating the grandeur needed for the city beautiful.  

When Heubach and the Tuxedo Park Company needed a planning firm to draw up the design for their intended development of Tuxedo, they turned to probably the best known firm in North America, Messrs. Olmsted Brothers of Brookline, Massachusetts. This was the firm founded by Frederick Law Olmsted, the man who created Central Park and Battery Park in New York (once more the New York obsession in Winnipeg), as well as many other parks in the eastern United States. Olmsted had also been one of the major planners behind the 1893 Chicago Fair. Indeed, he had selected the site and his firm had overseen the whole layout of the Fair's site, although the actual
planning of the buildings was handled by a number of other architectural companies. The plans for the 1893 Fair demonstrated the already-mentioned hallmarks that were to characterize the city beautiful movement. It had grand avenues and vistas; a uniform style and whiteness of building; and natural visual variation through the use of curved roads, parks, sculpture and open spaces. The final result was not perfect in Olmsted's eyes, but it did serve a higher purpose. The Fair had shown that specialization and co-operation could lead to a cultivated, civilized society. To Olmsted, this was the purpose of landscape architecture, and why it was needed in society. It contributed to civilization and that was the greatest good he could strive for. Parks were, for him, the best way of achieving a civilized restfulness that was essential. As Olmsted himself put it:

We want a ground to which people may easily go after their day's work is done ... where they shall, in effect, find the city put far away from them.... We want, especially, the greatest possible contrast with the constraining and confining of the town, those conditions which compel us to walk circumspectly, watchfully, jealously, which compel us to look closely upon others without sympathy.

Obviously, Olmsted was a man who believed in the countrification of the town, or rather in achieving a marriage between city and country. Parks were his primary planning device, and all other effects stemmed from them. This meant that the grandeur of the buildings was always a lesser effect with his plans than variation, open space and
restfulness. He was a designer for residential areas rather than commercial developments. Thus he was the ideal man for Heubach and his ideals were just right for Tuxedo Park.

By the time Tuxedo Park was being created, Frederick Law Olmsted was dead, but his sons carried on the father's precepts. Tuxedo Park's design followed Olmsted's tenets and satisfied Heubach. The plans tried to combine the best features of city and country. Tuxedo Park was to be a development of homes in a country setting, with "the luxuries of free air, space and abundant vegetation, without loss of town privileges, they can be enabled to secure." These town privileges included good roads, sewer systems, water, lighted streets and easy access to the downtown centres.

The first plans for Tuxedo Park were published in 1906, and then slightly changed in 1910, although retaining the same essential features. (See map 2.) These plans demonstrated how the design was laid out to enhance the lives of those who lived there, while meeting the ideals of Olmsted and the city beautiful movement. The street plan is essentially a grid layout, but the slashing diagonal of Van Horne Boulevard and the gentle curves of many of the east-west streets provide the variety that interrupts the repetitious monotony. So does the presence of Olmsted Park and the numerous little triangular open spaces. The opposite requirement to this visual variety was the need for coherence, and this was provided by the basic regular layout, plus two stipulations not observable
from the maps. These requirements were that there were to be no commercial establishments in this residential part of Tuxedo, and that all residences must harmonize with each other. Grandeur is the third basic quality of city beautiful planning. In Olmsted Brothers' plans for Tuxedo this was provided in several ways. The homes that were to be built were to be palatial and set off by grand vistas across large private grounds, as well as by the vistas of Olmsted Park and Assiniboine Park. The intended location of the University of Manitoba in Tuxedo would present the needed weight of impressive public buildings. As laid out by the planning company, Tuxedo Park would indeed be "The Suburb Beautiful", as it was labelled.

Of primary importance to these plans were two features. The first was the provision of numerous parks. Such parks, as has been noted, were central to Olmsted's designs. Assiniboine Park, although not officially opened by the City of Winnipeg until 1909, had been in creation stages since 1903 when the site was purchased from the Munroe Pure Milk Company. Its location on the north-west corner of Tuxedo was a strong feature for the real estate development, even though there is no evidence that Heubach and his associates had anything to do with the location and planning of this city park. It was seemingly just an attractively located feature that they took advantage of. To complement Assiniboine Park, Olmsted
Brothers designed another park, named Olmsted Park by a thankful
Heubsch.51 This second park was situated south-east of Assiniboine
Park, and slightly east of the intended site of the University of
Manitoba. It was laid out to be 3000 feet long and just over 400
feet wide. However, its size was not to be its only attraction.

It [Tuxedo Park] encloses Olmsted Park, probably
the most ornate park ever planned for Canada -
a park with drives, bridle paths, hurdles, wading
pool for children, sand courts for youngsters,
pergolas, flower beds, ornamental shrubbery and
shade trees.52

Olmsted Park was obviously a very striking feature of the intended
layout of Tuxedo Park, and thus another strong selling point.53

The location of the University of Manitoba on the south
side of Roblin Boulevard, across from Assiniboine Park was another
selling feature. Obviously, as the University of Manitoba has been
located since 1930 on a campus in Fort Garry, miles to the south-east
of Tuxedo, this part of Heubach's grand design never reached fruition.
To look at the published maps of the time (see map 2) or to read
magazine articles about the creation of Tuxedo (see appendices), one
would never know that the University of Manitoba never was located
in Tuxedo. The *Dominion* several times referred to the "University
Section of Tuxedo".54 It also made mention of the "artistically
planned grounds of Manitoba University" [sic]55 and

the definite assurance of the location of the
University of Manitoba at Tuxedo Park and the
acceptance of plans which will make these the most beautiful college grounds in the west. 56

The truth of the matter is that these advocates of Tuxedo Park were writing about aspects of the real estate development as though they were fact, before they were fact. This tendency to make Tuxedo more than it was created a myth of Tuxedo which is sometimes difficult to separate from the truth about Tuxedo.

The circumstances surrounding the university site were initiated by Fred Heubach on June 6, 1907. 57 The University of Manitoba was then located on various sites in downtown Winnipeg. It was outgrowing these and the University Council was trying to decide on a permanent location. Heubach wanted the University situated in his development. He never stated why in any of his correspondence with the University Council, but his probable motivation is not difficult to understand. If the University were to be built in Tuxedo it would provide visual grandeur to the whole area. It would add immense prestige to Tuxedo. It would attract a semi-captive pool of housing purchasers, in the form of the university's staff, and, depending on the taxation agreement worked out with the University, it could provide a sizable chunk of the tax base.

For whatever reasons, Heubach offered to donate 150 acres for the University site. The University Council appointed a committee to determine the suitability of the site and the advisability of
accepting the offer. However, the provincial government
hesitated to give its approval, apparently because it preferred
to see the University situated on Broadway Avenue. The question
drifted until December, 1909, when Heubach again made his offer.
At first the University Council delayed making a decision, but after
Heubach appeared at a meeting on March 17, 1910, and asked for a
definite yes or no, the Council voted to accept the Tuxedo site.
The vote was twenty-two in favour, none opposed. It was this vote
which enabled that writer in The Dominion to refer to "the definite
assurance of the location of the University of Manitoba at Tuxedo
Park".

The University had agreed to several stipulations when
it had accepted Heubach's offer. The first was that within a year
and a half it had to spend $20,000 on laying out the grounds,
based on the plans of a reputable landscape architect. Then half
title to the site would be granted if $75,000 worth of buildings
were erected before October 6, 1916, and full title would be given
if $150,000 worth were constructed before October 6, 1918. All
buildings were to be made of similar materials, and built in an
approved uniform style. The University also gained an option to
purchase forty more acres adjacent to the site; which forty, however,
was to be determined by Heubach. If the University defaulted on
any of these provisions, the land and any improvements would revert
to Heubach and his company.
However, the "definite assurance" became indefinite when it came to getting approval from the provincial government. The government would only grant the necessary money if it were spent on buildings at the Broadway site favoured by the Roblin cabinet. The University Council would not agree to this and a stalemate was reached. In January, 1913, the province offered the University 137 acres in Fort Garry, where the Agricultural College had stood since 1910. Along with the offer went certain building funds. The University accepted this offer in December, 1913, probably as a way out of the impasse. However, it was basically committed only to locating the new engineering building in Fort Garry. This new situation, though, put the University in the anomalous position of being partly committed to two sites: the donation in Tuxedo and the leased land in Fort Garry.

World War I then clouded the entire issue and the problem of the location of the University was not investigated again until 1923. At that time, the University wanted to expand, and the Council felt that the existing Agricultural College buildings and the engineering building could accommodate a much larger student population than could the Tuxedo site. The only building at this point on the latter location was the School for the Deaf, which had been opened in 1922 in the very south-east corner of the University's site. However, a re-writing of the original agreement, in 1924, extended the deadline
for starting university construction until 1926. By that time, the economic advantages of locating the University in Fort Garry outweighed those offered by Tuxedo. The University Council and the provincial government agreed in 1929 to build on the Fort Garry site. This resolution meant that the grounds in Tuxedo, except for the School for the Deaf, reverted to the South Winnipeg Company, as Heubach's company had become by that time.

What this convoluted, drawn out episode indicates is that the myth of Tuxedo was being created as early as 1910. If a supposedly reputable magazine article overstated the surety of the University's final location, albeit somewhat understandably, what else about Tuxedo was given as truth, but was not?

One of the first unusual aspects about early accounts of Tuxedo is that there apparently was no advertising or offering of lots for sale in the area, with the exception of some in University Heights, as advertised in the *Manitoba Free Press* in May, 1910. However, University Heights was actually in Charleswood, west of the university site. In Tuxedo itself, there was nothing. Probably what sales there were happened by other means; word of mouth and magazine articles. This would seem to indicate that Heubach was not interested in a rapid turnover on his company's land. Perhaps it was felt that word of mouth advertising and laudatory articles would result in a better breed of customer, as well as a better pace of development.
There were several magazine articles at this time about "The Interurban Elysium", as one of them referred to Tuxedo. The general tone of these articles (see appendix 1) was that as early as 1910, Tuxedo was the favoured place for Winnipeg's rich to live. One of the pieces asserted that

But while in its [Tuxedo's] inception the Suburb Beautiful may have seemed more or less a dream, it has proved a dream come true.

From grass covered prairies there has been brought forth a residential district embodying so many advantages as to make it pre-eminently the most attractive suburban proposition in the west.

The plans for the development of Tuxedo Park are both comprehensive and complete and the work of carrying them out has gone steadily forward ... in making Tuxedo Park the most desirable home site in Winnipeg.

The Dominion, perhaps not the most objective source since it was an upper class Winnipeg magazine, also called Tuxedo "Winnipeg's Choicest Residential Retreat", and said that "it is this district then that the investor who desires the highest class of residential property finds the best field". The picture that emerges from these descriptions is one of a burgeoning new residential area, desired by both investors and upper class residents. It was filled with new, recently built palaces, ladies of leisure riding on bridle paths and well-heeled businessmen driving to work in downtown Winnipeg in the chauffeur-driven Packard or Peerless. Of course the fully developed, published maps that showed a Tuxedo complete with well laid out streets and parks aided in creating this impression. So too did the nature of description in the articles mentioned. All the verbs used are in the
present tense, not the future tense. What was described in the
articles gave every appearance of being what existed already.

Unfortunately, this style of writing was dealing with the
myth of Tuxedo, not the reality. The reality, as shown by Henderson's Directory, was that 71 people lived there, comprising nine
families, none living on the still vacant streets in the north of
Tuxedo near the Assiniboine River. This northern segment of the
area, of course, was the part chosen for development and talked about
in the magazine articles, as well as being the laid out district shown
on the maps of 1910. Seven of these families were dairy farmers, one
was a market gardener and one a mixed farmer. Obviously, none of
these people were members of Winnipeg's upper crust. Equally obviously,
none of Winnipeg's elite lived in Tuxedo in 1913. There were no
beautiful houses along the sweep of the boulevards and no cantering
horses on the bridle paths in Olmsted Park. In fact, nothing existed
there but a multitude of lots held by real estate speculators. There
were in fact no bridle paths in Olmsted Park because the park was
scarcely started. There were no beautiful homes because Winnipeg's
beautiful people had not moved to the too distant and as yet unfinished,
unserviced streets. There was only a huge gap between the myth and
the reality.

Heubach and his partners, however, were not ones to be put
off their grand plans by minor problems such as the actual develop-
ment being something other than what it was supposed to be. Nor did
another serious hindrance, the real estate crash that started in late 1912, deter them from continuing with what can only be called the dream of Tuxedo, not the development of Tuxedo.

The end of the real estate boom should have caused a termination to their plans, for essentially all their ideas for Tuxedo were based on this boom. The great increase in Winnipeg’s population after 1900 created the physical growth which saw the value of issued building permits rise from $15,000,000 in 1900 to over $200,000,000 for 1913. This euphoric expansion was what made it possible for an exclusive residential area, like Tuxedo, to be thought of and sold to investors. However by late 1912, there were signs that the bubble was starting to burst.

The end of the great western boom had been foreshadowed by rising freight rates and falling farm and land prices, and was ultimately followed by the collapse of the real estate market. By 1912, the real estate agents and the land speculators had found it difficult to dispose of farm lands and had found it impossible to interest buyers in suburban development. Scores of urban subdivisions and attractively named suburbs died on agents’ prospectuses and on drafting boards. Winnipeg once more found itself surrounded with a belt of land held for speculation.

When the depression of 1913 did hit, and the real estate market did collapse, Tuxedo was part of this belt of speculation. There was, however, one major difference between Tuxedo and the other developments, such as University Heights or River Acres in West Kildonan. In January 1913, Tuxedo had been incorporated as a town.
CHAPTER III

INCORPORATION AND THE DEATH OF FRED HEUBACH

Among the business conducted by the Manitoba Legislature on January 23, 1913, was the third reading of a private member's bill to incorporate the Town of Tuxedo. The passage of the bill had apparently been a simple matter.

The Speaker Ordered that Mr. Bernard (Member for Assiniboia) have leave to introduce a bill to incorporate the Town of Tuxedo. He accordingly presented the said Bill to the House, and the same was received and read the First Time.

The Order of the Day being read for the Second Reading of the Bill to incorporate the Town of Tuxedo, the Bill was accordingly read a Second Time and Referred to the Select Standing Committee on Law Amendments.

The Order of the Day being read for the House to read itself into the Committee of the Whole to consider the Bill ... to incorporate the Town of Tuxedo ... and Mr. Bernier (of the Select Standing Committee on Law Amendments) reported that the Committee had gone through the Bill and directed him to report the same without amendment.... The Bill was accordingly read a Third Time and passed under its title.

This description seems to suggest that the passage of the Bill did not interest the Legislature very much. The whole process took only fifteen days and the Select Standing Committee on Law Amendments did not recommend any amendments to it. There is no evidence of any discussion or dispute over the Bill.

Many other towns in Manitoba were incorporated during the years immediately prior to World War I, including other Winnipeg suburbs of Transcona, St. Boniface, Fort Garry and Charleswood. Thus the incorporation of a town was not an unusual matter. However, it might seem strange to today's eyes that a small scattered
settlement of farms, with a population of only 71,\(^4\) should be deemed an incorporated town. The actual incorporated population of Tuxedo was 211.\(^5\) The extra 140 people were workers at the Canada Cement plant which was located on the southern-most boundary of Tuxedo.\(^6\) These workers lived in shacks right on the grounds of the plant. However, the Assessment Rolls do not list any of these 140 workers because none owned any property.

This small incorporation population was not unusual for the time. Various other locations in Manitoba, such as Neepawa and Rapid City, had been incorporated with populations of only 200 to 300.\(^7\) Alan Artibise views this small population at the time of incorporation as one of the features of the booster ethos so prevalent in the early 1900s in the prairie provinces. He explains: "One characteristic that was shared by boosters ... was an eagerness to attain formal city status for their communities far in advance of that title coinciding with reality".\(^8\) The large prairie cities set the pace in this respect. Winnipeg went directly from being unincorporated to being a city with a population of 1600. Calgary incorporated as a town in 1884 with only 506 people, and Edmonton eight years later with only a slightly larger population, 700.\(^9\) Thus it was not so unusual for Tuxedo to have such a small population and yet be incorporated as a town.

As he had been the prime mover behind the Tuxedo Park Company, it is reasonable to conclude that Fred Heubach was the man instrumental
in the incorporation of Tuxedo. However, there is no direct evidence of this, but the fact that Heubach became the Town's first mayor adds further credence to this supposition.

It was an unusual move for a property developer to manage to incorporate his housing estate as a town. Enderton had not done this with Crescentwood, nor had any other real estate moguls of the day. However, Heubach and his associates took the unusual step of withdrawing their property from the Rural Municipality of Charleswood and creating their own territory. The question then arises as to why Heubach and his associates did this.

The answer can only be inferred, as correspondence about the question apparently no longer exists. The primary reason was probably put very well by Art Vincent, long-time Secretary of the Town of Tuxedo: "That way they'd have more control over what happened". Control was obviously important to Heubach, as he had definite ideas about the future direction for development of Tuxedo. As has already been shown, Tuxedo was to be a planned, regulated suburb, providing only the best living for the best people. Undoubtedly in Heubach's eyes it was different from similar real estate creations. To keep it different and superior required the establishment of the area's autonomy. Thus if Heubach and his partners could control the governing council, as was likely given their pre-eminence in the area, they could control Tuxedo's direction. Incorporation provided just such a path to control.
There were likely several other reasons for the incorporation. One was the prestige of being a separate town, not just part of some larger entity. Artibise summed up this attitude:

The arguments used in each community were strikingly similar. Local pride, respect in eastern Canada and the distinction of achieving the coveted ... title far in advance of rivals were common refrains. Municipal organization was essentially a technique of boosting - 'it advertised the community and gave it a dignity which its physical appearance could not impart ... it was an act of faith, an expression of confidence in the future'.... But these arguments, or lack of them, were neither the most effective nor the most significant.... The most important were that town and city status provided a broader base for borrowing funds for public works and other expenditures, and that the titles presented better opportunities for advertising and promotion.\textsuperscript{12}

These last two reasons, promotion and borrowing funds, would have been very important with respect to Tuxedo. Tuxedo was essentially a real estate development, the purpose of which was to make Heubach and his associates rich through selling land to other rich people. A major drawback to economically elite residential neighbourhoods within Winnipeg was that the rest of Winnipeg, the middle and working classes, were so many in number and required such expensive services as schools, water and public health. However, by advertising as an autonomous town, populated only by the well to do, Tuxedo would make it clear it did not need such extensive services. Thus taxes there would be less.\textsuperscript{13} This point was noted by a writer in The Dominion, who coyly pointed out in the last sentence of an article about Tuxedo;
Nor must we overlook the fact that in Tuxedo ... the
taxes are but a fraction of what must be paid on city
property, and the saving alone will soon amount to a
surprisingly large sum to the man who selects Tuxedo
as his future home.\(^{14}\)

Undoubtedly this tax saving would be a useful point in selling the
land belonging to South Winnipeg Company, and so make money for
Heubach and associates.

The fact that town status would also help provide a larger base
for borrowing for public works would also help in selling the land be-
longing to Heubach and his company. A larger base for borrowing would
mean the necessary public works would be done now, and debentures sold
for fifteen or twenty years to pay for the work. This would spread
the cost of the work out into the future when the town's population
would be larger and so the cost per resident would be less. It would
especially be less than in a municipality which could only raise
shorter term debentures. If people bought land in Tuxedo they would
receive their public services at a lower cost personally than if they
bought in Winnipeg or in an unincorporated area.

Exactly how large was the financial interest of Heubach and
associates in 1913? If not very large, then the incorporation of Tuxedo
would not particularly aid Fred Heubach personally; but if he and his
company owned a number of blocks of property, his role certainly cannot
be seen as selfless. The answer can be determined from the 1913 Town of
Tuxedo Assessment Rolls. 470 blocks of property were listed as being
owned by corporations, other than the Canada Cement Company.\(^{15}\) These
blocks are not all of the same size or value, so a direct comparison cannot be drawn between the worth of the different companies. However, it seems logical that the companies with more blocks of land had a greater financial interest in the area. Table 2 presents the breakdown on ownership. Heubach's company, the Tuxedo Park Company, had been re-organized in 1909 as the South Winnipeg Company, apparently to introduce larger capitalization from some British backers. South Winnipeg was the largest corporate owner in Tuxedo, owning slightly more than one-third of the company-owned pieces of land, 164 out of 470. As well, the company of Heubach, Finkelstein and Heubach, the sales agents for the South Winnipeg Company, owned a further 19. The address of Tuxedo Estates, which owned 92 blocks of land, was listed as being in care of Heubach, Finkelstein and Heubach. As well, the addresses for South Assiniboine Estates, Assiniboine Estates, University Estates and West Rydal Limited were all in the same building as Heubach, Finkelstein and Heubach. Unfortunately, no office number is given with these street addresses. Despite this, it seems possible that these four companies were also controlled by Heubach and his company. West Rydal Company is almost a certainty, as an advertisement by Heubach, Finkelstein and Heubach in the 1913 Henderson Directory listed that company as the sales agent for the West Rydal development in Charleswood. What all this means is that out of a total of 470 blocks of land owned by development companies, Fred Heubach and his associates were directly connected with 275 of them, almost
certainly with a further 47 of them, and probably with 135 more, for a total of 457. Almost all the land held by development companies was in his hands. There were as well 15 more pieces of land directly owned by either Heubach or Finkelstein. Thus the financial stake by Heubach, his companies and associates was considerable. Little wonder that he wished to have control over the future of Tuxedo.

The creation of what might just as well have been called Heubachville, however, did not elicit much comment from the rest of Winnipeg. The Manitoba Free Press, in a review of the events of 1913, did not mention the incorporation of Tuxedo. The January 24, 1913 Free Press did include the event under its "City and General News" column. The write-up read: "'Town of Tuxedo Incorporated' The Bill to incorporate the Town of Tuxedo was read a third time, reported and became law in the Legislature yesterday." The Winnipeg Tribune did not mention the creation of Tuxedo at all, not even in its "The City Today" column, or letters to the editor. The Voice, the paper of the labour movement, also made no mention of the establishment of a town designed by and for labour's antagonists, businessmen.

In fact it appears that only the Municipality of Assiniboia paid any attention to Tuxedo's establishment. This was merely because the municipality had been paying for various improvements in the area. When South Winnipeg Company agreed to reimburse
Assiniboia for seventy-five percent of the costs involved, Assiniboia was satisfied. Other than that there was no public discussion about who were the men behind this new town and why should they be indulged and protected by law. This attitude of acceptance is not amazing, given the general air of boosterism and growth among the general population, the politicians and the newspapers.

The presence of Fred Heubach in the project probably helped. He seemed to be a popular man, whose "go-getter" spirit was much admired. At the time of his death, the Free Press wrote:

> Mr. Heubach's reputation as a man of sterling worth with excellent judgment in matters that required keen insight and breadth of vision is well known.... Out of his well earned wealth, Mr. Heubach always stood ready to give generously to any project that made for real progress. As president of the Industrial Bureau during 1910-1911, Mr. Heubach gave much of his time and money to advocate the common welfare of this city. His death is a great loss to the community and his public spirited work and generosity will be keenly missed.

In other words, Heubach and his friends were seen as public-minded individuals, not as the opportunists a closer examination of the situation might indicate.

Exactly how these men came to get Tuxedo incorporated is difficult to establish. The requirements for incorporation as a town were that a petition had to be made to the Lieutenant-Governor by at least two-thirds of the male householders or freeholders over the age of twenty-one, having at least three months residence. There had
to be at least 100 names on the petition. As well, one month's notice of incorporation intention had to be given in the form of notices posted in two of the most frequented parts of the locality to be incorporated. After that procedure had established the support for incorporation, then a bill of incorporation had to be introduced into the Legislature.24

In Tuxedo's case, there would have been several problems with these requirements. The first would have been in obtaining the necessary two-thirds of the male freeholders or householders to sign the petition. 140 of the 211 people in Tuxedo lived in shacks owned by Canada Cement.25 Since none of these 140 owned property, obviously they did not qualify to sign the petition. The only other inhabitants who could legally sign the petition were the nine heads of the various farms in the area. There were many more freeholders than this, of course, but they were not residents. Not even Fred Heubach was a Tuxedo dweller. He was in the process of having a new house built at 64 Nassau, in Port Rouge.26 It would seem possible that this difficulty was surmounted by pointing out the impossibility of finding the needed 100 males. The other problem with following the approved procedure was that two notices were posted, but only one was in the locality. That was put up at the Canada Cement plant. The second notice, however, was in the office of Heubach, Finkelstein and Heubach, in the Canadian Bank of Commerce Building near the corner of Portage and Main.27 This was probably a location frequented by property owners in Tuxedo, but it was not in the locality. Despite
these awkward points, the incorporation of Tuxedo seemingly was accomplished without any dispute.

The charter of incorporation gave voting rights to any man possessing "a legal or equitable interest in real property within the town of the value of at least one hundred dollars". This meant non-residents who owned sufficient property could have a vote in Tuxedo's actions, but those who lived there on very, very poor property could not. The property qualification was even more important for being either mayor or a councillor. To hold these positions, one had to be a natural born or naturalized male over twenty-one, living in Manitoba and owner of real estate "in their own name, of at least the value of five hundred dollars". A look at the 1913 Assessment Rolls gives some idea of who qualified to be mayor or councillor. Unfortunately, neither the Assessment Roll nor the voters' list is as useful in determining Tuxedo's voters as they could be. The 1913 voters list included a person's name every time that person owned a piece of property worth more than $100. This inflated the list and gives the impression that multiple votes were not unusual, when there is no other evidence to suggest that multiple votes were allowed. This situation undoubtedly arose from sloppiness and unfamiliarity with compiling a voters' list. The Assessment Roll is not much better. Certain assessment values are missing, and sometimes a property is listed with joint owners, or two pieces of property may be bracketed together even though they have separate owners.
Why these oddities exist is not explained, although the clerk in 1913 likely knew the reason.

However, there is enough information contained in the Assessment Rolls to fashion a reasonable picture of the Tuxedo property owners and for what civic responsibilities they qualified. (See Table 3) There were 945 different property owners in the 1913 assessment. Nine were residents of Tuxedo. The other 936 lived elsewhere. This list does not include companies that owned land, only individuals, although some of these individuals owned up to fifteen pieces of land. 409 had Winnipeg addresses including the 9 who lived in Tuxedo. 298 of these owned property worth over $500 and so could run for mayor or council. Another 76 owned over $100 worth of land, enabling them to vote. 35 could neither vote nor run for office. The rest of Manitoba provided another 54 owners, located mostly in small towns such as Kiamio, where 3 Tuxedo owners lived, or Cartwright, which had 8 Tuxedo investors. 19 of these 54 had land worth over $500 and another 24 over $100.

Outside of Manitoba, the vast majority of owners lived in Ontario, 423 out of 457. Again the largest number lived in small towns, although cities such as Vancouver, with 3 owners, or Toronto, with 14, were not forgotten. Small southern Ontario towns seemed to be particularly fertile ground for Tuxedo real estate salesmen. Over a third of the pages in the assessment list are entirely Ontario entries. Wellington boasted 18 Tuxedo owners, Perth 25, Little Britain 13 and Lombardy 8. Ashburn
had initially sold most of what became Tuxedo to Heubach, were not residents of Tuxedo. They lived on Frank Street in what was known as Tuxedo East, but was actually east of the College and thus was in Winnipeg, by 1913.32

If the population in 1913 was made up of cement factory workers, farmers and dairymen, what types of occupations did the non-resident property owners have? The full list, according to the voters' roll, is given in Table 4. However, a few points about this list should be made. The list includes seven dairymen, one farmer and one gardener who lived in Tuxedo. It is by no means a complete list, as most of the people on the list did not show an occupation, particularly those who lived outside of Winnipeg. The 291 listed occupations is well short of the 777 voters. The variety of occupations listed indicates that real estate speculation, which is what most of these people who bought land in Tuxedo were probably doing, appealed to a wide range of people. It is not unusual to see so many agents, brokers, managers or investors listed. These are the types of occupations that would be drawn naturally to the idea of Tuxedo. They would consider it a good place to invest in, either for a future home or for future profit. The presence of so many professors and engineers can probably be explained by the anticipated location of the University of Manitoba in Tuxedo. What is more noteworthy is the number of people in
lower class jobs who owned property in the area. Eight clerks, six carpenters, a chauffeur, a sadler, a pedlar (who owned two pieces of property), a janitor and a governess are not the sort of people who normally have either the inclination or the disposable income to invest in real estate. Apparently the real estate boom in Winnipeg was so enticing that these people found the money to buy land in this exclusive development, in the hopes of making money from the purchase.

These, then, were the voters of Tuxedo. Only nine lived in the town and, as only 400 out of 777 lived in Winnipeg, it is likely that the other 377 did not take any part in the governing of the town. Because not many people are interested in being on a town council, or spending the time necessary to attend meetings or vote, it is also probable that most of the Tuxedo voters who lived in Winnipeg never voted or attended council meetings. Those from lower class backgrounds also might not even think of voting or being on council. After all, if Winnipeg civic politics in 1913 were dominated by the business elite, it is even more likely that those interested in running the affairs of a town designed for that elite, would be members of that elite.

This turned out to be the case at the first Tuxedo town meeting, held at the offices of Canada Cement. An open vote was
held to choose the mayor and four-man council. All were elected by acclamation. The first mayor was Fred Heubach, and the council consisted of Arthur Choate, A.E. Hoskins, G.H. Kelly and F.T. Griffin. All were well-off. Choate was Secretary-Treasurer of the Western Elevator Company, a grain trading firm. Hoskins was a lawyer with the leading Winnipeg firm of Campbell, Pitblado and Hoskins. Kelly was the general manager of Ogilvie Milling. Griffin was a former C.P.R. land commissioner. None lived in Tuxedo. All lived either in Fort Rouge or Crescentwood. Heubach was living on Roslyn Road and having a new home built on Nassau Street North. Choate lived in number 2, the Wardlaw Apartments, Wardlaw and Nassau. Griffin lived at 500 River Avenue, just west of Osborne Street. Kelly lived in Crescentwood at 144 Yale, between Wellington Crescent and Stafford Street. Hoskins lived just one block over, at 91 Harvard Street. Griffin was a director of South Winnipeg Company, along with Heubach. What connections the other councillors may have had with Heubach's companies is not known. However, the five were all cut from the same cloth: well-off, connected with land or grain trading, land speculators, boosters and probably determined to do well for themselves out of their involvement in Tuxedo. They were not the sort to have much in common with the 211 people who did live in Tuxedo. The myth of Tuxedo the beautiful was undoubtedly more
important to them than the reality of who actually lived there. In any case, it seems the residents of Tuxedo either did not know of the election, did not care, or trusted the developers.

This make-up of the council meant that Heubach and his associates had a form of control over the parts of Tuxedo they had previously been unable to control. This control was necessary for Heubach to fashion a unified whole out of the area, and to develop it as he saw fit. In 1913, as has been seen, his companies apparently owned nearly all of the land still in developers' hands. Running council meant he could legally enforce his ideas on the whole area, including those lands held by private speculators and other development firms.

The firm hand of Heubach was evident right from the start with bylaw number one, dated February 25, 1913. There were to be no more than fifty-two meetings per year, and

Regular meetings of the council shall be held from time to time during each year at the office of Messrs. Heubach, Finkelstein and Heubach, Canadian Bank of Commerce Building, Main Street in the City of Winnipeg. 36

This location was far removed from anyone who lived and worked in Tuxedo, but was convenient for businessmen who lived in Fort Rouge and worked in downtown Winnipeg. The atmosphere must have been more that of a private club than a town hall.
Therefore it is not surprising that the early actions of council emphasized developing the town along the lines of Heubach's ideas as to what would enhance the upper class nature of Tuxedo.

Some of these ideas had already been made clear:

In Tuxedo, the lots are all wide and deep, generally 50 x 130 feet, and backing on lanes. These lanes are a particular feature, for in them must be laid all water mains, gas and electric service appliances. There can be no tearing up of main streets, nor defacing of lawns. No house can be built which is not a credit to its neighbours. It must be architecturally right and must not cost less than a certain amount, depending upon its particular location. More than this, there can be no apartment blocks, no butcher shops, no stores or business houses of any nature. For Tuxedo is and must remain, an exclusive residential section.37

The right to pass bylaws establishing restrictions like those outlined in The Dominion article cited above was included in the act incorporating Tuxedo. Section 30 gave council the right to control or prohibit apartments, livery stables, laundries, butcher shops, forges, stores, factories, hospitals, rag, bone and junk shops, infirmaries, and any form of manure pits. Council could also regulate "manufactures and trades, which in the opinion of the council, may prove to be or may cause nuisances".38

These regulations would today be termed zoning requirements, something that was beginning to come into vogue at this time in Winnipeg and other cities in Canada.39 However the
difference between the powers granted to the council of Tuxedo and the idea of zoning is that the zoning in Tuxedo was to be done by the members of council, while those across Canada advocating zoning meant it to be done by professional planners for the general good. Zoning was intended to be a positive force, while the powers given to Tuxedo's council were aimed at excluding particular forms of development, seemingly somehow thought "wrong". The vague wording of the section gave council leeway to do almost anything it wanted to do in restricting commercial operations. This attitude that any planning regulations should be aimed at creating beautiful, clean surroundings for the better classes to live in had a number adherents within Winnipeg at this time. Indeed such a view is the logical extension of the whole ethos of the City Beautiful movement which stressed beauty and noble buildings. Universal sanitation or education or health care or even adequate housing were not aims of the City Beautiful concept. It ignored these basic needs that the poor classes lacked, and instead concentrated on visual aspects that only the upper classes could afford or were interested in.

Tuxedo council lost little time implementing specific bylaws restricting commercial activity. Within its first two months, it had approved regulations governing the size and condition of apartment and tenement houses, the establishment of stables,
blacksmith shops, hospitals, foundaries and garages. Since several of these types of businesses already existed within Tuxedo, notably the tenement housing at Canada Cement and the blacksmith shop and garage there, council could not ban such operations outright. However, they did so severely limit the business that it would be unlikely any more would be established. Council banned tanneries, abattoirs and rag and bone shops, as well as commercial stables and foundaries. It established a pound, and a system of fines to deal with stray animals, including cattle, poultry and horses. Seemingly the farmers allowed all these animals just to roam free. As all the farms affected by this bylaw were south of the Canadian Northern Line, this action had the effect of keeping the animals away from those areas north of the tracks where the real estate developers had pinned their high hopes.

As well as bylaws curtailing specific types of activities, the council also passed a bylaw "to prohibit certain nuisances". Included was owning or occupying land "in such bad and filthy conditions as to be offensive and a nuisance to the neighbourhood or to any person or family". The vague wording of this bylaw could allow for very strict, arbitrarily set standards of maintenance. Public morals rule prohibiting begging, drunkenness, vagrancy, swearing, gambling, houses of ill fame, public
indecency and disorderly conduct, also left no doubt that Tuxedo's standards for both buildings and inhabitants would be high ones. Such standards were not too unreasonable, but they seem very close to all of Heubach's ideas of what constituted a refined residential community. The hand of one man it seemed was running things.

There was, however, no official decree at this time of minimum housing costs in the town. Perhaps this was because no one was showing any inclination to build in Tuxedo yet. It is likely the people who purchased lots in Tuxedo did so for speculative purposes, not homes. The high proportion of owners from outside Winnipeg would lend credence to this view. As well, any construction of upper class mansions that did take place in Winnipeg in 1912-1913, took place in Crescentwood. Sixty building permits for houses worth $10,000 to $25,000, all to go up in Crescentwood, were issued in 1913 and 1914. Obviously the time for building in Tuxedo had not yet come.

The real estate developers and speculators were sure it would come, though. When it did, the prohibition of businesses in the area could only enhance Tuxedo's property values and prove the truth of what had been written in The Dominion:

Any property following the lines of best development and which is well shaded by
ornamental trees is naturally more valuable from a residential viewpoint than that which is without this feature. And when such property fulfills all the other highest qualifications as Tuxedo Park does, permanent avoidance of undesirable features such as railways, manufacturing plants and business enterprises, it reaches the highest mark of excellence.

In the making of an exclusive residential district it is well to keep in mind certain obvious facts. In every city there is a class of residential real estate which has practically no future from the investor's stand. Such property, for example, is that on which are built the ordinary class of homes for rental and cottages for workman's families. This class of property may rise in value ... but it is necessarily limited to a smaller increase in value.50

However, Tuxedo was incorporated at the same time as the pre-World War I real estate bubble ended. The expected increase in property values would have to wait for many years before being achieved, although of course in 1913 this was unknown. From 1913 on, instead of increasing growth, there was increasing hardship. "1913 was a pivotal year in the history of prairie urban development. Before lay prosperity and rapid growth; after came three decades of relative stagnation and almost continual crisis."51

However, before the full effects of the 1913 depression could be grasped by Tuxedo's council, there was the ordinary running of the town that had to be taken care of. Once more, the coincidence of Heubach's aims and the actions of council is evident. Bylaw four, clauses forty-eight and forty-nine, gave
extraordinary powers to the mayor. Clause forty-eight said:

The Mayor shall in addition to all other powers have the power of vetoing all and any bylaws, resolutions or measures ... authorizing the expenditure of money ... provided, however, that such veto may be removed or overruled by a majority vote of the council at any subsequent meeting.

Clause forty-nine gave the mayor "all the powers which are usually vested in the committee of finance ... and (he) shall have the right to object to any contract or engagement or report ... involving any expenditure on behalf of the town". These were quite sweeping powers for the mayor, and certainly established that position as the dominant one on council. Even the majority vote which could overrule the mayor's veto was essentially a toothless measure. To be effective, it would mean that three councillors disagreed with the mayor. With the first council's make-up, this was unlikely. F.T. Griffin was a director of two of Heubach's companies, South Winnipeg Company and Tuxedo Park Limited. A.E. Hoskins did some legal work for Tuxedo Park Limited. It was unlikely they would oppose their business partner. As both the other councillors were grain traders, essentially men of the same attitudes as Heubach, their opposition to Heubach was also probably unthinkable.

One of the first matters dealt with by the council was Olmsted Park. Two months after incorporation, funds were voted for laying out and planting of the park. This is not unusual except
that at this time, the park lands still belonged to the South Winnipeg Company, which only donated them to Tuxedo five months later, in August 1913. It thus seems odd that months before this, public funds were being spent on private property. Nor was this the only example of public funds, borrowed from the Union Bank, going to Heubach's companies. In January 1914, South Winnipeg was paid $85,085 by the town for paving, waterworks and planting during 1913. As well, the town repaid South Winnipeg Company another $26,832.39 for work, by charging it against the company's taxes. The town minutes make no mention that tenders were sought for this work. As might be expected, the work was not done where the people actually lived, near the Canada Cement plant. It was done on Park, Girton, Edgeland, Piper and Assiniboine, all streets in the north east corner between Assiniboine Park and the former Agricultural College. No one lived there in 1913, but this area was scheduled for residential development by South Winnipeg Company which had sold many lots there by 1913. It was all very cozy for Heubach and the South Winnipeg Company. The town continued its association with Heubach into its banking. Its loans were with the Union Bank, of which Heubach was a director.

In theory, such collusion between Heubach's companies and Tuxedo had nothing to do with Heubach himself. Bylaw four, clause fifty-one read: "No member of the council shall take part in the discussions of any question in which he has a personal or pecuniary
interest". However, it strains credulity to believe that Heubach's influence was not felt in these matters, even if he did absent himself from the discussion. This clause must have presented problems for the council members, as they were so closely connected with developing Tuxedo. Being such a large landowner through his companies and personal holdings, Heubach would have a conflict of interest in nearly any question of services, paving, building codes or streetcar lines. Griffin, as a director of two development companies, would be in a similar situation. Choate, Kelly and Hoskins would be freer as they were much smaller property owners. Hoskins would have another conflict of interest problem, as he was the town's lawyer. As such, he would benefit from the town's seeking legal aid as much as possible. In fact, after the provincial auditor commented upon this situation in 1922, Hoskins ceased to be town lawyer, so perhaps this 1922 situation was not the only case of a conflict of interest.

Some of the council's work was routine: arranging for fire protection from the City of Winnipeg, setting up a new school division, appointing a town constable and public health officer, and establishing a pound. The constable and poundkeeper was Robert Wright, who was also noxious weed inspector, public maintenance man and arbitrator in setting up the school board. This was the same Wright family which had sold the first property to Heubach. Was his appointment to so many posts a reward for those sales? Or was
he simply the only person available and interested? It is
impossible to say, but once again council's decisions seem to
be carrying out actions of benefit to Heubach.

The self-serving nature of so many of council's
decisions can best be seen by examining the installation of public
services, and where they were located. The population of Tuxedo
lived south of the rail lines. Although much of the land in
southern Tuxedo was owned by real estate development companies,
especially the South Winnipeg Company,\footnote{69} the area was slated for
industrial development, apparently at some later date. (See Map 3)
The investors were primarily interested in developing the north
end of the town, from the Assiniboine River south and then west
around the proposed University site. (See Map 2) In the latter
part of 1913, council discussed the installation of sewers, water
works and pavement in various parts of the town. The Act of Incorpora-
tion had limited the amount of debentures the town could issue
to pay for such public works. For water and sewage, the limit was
$500,000, as was the maximum for gas, heat, light and power.
$400,000 was the limit for paving streets. Any debenture issue had
to have the approval of the ratepayers. How many of the ratepayers
had to consent was not specified.\footnote{70} Besides, this provision was
almost impossible to follow since there were so many non-resident
taxpayers. The governing factor in Tuxedo's debenture issues
instead came to be locating buyers for them.
In December 1913, council began formulating plans for spending up to $1,000,000 for local improvements. The cost of these was to be charged thirty percent to the properties benefitting from the improvements, forty-five percent to any property fronting directly on the installations and twenty-five percent to the town at large. Two areas of the town concerned council. The first was the Canada Cement factory, which needed both a sewage connection to the river and a paved road to Roblin Boulevard and thus Charleswood and/or Winnipeg. As Canada Cement provided anywhere from twenty to thirty percent of Tuxedo's tax base in the town's early years, the plant's needs were addressed and tenders put out for the work to be done in 1914. The other region of concern consisted of Girton, Hertford, University, Kingston, Chataway, Kelvin, Park, Handsart, Piper, Grenfell, Cuthbertson, and Van Horne streets. These were located in the north east corner of Tuxedo (see Map 2), the part that had been earmarked for residential development by South Winnipeg Company as long before as 1910. Thus any improvements in that area, although partly paid for by the local property owners, would also be paid partly by the rest of the town, including those who lived in the south part of Tuxedo. However, these latter would not be the beneficiaries. Hheubach and the other speculators would be. The farmers and dairymen who lived around MacDonald Road were not considered for sewage or water improvements. Instead council decided to spend the town's money where no one lived, but where
it was hoped people would soon live. Because of the worsening financial climate and the start of World War I, it took most of 1914 to sell the debentures, which totalled $122,400.19 for sewer and water installations on just some of the streets in the favoured area. 75

This difficulty in selling debentures should have warned council to look very carefully at public expenditures. Bonds were an excessive commodity on the financial market as the boom ended in 1913, and 1914 was no better. Sixteen million dollars of Canadian bond flotations were unsold and the London market, which had been favourable to buying Canadian issues, was seldom interested. American investors were more interested in them, but only at higher interest rates. 76 The financial squeeze that happened everywhere meant an end to the sudden fortunes of the nouveau riche. As these were the people on whom future land sales and construction in Tuxedo depended, the potential growth of the town was reduced. Obviously, so too was its potential tax base, which clearly needed expanding to support the large public works projects council was considering. Just as obviously, these large projects were not needed for a quickly rising population which did not exist, so continuing with them was unnecessary and unwise, even if the yearly interest charges on twenty-year debenture issues were not crippling. The crash made prudence seem
sensible, as any increased tax assessments would likely be a strain on the property owners. However, in typical blindly optimistic booster fashion, the council continued to pave roads and install sewers, although on a somewhat reduced scale.77

This continuation was not an unnatural course for the council to take since the investments of its members were well protected when the costs of development were carried by the town as a whole.

The beginning of difficulties arising from the depression and council's fiscal policies could be seen when the tax assessment Court of Revision sat in 1914. Like all town public occasions, it took place in the offices of Heubach, Finkelstein and Heubach, in downtown Winnipeg. Although the total assessment of the town only rose by just over one percent, many assessments apparently rose by fifty to sixty percent.78 These increases were on property where improvements were being done and were counter-balanced by slight decreases in the assessment in undeveloped parts of Tuxedo.79 As Heubach's companies were large owners of tracts of undeveloped land, it seems that he personally gained in this shift of assessment.

Other property owners were not so fortunate. They were only able to pay their taxes with difficulty, and when faced with increased assessments in a depressed real estate market, appealed
the increases. One petitioner, Mr. Bickerton, put the situation very well. His assessment was raised from $200 to $300 on two pieces of land. Because of the poor real estate market, he said, "I would be glad to get $200 for them now".80 Another complained that his assessment increased by six hundred percent, from $25 to $150. The Court of Revision, made up of Choate, Kelly and Griffin, responded that the mill rate had not been set yet, so the final tax bill might not be as bad as it seemed,81 although a drop in the mill rate to one-sixth of its 1913 level was highly unlikely. In the end, all fourteen appeals were denied. The people would have to cope as well as they could. One way to cope with the tax bill was to not pay it. By the end of December 1914, Tuxedo had taxes in arrears totalling $55,336.82

Of course the real estate companies were affected by the crash, too, and some of them had tax payment problems as well. As suggested above, Heubach's companies, particularly South Winnipeg Company, might have been helped to some extent by shifts in the tax assessment. However, this helpful gesture could not and did not go on for long. South Winnipeg Company, though, survived, while others did not. Tuxedo was known as the "graveyard for developers"83 because so many firms failed there. David Finkelstein, Heubach's partner, was regarded in the twenties as
a citizen whose business was finance, who had been smart enough to survive the real estate collapse of 1913.... Indeed, he was the only important real estate developer still active (in 1923).\textsuperscript{64}

Perhaps the manner in which Finkelstein was smart was in having the financial base for his companies and his personal holdings in an area where he was closely connected with the governing council.

Finkelstein's close connections with running Tuxedo increased in 1914. Heubach died on July 1 of that year. He was apparently a well-respected man in the city. The \textit{Manitoba Free Press} called him "the best known and liked man in Winnipeg".\textsuperscript{65}

The \textit{Winnipeg Tribune} looked at his business career:

It would be superfluous to speak of the success of that business (real estate) as every Winnipegger knows of the enterprises such as Norwood, Tuxedo Park, University Park, etc., etc., which have so successfully been launched by his firm.\textsuperscript{66}

Finkelstein was asked by the four councillors to accept nomination as mayor. As his was the only nomination, he was elected by acclamation.\textsuperscript{67} Seemingly Tuxedo, its council and its voters agreed with being run by a real estate firm. As events were to prove, it came to be run by one man, as Finkelstein was mayor from 1914 to 1951, with the exception of 1927. During that time "he ran it like it was his own kingdom".\textsuperscript{68} Heubach's death and Finkelstein's nomination thus marked a significant point in Tuxedo's development.
CHAPTER IV

World War I and the Twenties - Slow Growth

David Finkelstein was a somewhat different man from his former partner, Frederick Heubach. Finkelstein was not a member of the Anglo-Saxon establishment, although he adapted himself to it. He had been born in Russia in 1881 of Jewish descent, although he himself was not religious and did not practise the faith.\(^1\) He met Heubach while working for the City of Winnipeg's Real Estate Department. The two men, despite being a generation apart in age and from very different social circles, apparently shared a common approach to life that drew them into partnership. Both men were mainly self-educated, very intelligent, highly ambitious and interested in finding their fortunes through Winnipeg's real estate boom.\(^2\) The dream of Tuxedo gave them a shared goal to develop what would be the prime residential area in Winnipeg.

Tuxedo's place at the top of Winnipeg's residential pecking order was not established immediately after Finkelstein became mayor. The economic situation prevented this from happening until after World War II. However this ideal remained strongly evidenced in Finkelstein's actions throughout this period, despite the unpromising situation when he took office. In mid-1914, Tuxedo was actually two Tuxedos. One was the developers' town, consisting of homeless streets and unfulfilled plans, all centred on the north part of the municipality. The other was the inhabitants' town, on the southern limits of the municipality. The people there had no effective voice in being governed and yet had to pay unwanted taxes.
and live by strict bylaws. They also were not the type of people considered desirable residents by Finkelstein and his fellow developers on the council. Yet this was the dichotomized reality of Tuxedo shortly after its incorporation.

The situation confronting Tuxedo was one of no growth. The recession of 1913 was actually a slowing in the rate of expansion, not an absolute decline. However, those parts of the economy which were in the severest decline were the real estate and construction segments. Unfortunately, the growth of Tuxedo was essentially based on the continued expansion of these activities. With this rug pulled from underneath the town, a period of either holding steady or merely trying to get by set in. Indications of this shift in council's attitude can be found in 1914 and 1915. Still boosters of economic activity, council members nevertheless realized the town's tax base was static and so not everything could be achieved. As a result, there was much discussion, but little actual expenditure on public works. The idea of a bridge over the Assiniboine River at Westover Street, the western boundary of Assiniboine Park, had been discussed in 1913. At that time, council was in favour of assuming the entire $40,000 cost itself. It was believed that the building of such a bridge would make Tuxedo more appealing to potential residents by opening up another route to the north side of the river and Winnipeg. There was even talk of repaying the loan in one year. By June, 1914, the discussion had turned to a shared cost program.
with Charleswood, Winnipeg and the provincial government. The price had increased to $60,000.\(^5\) When this scheme too met with difficulties, it was proposed that the CNR bridge be modified to take vehicular traffic. Tuxedo was quick to point out that as the bridge was not within its limits, it would in no way be responsible for the costs involved in any such work.\(^6\) The council seemed to be learning that everything that would aid growth could not always be built.

In fact, Tuxedo even lectured Charleswood on this point. Charleswood wrote asking Tuxedo to pave the section of Roblin Boulevard between the entrance to Assiniboine Park and Charleswood's boundary. Tuxedo council replied:

\[
\text{whilst recognizing the desirability of the paving of all leading thoroughfares to the City of Winnipeg, they [council] did not consider themselves justified at the present time at incurring the expenditure.}\]

A more cynical response might be that the council's members had no financial interest in Charleswood, and so it was not fiscal responsibility but lack of interest that dictated such an answer. However, the fact that council also refrained from floating new debentures for further public works during these years, suggests that they had accepted the austerity as being of a long term. This was quite different from the heady expansion orientation displayed by council in 1913 and early 1914. Possibly the change
in approach was a result of Finkelstein's becoming mayor. He was considered an astute man and the shift in attitude did occur after he took office.

Due to the recession of 1913 and the tight money situation during the war, tax collection became a problem right away. Property owners did not pay their taxes, if they could not afford to. Collection of these delinquent accounts was particularly difficult for Tuxedo because slightly over one-half of its ratepayers lived outside of Manitoba. (See Table 3). The 1914 tax levy was to be $60,646.91, but only $23,732.94 was collected that year, while expenditures were $55,464.00, partly covered by debenture sales. It is interesting to note the town's third largest expenditure in 1914, after bank loan repayments and town salaries, was legal expenses. Did A.E. Hoskin absent himself from discussions about issues possibly involving legal advice, as the conflict of interest clause said he should? The outstanding taxes from 1914 were added to those of 1913 to reach $55,336.00 as of December 31, 1914. When the town's books were audited in 1915, these unpaid taxes were listed as an asset, a somewhat peculiar one in that it was not an immediately usable one; it had to be collected first, somehow. Nonetheless, with unpaid taxes listed as an asset, Tuxedo had an excess of assets over liabilities of $89,686.00.
When the same situation occurred again at the end of 1915, a large unpaid tax bill, and the general financial situation in Western Canada still a stagnant one, the prudent course of action likely would have been to reduce the tax bill. In that way perhaps more of the taxes could be collected. However, there was a major problem with that approach. Taxes provided the money for current operating costs, while debenture sales provided the income for capital expenditures, such as sewer and water main construction. As the discussions in Tuxedo council indicate, these public works were still favoured as being necessary for the projected development of the residential part of the town. Thus debentures were considered of maximum importance. Large assessments increased the borrowing power of municipalities, because such figures gave the impression that the municipality was strongly based. Therefore Tuxedo wanted to maintain pre-War I assessment values because, as Alan Artibise has put it, "Large assessments were also useful as cities went seeking customers for city bonds and debentures".

Obviously though in the stagnant economy of the war years, characterized as "a virtual cessation of development activity", urban lots assessed at inflated 1913 values were taxed prohibitively high, in terms of both incentive and the ability of the owners to pay. When the 1915 tax assessment was posted, the number of complaints
about the assessments had increased from fourteen in 1914 to nineteen in 1915. Various comments by the petitioners indicated the gap between the reality of real estate in 1915 and what Tuxedo council thought it should be. The Winnipeg and Western Development Company thought "its assessment grossly excessive". Its lands were assessed at $194,000, but the company testified they would sell them for $100,000. Other property owners complained that the land was not equal to its assessment. In the end, however, only three assessments were adjusted. Two provided for a slight reduction on land and personal assessment, while the third removed a Federal government assessment of $2,700, as the Ottawa government no longer had an interest in that property. All other appeals were denied. It is amusing to note that the day after these appeals had been heard, the Town of Tuxedo was presented with an assessment notice for $480 by the City of Winnipeg. This was for the office space in the Bank of Commerce Chambers occupied by the town's office. The initial reaction of the council was to appeal this bill as "excessive". However, the councillors decided to retract this appeal a week later. Why they changed their minds is not mentioned in the Town's Minutes, but perhaps the irony of the situation had something to do with it.
Tuxedo seemingly differed from the City of Winnipeg as to what comprised its tax base. According to Alan Artibise, "prairie cities moved rapidly in the pre-World War I era to an almost total dependence on land taxes". The idea behind this single tax was provided by Henry George, the American economist. George proposed that communities raise all their tax revenue solely from land taxes. He had intended such a tax to end land speculation. Its adoption, with variations, in western Canada is ironic because during this time so many land speculators were making fortunes and yet supported the land tax. According to Artibise, they did so for three reasons. The first was that local speculators were usually able to sell their land more quickly than non-resident land owners. As so many land owners in the west were non-residents, they thus usually ended up paying a greater share of the taxes. The second reason was that people believed it stimulated building and thus development. Since the building would not be taxed, any income from it was pure gravy to the owner, so to build was an advantage. The final reason for supporting a land tax system was that because land values after 1900 were increasing at such amazing rates, a land tax was all that was necessary to provide the needed municipal revenue. The complications of taxing buildings and improvements was avoided.
The single tax system was employed to varying degrees across western Canada. Winnipeg was the least radical of the west's major cities. Until 1909, it taxed buildings at 100 percent of their value. After that year, the rate was cut to two-thirds. Tuxedo apparently was affected even less by the lure of the single tax. In the Minutes, there was never any reference to differing rates of taxation on land, buildings and personal property. For example, when the 1915 rate was established, it was set at three mills for the total evaluation, whether it was land or buildings. It is not difficult to see why Tuxedo did not need to adopt the 'land tax only' concept. For one reason, it was essentially using a land tax system anyway. Because there was so little in the way of buildings in the town, most of the community's value was land. Only $336,380 out of a total 1914 assessment of $8,598,530, or less than four percent, was on buildings and personal property. The rest was land. As any development was intended to be strictly residential, any building done there would not be income-producing. Therefore the argument that a land tax system would stimulate building by increasing an owner's revenue without increasing his taxes, did not apply. Finally even though buildings, personal property and improvements were all taxed at 100 percent of assessment value, Tuxedo's millrate was so low compared to Winnipeg's. (See table 1), that its taxes were still a bargain.
However, as World War I went on, the philosophical base for the tax policy became quite academic: what mattered was tax payment. 1915 began with $55,336 owed in unpaid taxes. Tax payment that year must have been slow as well, because in October "the clerk was instructed to prepare on January 1st next, a list of properties within the town of Tuxedo which are two years or more in arrears for taxes". Although not specified as such, it is likely that this list was intended as the opening step in preparing for a tax sale of the lands in arrears. Such tax sales were becoming increasingly familiar in the west. Between 1913 and 1916, the value of land acquired for tax arrears in Winnipeg increased from $984,000 to $3,168,000. The other major western cities, such as Regina or Calgary, showed a similar doubling or tripling in the value of acquired lands. Thus it is not surprising that Tuxedo was probably considering joining the ranks of those holding tax sales.

Tuxedo was particularly vulnerable to tax arrears situations. Most of Tuxedo's ratepayers were non-resident speculators. If they were incapable of paying their taxes, the prospect of forfeiting their land was not as serious as if they had a greater stake in it. It was perhaps easier for some of Tuxedo's delinquent taxpayers to just shrug the situation off, to see giving up the land as the best way out of a difficult situation. Of course, the problem was not helped
by council's obstinacy in maintaining assessments at 1913 values, which were no longer realistic in 1915. As well, Tuxedo's undeveloped condition did not provide any financial stability. If Tuxedo's tax base had been less concentrated on land and more evenly spread over buildings and improvements, the ratepayers might have been more able to pay their taxes, particularly if council had allowed for commercial growth. As it was, the only example of commerce in Tuxedo, the Canada Cement plant, provided approximately one-quarter to one-third of the town's income during these years.26 Heubach's vision of creating a totally residential town had quickly turned into a millstone around the community's financial neck. However as there was no commercial development allowed north of the rail lines until the 1960's,29 nor was the South Tuxedo Industrial Village expanded to include more than Canada Cement until the late 60's,30 council apparently could not give up the founder's dream. Either the financial lessons of having a commercial base to the system were not learned for another fifty years or there was no demand for commercial property during these years. The latter hypothesis is possible with regard to industry, but surely not as regards neighbourhood commercial ventures such as stores, filling stations or barbershops. Thus it would appear the myth of what Tuxedo was originally intended to be was just too strong to be overcome.

Encouraging commercial growth in 1915 or 1916 was an
impossibility anyway. The economic situation was not expanding. As well, the distance between Tuxedo and Winnipeg worked against gaining any of the industry which did grow up in the war years. It was too far from either workers or markets. Council must have envisaged industrial growth sometime, however, as a bylaw was passed stating that manufacturers had to install machinery "to consume their own smoke". It is also possible the commercial ban was not as complete as it sometimes seemed. During June and July, 1915, there was discussion about regulating the use of slot machines, selling cigars and cigarettes, and operating restaurants. There is no evidence in the assessment rolls that such establishments were in operation though.

1915 closed with more evidence of financial problems for Tuxedo. Mr. A.T.P. Roger, the chairman of South Winnipeg Limited Debenture Stockholders Committee in London, England, attempted to convince the town to accept the company's bonds in lieu of cash for taxes. Council replied this was impossible, as was waiving the interest on overdue taxes. It is difficult to know what to make of this correspondence, given the close relationship between South Winnipeg Company and Tuxedo's council, especially Finkelstein and Griffin. That the relationship was different in 1915 from what it had been in 1913 is obvious from further letters on the matter of unpaid taxes. A letter from Mr. Roger in December 1915 pointed out that South Winnipeg had outstanding work and materials,
worth $112,000, that were of benefit to the entire town. He proposed the town take over the work, and issue debentures, apparently previously talked about, to pay South Winnipeg Company for what remained in excess of its taxes. Council responded that the town would not take over such work, was not indebted to South Winnipeg and the debentures referred to had not been issued and would not be.

More importantly, at the same time, council rescinded a motion originally passed January 22, 1914. This motion had read:

that the other works constructed and paid for by South Winnipeg ... in addition to sewer and pavement, be taken over by the Town of Tuxedo and paid for by debentures in a similar manner to the sewer and pavement.35

The sewer and pavement had been paid for in January 1914, although the Minutes do not record that debentures were issued for such a purpose. Now, almost two years later, Finkelstein, Griffin and the rest of council were not going to aid South Winnipeg Company, even though Finkelstein was the sales agent for it and Griffin was a director of it.

Any explanation is conjecture since the important pieces of correspondence have not been recorded. One possible explanation is that the relationship between South Winnipeg Company and Tuxedo had changed when Heubach died. When South Winnipeg Company was re-organized in 1913, the majority of its capitalization had come from
England, likely for easier access to the debenture market in London. The driving force behind the company was Fred Heubach, who became a director along with F.T. Griffin, J. Stewart Tupper, a Winnipeg lawyer, and two Englishmen, Stewart Ponsonby and Major-General Sir R.B. Lane. On Heubach's death, his place was taken by his son, Claude. It was prior to Heubach's death that South Winnipeg Company was paid for the sewer and pavement installations, and that the motion regarding further payment for other work, was passed. Finkelstein was not a director of South Winnipeg Company, merely a partner with Claude Heubach as sales agent for the now British-controlled company. It is possible then that the effective control of South Winnipeg Company passed from Winnipeg to London when Heubach died. When the western Canadian real estate boom ended, the British interests perhaps felt the Winnipeg side of the business had taken advantage of them. Certainly they would have had less contact with, and less use for, Finkelstein once real estate sales dried up. In turn, when World War I closed the London debenture market to Tuxedo, Finkelstein would have had less use for the British partners. A separation of interests and possibly even an antagonism between the two sides was not unlikely in this situation. Although this explanation must remain conjecture, due to lack of evidence, it does explain why South Winnipeg Company was getting seemingly preferential treatment in early 1914 and was not a year and a half later.

This occurrence also highlighted the deteriorating tax situation. Council discussed a tax sale in January 1916, but as it
was not legally required to carry out a tax sale to collect the arrears, it decided not to. There was considerable debate about the wisdom of tax sales, not only in Tuxedo. Those in favour maintained that selling the land for anything at all meant some revenue for the town rather than none. The opponents thought if the lands were not bought, and were thus owned by the municipality, they were removed as possible tax revenue sources and thus lessened the tax base. It was more preferable to hope prosperity would soon return and the owner would be able to pay his taxes. Finkelstein pointed out that recent tax sales in Winnipeg and St. Paul had resulted in no sales of the lands in arrears, yet took these lands off the tax rolls and cost something to hold. So the net result was a loss to the communities involved.\(^{33}\) That argument apparently ended the debate.

Council was at the same time attempting to resist increasing provincial control over its autonomy. The dispute arose over the proposed Town Planning Act. The Town Planning Commission submitted its proposed act to the councils of all Manitoba cities and towns, seeking their approval before presenting their recommendations to the Legislature. Tuxedo council voted in favour of the principle of town planning, but could not support the proposed Act as they considered it "too drastic".\(^{39}\) Exactly what was too drastic was not specified in the Minutes, but so strong was the opposition that the clerk was instructed to notify the Clerk of the Provincial Government, not just the Town Planning Commission itself, that Tuxedo objected.\(^{40}\)
After the Town Planning Act had been passed by the Legislature, Tuxedo was still not mollified. The Act restricted the borrowing power of the municipalities to a per capita basis. Council objected because Tuxedo's small population would not provide a base for any reasonable development expenditures. Naturally as Tuxedo Council was composed of real estate speculators, such a restriction was not desirable. Within a month, an exception to the clause was sought and granted.

Yet another provincial law was passed in April 1916, that threatened the status quo in Tuxedo. An amendment to the Town Planning Act required the Reeve and Councillors to be residents of the municipality on whose council they sat. Since none of Tuxedo's councillors met this criteria, this measure too met with their opposition, but apparently that had been foreseen and an exception in the case of Tuxedo was granted at the same time the amendment was passed. The net result was that Tuxedo's uniqueness and autonomy were confirmed by the provincial government, and the direction of its future was left in the hands of development-minded, non-resident real estate speculators. The town's inhabitants were still voiceless in governing themselves, and the way was open for further tax expenditures that helped only the developers.

Nineteen sixteen marked the first signs that perhaps something was going to happen to fulfill the dreams of the developers. Raymond Carey,
an architect whose partner designed Fred Heubach's house on Nassau Street, \textsuperscript{44} started to build a house on Park Boulevard North, near the corner of Piper.\textsuperscript{45} (See Map 2) This was the first appearance of anyone moving into that part of Tuxedo. For Council, the presence of Carey's house presented new problems. It was now faced with having to decide how to provide light and power in the town. Seemingly, council had not considered this problem before because a special meeting was convened to discuss it.\textsuperscript{46} Nothing was decided at this meeting, but two weeks later it was decided to give, temporarily, permission to the Winnipeg Electric Street Railway Company to install poles and provide the necessary electricity.\textsuperscript{47} This was inside electricity only, as street lighting was not provided until 1913.\textsuperscript{48} The question of a permanent agreement for supplying electricity to the town and residents was not finally settled until 1923. By that time there had been five different agreements proposed by the Winnipeg Electric Street Railway Company, before Tuxedo council finally accepted one.\textsuperscript{49} However, by 1923, Raymond Carey did not care. In 1914, he moved away, first to Dorchester Avenue and then to Gertrude Avenue, both in Fort Rouge.\textsuperscript{50}

That same year, 1916, also gave evidence of monetary cutbacks on the part of council. Whereas 1914 had seen a sewer installation on Cuthbertson Avenue,\textsuperscript{51} and the pricing of other sewers,\textsuperscript{52} and 1915 had witnessed some road building and estimates for other
road work, public works in 1916 consisted solely of maintenance work such as grading and ditch widening. The reason for this was the by now normal nonpayment of taxes. By December 31, 1915, unpaid taxes had increased almost another $10,000 to $64,330.74. Taxes collected for 1914 totalled $25,459.34, and the town's books still showed a surplus of assets over liabilities of $103,754.03. The 1916 assessment continued in the same manner as 1915. Total assessment was up $175,000, virtually all from increased building assessment, for a total of $3,773,630. Thirteen appeals were filed over too high assessments. One owner from Gaspereaux, Nova Scotia, outlined the situation bluntly when she said she did not think her land, assessed at $500, "would sell for 500 cents today". In the end, only one appeal was upheld, allowing a reduction on a personal property assessment. Essentially, except for the heartening sign of Carey's new house, 1916 had merely continued the story of Tuxedo in the early war years: declining tax collections, little public works development and seemingly inflated assessment values.

Some minor changes to the picture appeared in early 1917. Claude Heubach, Fred's son and Finkelstein's partner, became a councillor, replacing Arthur Choate. Another difference was the changing of the name of Olmsted Park to Heubach Park. A more significant change happened after the 1917 tax assessments were published. At first they showed a slight decrease from 1916, both overall and on
land. The total dropped to $8,761,030 from $3,773,630, and land values went from $8,235,330 to $8,214,390. Carey's $3,500 building increased the building assessment slightly. However, after ten assessment appeals had been filed, council, sitting as the Court of Revision, ordered all land assessments cut by forty percent. Building and personal assessments stayed the same, but total assessment dropped to $5,474,950, with land accounting for $4,923,810 of that. However, if council had expected this perhaps more realistic assessment to encourage people to pay their taxes, they virtually cancelled that possibility by almost doubling the mill rate from three to five and a half. Taxes were paid very slowly. From June 9 to June 16 only $15.90 was collected. By the end of June, Tuxedo's bank account showed a balance of only $96.76. The severity of the town's financial condition became evident when the 1917 audit was done. It showed an unpaid tax bill of $104,379.51, an increase of nearly two-thirds since 1915. Apparently the reduction in land assessment was not enough to induce property owners to pay their taxes, especially when that gain was offset by almost doubling the mill rate. However council decided to postpone a tax sale, for taxes unpaid to the end of 1915, until 1918.

1918's tax assessment met with less public disfavour. Only one appeal was filed. Nonetheless, it was resolved that this Court of Revision do hereby order a new assessment to be made.
of the whole town, reducing the assessment of all the lands in the Town, exclusive of buildings and improvements thereon, by Fifty percent.

After this reduction, Tuxedo showed a total assessment of $3,017,300, with land accounting for $2,464,400, buildings $280,650 and personal property $272,250. To compensate for the depreciation in assessed value, council raised the mill rate again. They seemed to have learned from their experience in 1917, as they increased it only from 5.5 to 7.5. As unpaid taxes at the end only showed an increase of $1,850 over 1917, this second reduction seems to have had the desired effect. It also had the effect of helping the men on Tuxedo council, as well as the other land speculators, while penalizing the rate payers who did live in Tuxedo. The latter ones saw their tax bill reduced, but not as much as the others because the building and personal assessments were not reduced.

According to the town's assessment, the number of people unjustly affected this way seemed quite large. Tuxedo's population in 1919 was given as 903. This was an amazingly large increase from 236 in 1915. However almost none of these new additions were taxpayers. In 1916, the population jumped by 160 people to 396, when the provincial government located the Deaf and Dumb Institute in part of the former Agricultural College. The increase of over 450 from 1917 to 1918 (See Table 5) occurred when a military hospital was set up, using more of the empty Agricultural College buildings. Thus by 1918, although
the town's population had seemingly increased by 692 since 1913, the population total of those not living in institutions or on company land had gone only from 71 to 134. Outside of Raymond Carey's family, all the other new additions had moved onto MacDonald, Brock, Borebank or Campbell, all roads south of the rail lines and thus not in that part of the town favoured by the council.

The tax collection situation did not improve in 1918. In May, the mayor pointed out "that the Town did not wish to spend any money this year unless it was absolutely necessary to do so". South Winnipeg Company took most of the year to pay back the taxes it owed the town, and only paid after scare tactics were employed. On August 31, a tax sale was arranged for October 28. Oddly enough, by mid-September, South Winnipeg Company had arranged for the payment of its back taxes. Moved by Hoskins and seconded by Claude Heubach, a motion was passed postponing the tax sale. Seemingly the tax sale was arranged primarily to frighten the company into paying its taxes. The connection between Council and South Winnipeg Company was definitely not what it had been.

With the return of troops after World War I, a housing demand arose in Winnipeg. However it was for cheaper houses, not the mansions hoped for in north Tuxedo. A few of the returning soldiers may have settled around MacDonald Road, however, as the 1920 assessment lists show four new families living there. As well, there were five applications for aid from the Soldiers Taxation Relief Act. Tuxedo
did not show any growth during 1919 except for the addition of these families and 273 more soldiers in the Tuxedo Military Hospital, bringing the official population to 1200.76

Meanwhile, the economy of all of Winnipeg remained in a depression until 1925.77 The situation was not helped by the General Strike of May and June 1919. As businessmen, the members of Tuxedo council naturally sided with Winnipeg's business interests. On June 28, after the strike was officially ended, council passed the following resolution:

THAT WHEREAS strikers in the City of Winnipeg at the present time are endeavouring not only to hamper all business and industrial developments in this province, with a view to furthering their own ends, but to further those ends by intimidating the public by interfering with the Public Utilities and Industrial Business and safety of the Citizens of this province by compelling members of Unions otherwise satisfied with their employment to leave their employment,

NOW BE IT RESOLVED that in the opinion of this council legislation should be enacted making it compulsory for every man or woman in any of such services to sign an agreement prohibiting him or her from belonging to any union other than that of the employees of that particular sort of business, and prohibiting him or her from going out on any sympathetic strike and providing penalties for any person forsaking their employment without proper and reasonable notice so as to enable the proper carrying on of the Public Utility or Industrial business with which they are connected and the safety of the public;

AND THAT a copy of the resolution be forwarded to every Municipality in the province, with a request that they pass this or a similar resolution and forward same at once to the Premier of the Province.78

The sympathies of the council were obvious, but their resolution was probably more an outlet to their outrage than a seriously intended
proposa

I. However, this was not the essential business of running Tuxedo. Money was. As Table 6 shows, tax arrears did not begin to drop noticeably until 1923. In fact, from 1919 to 1923, they fluctuated only slightly up or down and during this five-year period, unpaid taxes were never below $100,000. The town’s total assessment during the same time stayed approximately constant, as did the mill rate. (Tables 7 and 1) Although the building assessment suddenly increased from $280,350 in 1920 to $394,500 the following year, (Table 8), there was no explanation given in either the Minutes or the assessment rolls. The assessor’s report does not even comment on this sudden large increase. Except for this anomaly, the building assessment showed only moderate growth of one or two percent per year.

Indeed the only indicator of much change in Tuxedo during these years was the population. As Table 5 shows, it sank from 1200 in 1919 to a low of 442 in 1922 and rebounded to 1164 in 1923. However, these population figures are an inaccurate measure of Tuxedo’s actual residents, because the official figures included the staff and patients at Tuxedo Military Hospital, the staff and students at the Deaf and Dumb Institute and the resident employees at Canada Cement. All of these specialized cases were variable from year to year, particularly the military installation. The drop in population and following sudden rise in 1923 came about as the military hospital lost its patients and was then replaced in 1923 by a camp,
Fort Osborne Barracks. These government establishments did not add to the town's tax base as they were exempt from taxes.79

The town continued its wartime pattern of financial problems and reduced spending. The continuing nonpayment of taxes meant little was done in the way of public works. In early 1919, Tuxedo and the province reached an agreement to share the costs of constructing water and sewer lines to the proposed university site, on a fifty-fifty basis.80 However it was not until two years later that debentures to cover the Town's $52,000 share were issued. Even then, the tight debenture market meant that the Provincial Government itself bought the whole issue.81 In 1922, the council received a petition to install sewer and water lines on Piper and Park North. The council authorized a $10,000 debenture to pay for the cost. The provincial Deputy Municipal Commissioner, however, frowned on long term bonds for such work. In the end, he gave his approval, but only for a five year issue, not the original twenty. The entire issue was bought by E.A. Woodward, who was probably the person behind the public works petition, as he was building a house near Piper and Park North. He was also likely the instigator of a petition to build a sidewalk on Piper and Park North. This petition was not acted upon.82 His new construction marked the second building to go up in the real estate developer's Tuxedo. Actually Woodward's house might
have been a remodelled edition of the former Carey residence. Carey had not lived in Tuxedo since 1919 and his home too was near the corner of Park and Piper. It is difficult to locate where these buildings were, because, as they were the only residents of Park North, Henderson's Directory does not give them a street address. Further support for the supposition that Woodward bought Carey's house is an entry in the Minutes of May 29, 1920. Mr. Woodward of Piper and Hertford (the street next to Park North) was forced to take down some poorly located out-buildings because council decided these buildings, in their existing location, "adversely and mentally affected adjoining property owners". It is quite possible that some of Carey's outbuildings, after being empty for a year, could be in a condition suitable for being torn down. It is interesting to note that both the first houses in north Tuxedo were built fronting onto Assiniboine Park. Obviously the presence of the park was an effective selling point, as Fred Heubach had imagined.

Beyond these two sewer and water installations, Tuxedo undertook no other large public work expenditures before 1924. Cooperation was reached between Charleswood and Tuxedo for gravelling the portion of Roblin Boulevard that connected the two municipalities. However, council decided it could not afford to gravel Roblin within Tuxedo. The residents of MacDonald Road and environs,
virtually the whole resident population of the town, petitioned

council early in 1923 to have MacDonald Road paved. Despite

having just issued debentures for $52,000 to cover half the cost

of sewer and water to the proposed university site, council decided

the cost of paving MacDonald would be too much and put it off.85

Apparently improvements were not necessarily to be put in where

people lived and petitioned for them, but where council deemed

they should go, seemingly in pursuit of realizing imagined plans.

Some parts of the town were more equal than others. Judging from

the town's minutes, these were the only other public works con-

sidered from 1919 to 1923. Other works, primarily sewer, water,

sidewalks and paving on the streets in the north east section (See

Map 2) were discussed and even sometimes priced, but nothing came of

these as the town could not afford them.86

As usual the town could not afford these expenses because

of poor tax payment. Even after reducing the land assessment for the

second time in two years in 1918, the town still had unhappy ratepayers.

Canada Cement, when paying the last of its taxes in 1919, wrote that

"payment of this amount must not be construed as a consent on the

part of the company to the valuation placed on the property".87

There were, however, few appeals against the assessments; none in

1919 or 1920, one in 1921 and five in 1922.88 As nonpayment of taxes

remained very high through these years, it is possible many taxpayers

protested simply by not paying the taxes. This problem raised the
recurring question of a tax sale. Whether for practical reasons or because of connections with some of the taxpayers, council did not want to hold a tax sale. The question arose in 1920 and was deferred until 1921. In his 1920 report, the provincial auditor urged a tax sale as unpaid taxes were almost five times the taxes collected in 1920.89 However, a tax sale was again delayed until 1922, when the clerk pointed out that South Winnipeg Company, one of the town's largest property owners, had not paid any taxes since January, 1919. Probably because the technique had worked before in 1918, council scheduled a tax sale for later in 1922. Once more the scare tactic worked and South Winnipeg sent a cheque for $20,000.90 Despite this, unpaid taxes reached a new high of $117,241.91 There was no tax sale because apparently Finkelstein's view had prevailed once again. Thus by the end of 1922, Tuxedo's financial condition was no better than in 1919. The town was merely surviving.

The middle years of the decade were marked by an upturn in the economy. The price of wheat rose sharply in 1924 and although that was too late for much effect on the economy that year, it set the stage for 1925.92 In Tuxedo, the years 1924, 1925 and 1926 were marked by a continuing rise in building assessment (Table 8), a drop in unpaid taxes compared with the years right after the War (Table 6) and slight population growth. The population remained erratic, going from 1164 in 1923 to 1061 the next year, to 1034 in 1925 and 1055 for 1926. (Table 5). This population
variation was caused by a sudden reduction, from 173 to 28, in the number of live-in workers at Canada Cement. Some of these workers moved to new homes on other streets in the area. They accounted for most of the rise in non-institutional residents, which increased the same year from 152 to 184.

Financially, the assessment for 1924 showed a small rise in building and personal property assessment, but a drop in land evaluations. This was to continue throughout the rest of the 1920s and 1930s. Unlike the previous year of 1923, which began with the town maintaining a deficit at the bank of $1,819,72, January 1924 showed a slight surplus on hand, $208.35. The $59,127.60 in collected taxes meant a sizable drop in unpaid taxes as of the end of 1923. Almost $25,000, or twenty-two percent, was removed from the arrears burden. Despite this improvement, the auditor still urged a tax sale or other measures to reduce the unpaid taxes.

1925 and 1926 continued the same trends in assessment as shown in 1924. In both years, land assessment dropped, while building assessment rose. Between 1924 and 1926 building evaluation went from $414,250 to $494,650, an increase of almost twenty percent. Much of this increase came from population growth near MacDonald Road, but some occurred because E.A. Woodward gained neighbours in the north east end of the town. Evidence of this growth on Piper,
Park and Hertford (See Map 2) can be found in several sources. One was the issuing of debentures worth $16,000 in September 1924 for asphalting these streets and installing sidewalks there too.\textsuperscript{97} The Assessment Rolls indicate the increasing building assessment on property in that part of Tuxedo.\textsuperscript{98} Claude Heubach listed his address on the councillor's nomination form for 1925 as "Piper and Park".\textsuperscript{99} At last a few of the mansions envisaged by Fred Heubach were being built.

Council's continuing concern with the outward appearance of the town was formalized with the adoption in April 1925 of the Town Planning Scheme. Most of the plan was concerned with setting minimum building values. Between Piper and the Assiniboine River (Map 2) houses had to be worth at least $10,000 or $15,000, depending on the exact location. The same restrictions held for the streets bordering on the university site.\textsuperscript{100} Between Piper and Bard, the minimum requirement was $7,500, while south of Bard to the CNR line, the minimum varied from $3,500 to $6,000.\textsuperscript{101} These prices can be compared to city wide housing prices in the same year. New middle class bungalows in Elmwood could be bought for $3,000, and $5,000 would buy a quite superior middle class home. The price of working class cottages in the West End of Winnipeg started at about $1,500.\textsuperscript{102} As well as the price restrictions, the Plan stipulated some other building conditions. All services were to be installed via the back lanes. Any commercial development was to be restricted to south of
the CNR, that is within the Tuxedo Industrial Village. (See Map 3) North of the CN line was to remain totally residential. 103

These restrictions were soon to be utilized, as construction began on a number of homes in the Piper, Park, Hertford, Handsart areas. Bellan refers to this activity as "large scale development featuring the construction of mansion type homes exclusively". 104 In all, thirty-two of these homes were built between 1927 and 1929. 105 Despite starting the construction spate off by granting Councillor Paget an exception to build a $10,000 home on a $15,000 lot, the regulations were upheld. In some cases quite a bit more was spent on the building than the minimum. J.C. Gage put up an $18,000 one on a $12,000 lot and Allan Morrison built a $24,000 home on $15,000 land. 106 Granted these were not the quarter million dollar mansions that had been built in Crescentwood before the War, but the level of economic activity had not returned to pre-War levels either. 107 However, the construction and influx of well-off people did mark the first time when the reality of Tuxedo began to live up to the myth of Winnipeg's most exclusive residential district.

The other side of the reality of Tuxedo was that despite this seeming prosperity brought about by the new residents, Tuxedo remained in financial difficulties from 1927 to 1929. Tax arrears for 1927 increased $13,000 over 1926 to a pre-Depression high of $121,545.46. 108 Even some of the new, well-to-do residents of the
town were guilty of not paying their taxes. E.J. Smith, a department manager at Eaton's who lived at 201 Hertford, had not paid any taxes since 1920.\textsuperscript{109} This excess of back taxes developed over 1925, 1926 and 1927 because notices of back taxes had not been sent out, just notices of current taxes.\textsuperscript{110} In 1928, back tax notices were again sent out, and $94,324.25 in taxes was collected for both current and in-arrears accounts. This enabled the tax arrears load to be reduced to $91,698.75, but at the end of 1929, it was up again to $99,764.24.\textsuperscript{111} The financial situation was not helped by floating more debentures to cover construction work, including asphalting Park, Handsart and Grenfell, putting sidewalks on Handsart, Grenfell and Nanton (formerly Piper), and sewage and water on Handsart, Grenfell, Hosmer and Park Row West. The residents living on Brock, between Wilkes and MacDonald were granted a small debenture that covered the cost of grading their gravel road.\textsuperscript{112} However, on the streets in the north-east corner where the mansions were being built, the street surfaces were all concrete or asphalt. The total debenture load was $251,132 by the end of 1928, and servicing it took $16,800, one-third of the town's annual budget.\textsuperscript{113}

One effect of this financial situation was that the mill rate rose to fourteen in 1927, went down to ten in 1928 and back up to thirteen in 1929. However, this was still well less than half what Winnipeg's rate was. Another effect of the poor financial condition of the town was to revive talk of a tax sale. In March 1928,
council decided not to hold a sale on arrears of 1926 and earlier. However it was advised by legal counsel that it was legally obliged by the Municipal Act to hold such a sale. A tax sale was arranged for September. It did not happen because a second legal opinion felt Tuxedo was not obligated. Why council was so hesitant to call a tax sale is uncertain. Undoubtedly Finkelstein's argument that a sale would not return enough to make it worth while was a strong one. However it is impossible not to wonder if council was not protecting the interests of its friends and members as well. The improving financial conditions in the late 1920s might have encouraged these speculators to believe another pre-war boom was coming. If it did, then it would definitely be to their advantage not to lose any land through a tax sale. Heubach and Finkelstein were particularly large land owners, although seemingly not through South Winnipeg, which after 1921 had listed its address as being in care of a business other than Heubach, Finkelstein and Heubach, Limited. Whether such ideas of possible gain influenced council is just speculation, but the manner in which Tuxedo seemed to be run for the benefit of the real estate developers leads to these questions.

1928 saw the appearance of another threat to the economic base of the town. Canada Cement alone carried approximately thirty percent of Tuxedo's assessed value, for example $906,230 out of $3,087,960 in 1928. It was never happy with its assessed worth, so began a petition to incorporate Fort Whyte, as the south end of Tuxedo
was called, as a separate village. Tuxedo council informed its member in the Legislature that it strongly opposed the passage of the Bill. As both Fort Whyte and Tuxedo were in the same provincial riding, it is not surprising that a year later the Bill to incorporate Fort Whyte was dropped.

A different but no less serious challenge to the businessman–real estate dominated council had occurred in 1927. The Act incorporating Tuxedo had allowed for both resident and non-resident owners with property worth over $100 to vote, and to run for office if the property was valued at more than $500. The first council was formed by non-resident businessmen. To help maintain their hold over the council, they instituted a few policies. One, already mentioned, was that all council meetings were held in the offices of Heubach, Finkelstein and Heubach, Limited, in downtown Winnipeg. Another tactic was to comply with the required two postings of copies of all public proclamations, by putting up one at the Canada Cement plant and the other at the town's offices downtown. This manoeuvre meant the nominations for council remained in the businessmen's hands. Most of the workers at Canada Cement were single men who lived on the plant grounds. It is likely they had little sense of involvement with the town, because they had no stake in it. The dairy farmers, machinists, carpenters and labourers who lived with their families on MacDonald, Brock,
Campbell and Borebank, would be infrequent visitors to Canada Cement, so the possibility of their reading notices of nomination during the posted two weeks would have been slight. This would have helped keep these people from participating in municipal politics. A third tactic that achieved the same end was that nominations for public office were always to be received at the town's chambers, in downtown Winnipeg, between one and two on a week day afternoon. This made it very easy for a businessman, but more difficult for a farmer or labourer, to file a nomination. As a result of these circumstances, council had stayed in the hands of the businessmen. Every year, from 1913 to 1926, the candidates, usually incumbents, had been elected by acclamation.

When voting for 1927 came along, however, the situation was different. There were opposing nominations put forward by the residents from the south side of the town. James McCallister, a gardener, was nominated for mayor and Cyril Devisscher and Ernest Gobert, both dairymen, were nominated for the two vacant council seats. The business-real estate faction's nominated candidates were Finkelstein for mayor, and Kelly and Griffin for councillors. However, an amendment to the Municipal Act had been passed requiring that the members of a municipality's council be residents of that municipality. None of these men were residents of Tuxedo. Finkelstein lived in the Royal Alexandra Hotel, while Kelly lived
at 144 Yale in Crescentwood and Griffin was a near neighbour of his at 6 Aynsley Court on Dorchester Avenue. Therefore these men withdrew and Edward Nanton, the son of Augustus Nanton, one of Frederick Heubach's early associates, ran for mayor, along with A.P. Paget and Allan Morrison for council. Technically none of these were residents of Tuxedo either, but all three were having houses built there during 1926, so they qualified.

There were two polling stations, where secret ballots were being used for the first time instead of open votes. Poll one was at Canada Cement and poll two was in the town's offices, 191 Lombard Avenue in central Winnipeg. The election results were:

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<th>Poll 1</th>
<th>Poll 2</th>
<th>Total</th>
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<tr>
<td>Devischer</td>
<td>30</td>
<td>7</td>
<td>37</td>
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<tr>
<td>Gobert</td>
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<td>10</td>
<td>37</td>
</tr>
<tr>
<td>Morrison</td>
<td>3</td>
<td>166</td>
<td>169</td>
</tr>
<tr>
<td>Paget</td>
<td>3</td>
<td>165</td>
<td>168</td>
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McCallister had earlier withdrawn for mayor, so Nanton was acclaimed mayor. Although the voting had split geographically along class lines, many more voters voted at the downtown poll, the one probably favoured by non-resident property owners who would be expected to vote for the real estate candidates. There simply were not enough voters of the labourer or dairymen type to effect a change. The voters' list showed a total of fifty-two
people as working class residential voters.123 Thus despite a strong turnout on the part of these people, it was not enough to change who controlled council.

Shortly after this, Tuxedo council made sure that Finkelstein, the man who wanted to be mayor, would be mayor, even though he was a non-resident. An exception was arranged exempting Tuxedo from the Municipal Act amendment which required only residents to occupy council seats.124 This seems to suggest Tuxedo was Finkelstein's personal town, almost a mediaeval fiefdom. At least until World War II, there was not another attempt by the working class residents in Tuxedo to get any of their number on council.

That this challenge to the businessmen's dominance occurred just as 'well-to-do' people were beginning to build mansions in the north east sector of the town is probably coincidental. It is, however, noticeable that the population of the town changed radically from 1926 to 1929. In 1926, the population stood at 1055, made up of 656 in the military barracks, 28 at Canada Cement, 187 at the Deaf and Dumb Institute and 184 other residents. 147 of this last 184 lived around MacDonald Road. Only 37 people lived north of the rail lines.125 By the end of 1929, the situation was very different. Tuxedo's population was composed of 656 at the barracks, 48 at Canada Cement, 187 at the Deaf and Dumb Institute and 299 others. The majority of these others lived north of the rail line, 156 in all. The other 143 dwelt south of the tracks.126 The mansions of the well-to-do at last
formed the majority of the residential property owning population of Tuxedo, and Heubach's conception of Tuxedo as an enclave of well-to-do was displacing the earlier fact that the population of Tuxedo was working class. The myth had become the reality.

Who were these new well-off residents? A few had been involved with Tuxedo for years. Claude Heubach lived on Park Boulevard, as did Alan Morrison and A.P. Paget, both councillors. By profession, the newcomers included eight involved in the grain trade, ten managers of various manufacturing and retail outlets, two lawyers, a doctor, the owner of Shea's Brewery, a teacher, the director of child welfare for the province and one clerk, although he was also heir to the firm where he worked.\textsuperscript{127} Although not the top business and social leaders of Winnipeg, except perhaps for Edward Manton, the clerk, these people were none the less well-off and the sort of people for whom Heubach had originally intended Tuxedo. The contrast to them was to be found among the residents in the south part of Tuxedo. There the population was made up of two farmers, nine dairymen, two gardeners, two labourers, one chemist (who worked at Canada Cement), one electrician, one carpenter, one caretaker, one blacksmith and one machinist. In both north and south together, there were 114 resident voters.\textsuperscript{128}

Beyond these resident property owners, Tuxedo was still largely owned by non-residents in 1929. 380 of these lived in
Winnipeg, of whom 317 owned over $100 worth of property and so could
vote, while 63 did not. Manitobans outside of Winnipeg owned only 38
pieces of property, 20 of whom could vote. The Canadian non-resident
owners numbered 408, mostly in Ontario. As well as the 366 in Ontario,
there were 14 in Saskatchewan and 28 in the rest of Canada. 308 owned
property sufficient to vote and 100 did not. Outside of Canada, there
were 9 property owners in Britain, only 2 of whom could not vote and 34
in the United States. 5 of the American owners were ineligible to vote,
but 29 could. The remainder of the land, 1095 blocks of it, was owned
by various companies.129 (See Table 11) The number of pieces of land
owned was not necessarily an accurate indicator of the size of the
company, but from the table it can be seen that the largest company
landowners were Assiniboine Estates, South Winnipeg, Tuxedo Estates,
University Estates and West Rydal. Exactly who the principals in
these companies were cannot always be ascertained, but the Assessment
Roll does list the address for Assiniboine Estates as being in care
of Heubach and Company. This was Claude Heubach's real estate and
insurance firm. South Winnipeg Company's address was 173 Portage, in
care of R.C. Irving. The address of the other companies is merely
a street number, 191 Lombard, with no office number.130 This is
unfortunate because the offices of the Town of Tuxedo were also at
191 Lombard. Perhaps this is merely coincidence, but it does seem
strange that three of the largest landowners in Tuxedo should all
have the same address and that address should be the same as
the town's offices.

By the end of 1929, then, the makeup of Tuxedo
was changing. It was developing into what it had been intended to
be, a residential area for the upper classes. The working class
residents were in a minority for the first time since Fred Heubach
had started to develop the area in 1905. Thus control of council
and the town was firmly in the hands of businessmen and real estate
speculators. The town's assessment was increasing and the physical
layout of the streets and public works more developed. The only
worrisome note was that Tuxedo was still carrying a large deficit,
but undoubtedly council members felt this was not a great problem.
The return of prosperity probably meant more property owners would
be able to pay off their tax arrears. Unfortunately for these
expectations, the Crash of October 1929 and the start of ten years
of depression came first.
CHAPTER V

Epilogue

As far as the council of Tuxedo was concerned, the Crash of October 1929 could not have come at a worse time. Tuxedo was just beginning to be established as an elite residential address, a worthy competitor to Fort Rouge and Crescentwood. The vision of Fred Heubach was starting to be fulfilled in 1929, but the onset of the Depression ushered in more years of slow growth and financial instability for the town.

However, as in 1912, the effects of the economic troubles either were not felt at first or, as was more likely the case, were considered to be of short duration. Whatever the reason, Tuxedo council continued business as usual, improving the town's services in the north-east corner. In November 1929, it issued $75,396.25 worth of debentures for paving to be done on Hosmer, Park and Hertford, plus sewer and water on Girton and Kelvin.¹ Nor was this the only evidence of continuing development in Tuxedo during the first few years of the Depression. From 1929 to 1930, the assessed value of buildings rose by almost $100,000,² evidence of further construction of palatial homes. Included in this group of new homes was one for Claude Heubach on Hosmer Boulevard.³ In 1931 and 1932, this construction continued, albeit at a reduced rate, so that during these two years assessed building values went up another $120,000.⁴ These houses required services, of course,
and 1930 saw pavement put in on Park Row West, Kelvin and Hosmer, as well as sidewalks on Hertford and Handsart.5 As usual, however, town council exhibited its two-faced attitude towards the posh north part of the town as compared with the working class south side, near MacDonald Road. At the same time as the above-mentioned public works were being built where the fancy houses were going up, the residents on Brock Street petitioned to have it gravelled. Council, however, felt it could not afford the expenditure.6

Despite these encouraging signs of continued growth, there were also contradictory indications. These point out that the Depression was affecting council's decisions during these same years of 1930, 1931, 1932. The first indicator was that advertisements promoting Tuxedo appeared in Winnipeg papers, apparently for the first time. One, in The Winnipeg Evening Tribune of February 26, 1930, extolled Tuxedo's virtues of exclusivity, beauty, low taxes and strict planning. Carrying the name of Heubach & Co., it read in part:

The Progress of Winnipeg's Best Residential Districts from Point Douglas to Tuxedo Park ... has reached a most fitting culmination in Tuxedo.... Here ... in addition to the number of imposing residences already gracing this desirable district, will be built the homes of the most discriminating citizens of this generation and the next.... Modern town planning and rigid building restrictions will save Tuxedo from the fate of many of the residential districts of the past ... and protect the value of the builder's investment for all time.... Here is the end of your search for a Home-site.... The restrictions are $7,500 to $15,000,
Co-incidently or not, council at its next meeting after this advertisement appeared, authorized $2400 to be spent "for the purpose of advertising the community and aiding in its development and settlement". The committee of approval consisted of Finkelstein, Claude Heubach and de Courcy O'Grady, another councillor. Heubach & Co. was Claude Heubach's real estate and finance company. It is not mentioned whether the town's ads were to be non-partisan or not, but the arrangement appeared to be one in which the expenditure of public money would create the financial gain for Claude Heubach and David Finkelstein, who was Claude Heubach's partner in some land dealings. (See Table 11)

Later that same year, council took advantage of the federal government's Unemployment Relief Act of 1930 to get Roblin Boulevard paved from the south-west entrance to Assiniboine Park to Tuxedo's western boundary. According to the federal act, paving jobs on main highways through suburban municipalities would be paid for forty percent by the federal government, forty percent by the provincial government and only twenty percent by the municipality. Thus for a $20,000 debenture issue, Tuxedo got its main east-west road paved, potentially opening up the western part of the town for future development. Much of this western area was owned by Tuxedo Properties, a company of Claude Heubach's.
During this same period, the tax arrears situation worsened. In 1929, $99,764.24 was owed to the municipality, but this increased to $125,852.76 in 1930 and $151,792.25 by 1932. To help counteract this shortfall in the town's coffers, council, in June 1932, instituted a special assessment "on the ratable property ... to raise the amounts necessary to pay the sums required for ordinary municipal purposes and other expenditures in the year 1931." This tactic had the effect of raising the mill rate, but as a special levy, it could be conveniently ignored when the low official mill rate was advertised. Council was to continue to use special levies throughout the Depression. Despite this manoeuvre, the town's financial problems were not lessened. In February, 1932, Tuxedo made application to the Royal Bank for an extension of time to liquidate its 1931 indebtedness. This too was to be a recurring feature in Tuxedo's finances during the Depression, but each time the Royal Bank made the extension.

The tax arrears situation continued to worsen. By early 1934, the outstanding tax bill stood at $184,309.00. There had been talk of a tax sale in 1933, when it was discovered that almost one-fifth of the total assessment value of the town was in arrears at least two years. The sale was set for March 1934. Prior to this date, several companies and individuals, including South Winnipeg, Tuxedo Holdings, Sparrow Brothers Construction and David Finkelstein, redeemed property from the sale list by paying
the back taxes.\textsuperscript{17} When the land sale was held in March 1934, it provided sales worth $2585.75, leaving $181,723 worth of property in the town's hands.\textsuperscript{18} The sale certainly did not seem to greatly help the financial situation in Tuxedo, as the delinquent property owners seemed quite willing to lose their land for sums as small as $7.38.\textsuperscript{19} One reason for the financial problems incurred by the town was the heavy debt servicing load it carried as a result of the many public works projects carried out during the late 1920s and the early 1930s. In 1934, the debenture load amounted to $286,318.78 and required interest payments of $10,075.07. This was a full twenty percent of the tax levy for the year.\textsuperscript{20}

The remaining Depression years saw a continuance of these same circumstances. Unpaid taxes crept up again, to $69,907.68 for 1934, $89,840.56 in 1936 and $168,566.23 by early 1939.\textsuperscript{21} Throughout this period, the town's expenses were curtailed to save money. Public works were limited to a very few, such as pavement on Girton, lanes on Grenfell and Nanton, sidewalks on Hosmer, that were either paid for by special levy on the residents directly affected by the work, or else were paid for by pre-sold debentures.\textsuperscript{22} Although the percentage of the total assessed value that was in arrears fell each year,\textsuperscript{23} the unpaid tax bill still built up to an unacceptable level. Another tax sale was discussed and put off until September 1939.
This sale saw considerable transferring of title to the town as not only individuals, but also companies, gave up land for nonpayment. The Assessment Rolls for 1940 show a total of 4223 lots listed in the town. Of this total, 2415, or over half, were owned by the town itself. Among the notables who lost property were Claude Heubach, David Finkelstein and the estate of Fred Heubach. Claude Heubach lost 2 pieces of land he personally owned, and 65 more he owned in conjunction with the estate of his father. Claude's companies, Tuxedo Properties and Assiniboine Investments, also lost 241 pieces of land out of the 241 they owned. Finkelstein did not fare as poorly. He lost 3 lots he personally owned, but kept 8. Real estate companies in the area varied in their fortunes. South Winnipeg had to give up only 1 of 294 lots, while University Estates kept only 1 out of 145 and West Rydal Company maintained title to only 1 out of 101. Others with heavy losses were Tuxedo Holding Company, which lost 52 of 74 and Assiniboine Estates, which hung on to only 3 lots from the 117 it formerly owned. 24 Indeed, only the South Winnipeg Company, among the real estate firms active in the area, survived the hard times of the 1930s. Apparently by this time, neither Claude Heubach nor David Finkelstein was associated at all with the firm, and in fact both men were among those to suffer from the poor real estate market during the decade. It cannot be ascertained from the existing records whether either Finkelstein or Claude
Heubach used their presence on council to postpone a tax sale, hoping for better times. This might have been the case, since the provincial auditor had urged such a tax sale since 1935, and it was not held until 1939. What is certain is that the 1939 sale changed Claude Heubach's circumstances. He lost his Tuxedo holdings and in November 1939 moved east, after resigning his council seat. Two other long time councillors resigned at the same time. They were A.E. Hoskins and Alfred Paget. This meant that only David Finkelstein remained of those who had been on council before 1930.

It was a different Tuxedo then, by the end of the decade of the 1930s, as compared with the town ten years earlier. By 1939, the population, which despite all had risen steadily from 1215 in 1930 to 1450 in 1938, was solidly based in the northern part of the town. It was an upper middle to upper class society that lived in the area, composed of grain directors, brokers, managers, lawyers, doctors, and other professionals. Although this make up of the town's population had been emerging in 1929, the working class segment had constituted almost as many people at that time. However, by 1938, the working class in Tuxedo had diminished in number from 143 to 94, all except for 13 being farm dwellers of one sort or another. This was a major difference that completely gave the town a different character.
Fred Heubach's dream of Tuxedo as an elite residential suburb, which had only begun to take on a reality in 1929, was firmly established as fact a decade later, despite continuing financial problems during those years. After World War II, all the lands the Town of Tuxedo had gained in tax sales, turned from being a millstone around the town's financial neck into an invaluable asset. The 1950s and 1960s saw a continuing influx of Winnipeg's wealthy to the area, and the Town was able to sell many of the lots it possessed and thus enrich its coffers. Similarly, the unused services that had been installed during the late 1920s and 1930s, in anticipation of what seemed to be the heralding of a land boom at that time, were already installed for the incoming residents of the 1950s and 1960s. Thus another financial encumbrance turned out to be an asset. Fred Heubach's dream eventually came to be, although not as quickly as he had envisaged, nor as smoothly.

During the period covered by this study, 1903 to 1929, Tuxedo was characterized by several pertinent features. One was the initial concept of a posh, country-style residential suburb, catering to the city's elite. This *raison d'être* was a constant throughout this time. That this concept only started to become a reality at the close of the time under study is another characteristic. Until the late 1920s, Tuxedo was a schizophrenic town. On the one hand, it was developed by real estate speculators who believed in, and advertised, Tuxedo as an exclusive, upper class
suburb. These men managed to incorporate their scheme as a town and then ran it, via the town's council on which they sat, as they saw fit, even though none of these developers lived in Tuxedo. This created a myth about Tuxedo, 'the Suburb Beautiful'. The opposing reality was the fact that until the late 1920s the people who did live in the municipality were working class, ordinary people. By and large, they were ignored or treated very off-handedly by council. When these working class people did try to gain control of the council, it was too late. The myth had caught up with the reality, and enough wealthy Winnipeggers had moved to Tuxedo to ensure their continued dominance.

Dominance by a few men was another feature of the growth of Tuxedo. These men were real estate speculators who did not hesitate to use town funds to further their own aims, and, in some cases, to further their own economic well-being. Tuxedo was first dominated by Fred Heubach, the originator of the development, and then by David Finkelstein, Heubach's partner. Council was composed of a small number of the same associates of these men throughout the years examined here. All the councillors being friends and men of like minds seemingly gave the town council the atmosphere of a private club. However, despite the coziness of this set up, the growth of Tuxedo from 1903 to 1929 was not smooth. Conceived during a real estate boom, it reached fruition with its incorporation as a town, but this was unfortunately after the end of
the real estate explosion. Thus another feature of Tuxedo's development was the uncertainty of its financial base, as evidenced by a continuing struggle to collect the town's taxes.

Whether these characteristics are unique to Tuxedo's growth, or are in some degree shared by other elite, residential, retreat-style suburbs is outside the scope of this study. Nonetheless, when similar work is done on comparable neighbourhoods in other Canadian cities, the position of Tuxedo will become evident. On a smaller scale, however, this study intended to answer those questions asked by British Historian Sir John Summerson as to why a town was founded. Who did it and for what reasons, if there were any? In answering questions such as these, a little of the mystery of the past is cleared away and local history made known. Hopefully, this thesis has contributed to that process.
LIST OF
ABBREVIATIONS USED IN NOTES

F.P. - Manitoba Free Press, later
Winnipeg Free Press.

Trib. - Winnipeg Tribune.
NOTES - PREFACE


5. See Eric Arthur, Toronto, No Mean City (Toronto: University of Toronto Press, 1974); William Paul Thompson, Winnipeg Architecture, 100 Years (Winnipeg: Queenston House, 1975).

NOTES - CHAPTER I


7. Ibid., pp. 66-73.

8. Ibid., pp. 76-77.

9. Ibid., p. 96.


30. See Leo Schnore "An Agnostic Foreword" in Schnore, *op. cit.*, pp. 29-30; and Glaab and Brown, *op. cit.*, pp. 147-159, about the growth of public transport and how it affected the spatial growth of cities.


35. Check any map of about 1910, say Chataway's or McPhillips', to see the map between the reality of what was actually built up and what people hoped to see built up.


NOTES - CHAPTER II

1. F.P., July 13, 1907.
4. Ibid.
5. Ibid., p. 168
13. The minutes of Tuxedo Park Company prior to 1913 are not in the care of the City of Winnipeg archives and seem to be missing.
20. F.P., June 4, 1907.
28. Ibid, p. 4435
29. Ibid., p. 4467.
30. Ibid., p. 4438.
31. Ibid., pp. 4252-4255.
32. Ibid., p. 4242.
34. Ibid., p. 163.
38. Ibid., pp. 166-170.
41. Ibid., p. 451.
43. See a list of his work in Albert Fein, Frederick Law Olmsted and the American Environmental Tradition (New York: George Braziller, 1972), pp. 166-170.
45. Fein, op. cit., p. 165. See also Glaeb and Brown, op. cit., pp. 254-255.
46. Frederick Law Olmsted and Calvert Vaux, "Report of the Landscape Architects and Superintendents to the President of the Board of Commissioners of Prospect Park, Brooklyn", quoted in Fein, op. cit., p. 22.
49. Dominion, Nov. 1910, p. 47.
51. Dominion, Nov. 1910, p. 47.
52. Ibid., p. 20.
53. It is interesting to note that by 1966, Tuxedo had the lowest acreage of park per one thousand residents of any of the municipalities in Metropolitan Winnipeg. (Charles Franks, "Parks for Outdoor Recreation, Metropolitan Winnipeg", unpublished paper, 1971. Table IV.)
55. Ibid., p. 20.
56. Ibid., p. 47.
57. Glenn, op. cit., p. 61. Oddly enough, this was just as the controversy over the location of the Great Trunk Pacific route was beginning. Perhaps Heubach thought he could bind the provincial government to the university site in Tuxedo and thus gain their support in having the proposed line moved. If so, it may have worked at this point, since it was Rodmond Roblin's influence, ostensibly on behalf of the Agricultural College, that was instrumental in having the route changed.
58. Ibid., p. 61. I have drawn my information about the location of the University of Manitoba from this thesis, except where otherwise noted.
60. Dominion, Nov. 1910, p. 47.
64. Ibid, pp. 99-100.
68. Ibid., Oct. 1910, p. 47.
69. Ibid., p. 20.
70. Ibid., April 1912, p. 138.
72. Assessment Rolls, Town of Tuxedo, 1913.
73. Henderson's, 1914.
74. Artibise, Social History, p. 129.
NOTES - CHAPTER III

1. Legislative Journals, Manitoba, 1913, pp. 8-34.

2. Certain wording changes were made at some point after the printing of the Bill, as the copy of the Act entered into the minutes of the Town of Tuxedo contains several neat deletions of phrases, all done in ink and duly initialed by the town clerk. None of these deletions made any real difference to the Act.


6. Assessment Rolls, Town of Tuxedo, 1913.

7. Neepawa's population at incorporation was 255 and Rapid City's was 256. A.P. Kckenzie, Neepawa, Land of Plenty (Brandon: Leech Printing, 1958), pp. 14-16.


9. Ibid.


13. As turned out to be the case. See Table 1.


15. Assessment, 1913.

16. "Incorporation Papers, South Winnipeg Company, (1909)", Government of Manitoba, Department of Consumer, Corporate and Internal Services, Companies and Business Name Registration Branch.

17. Henderson's, 1913.


22. Sessional Papers of the Manitoba Legislature, 1912, pp. 136-139.

23. F.P., July 2, 1914.


25. Assessment, 1913.
27. Henderson's, 1913, p. 85.
28. Minutes, "An Act to Incorporate the Town of Tuxedo."
29. Ibid.
31. Assessment, 1913.
33. Voters' List, 1913.
34. Minutes, Feb. 25, 1913.
35. Henderson's, 1913.
40. Stelter and Artibise, op. cit., pp. 31-32.
41. Artibise, Social History, pp. 273-274.
42. Minutes, 1913, Bylaws 11 and 26, "Act of Incorporation", Section 30.
43. Minutes, 1913, Bylaw 11.
44. Ibid, Bylaw 9.
45. Ibid, Bylaw 22.
46. Ibid.
47. Ibid, Bylaw 31.
48. The 1913 - 1914 assessments show an increase of $4,550 in building assessment. This was all accounted for by additions to buildings already existing in 1913.
50. Dominion, April 1912, p. 138.
52. Minutes, 1913, Bylaw 4.
53. Ibid.
54. Incorporation Papers, South Winnipeg Company, Minutes, Tuxedo Park Company, 1913.
56. Minutes, March 31, 1913.
57. Minutes, Aug. 21, 1913.
58. Minutes, Feb. 2, 1913, March 27, 1913.
59. Minutes, Jan. 21, 1914.
60. Henderson's, 1913.
63. Minutes, 1913, Bylaw 4.
64. Minutes, May 27, 1913.
65. Minutes, June 17, 1922.
67. Which was, of course, another way of establishing Tuxedo's autonomy from surrounding areas.
68. Minutes, Sept. 4, 1913, May 27, 1913, April 19, 1913.
70. Minutes, "Act of Incorporation".
71. Minutes, Dec. 8, 1913.
72. Assessment, 1913-1930.
73. Part of the road was built on South Winnipeg land, so the town purchased this from South Winnipeg. Minutes, Jan. 21, 1914.
75. Minutes, Dec. 8, 1913; Jan. 29, 1914; Feb. 19, 1914; March 12, 1914.
76. Bellan, op. cit., pp. 118-120.
77. Minutes, July 16, 1914; July 28, 1914.
78. Assessment, 1913, 1914.
79. Minutes, April 21, 1914; April 29, 1914.
80. Minutes, April 29, 1914.
81. Ibid.
82. Minutes, Feb. 27, 1915.
NOTES – CHAPTER IV

2. Conversation with Agnes Wilson, former Secretary at the Town of Tuxedo, May 14, 1981.
5. Ibid., June 6, 1914.
6. Ibid., April 16, 1922; March 22, 1923.
8. Ibid., January 7, 1915.
9. Ibid.
10. Ibid., February 22, 1915.
11. Ibid.
12. Ibid., March 30, 1915.
16. Minutes, April 29, 1914; April 26, 1915.
17. Ibid., April 28, 1915.
18. Ibid.
20. Ibid., May 13, 1915.
22. Ibid., pp. 24-28.
23. Ibid., p. 28.
24. Minutes, August 12, 1915.
25. Ibid., April 28, 1915.
26. Ibid., October 21, 1915.
27. Artibise, "Prairie Urban Development", Table VIII.
32. Ibid., June 10, July 15, 1915.
34. Minutes, Nov. 4, 1915.
35. Ibid., Dec. 23, 1915.
36. Incorporation Papers, South Winnipeg Company.
38. Ibid.
40. Ibid.
41. Ibid., March 2, 1916.
42. Ibid., March 30, 1916.
43. Ibid., April 20, 1916.
44. Gibbons, op. cit., p. 128.
45. Minutes, March 11, 1916.
46. Ibid., March 16, 1916.
47. Ibid., March 30, 1916.
48. Ibid., April 27, 1916.
49. Tuxedo Bylaw 195, Minutes, Sept. 18, 1923.
51. Minutes, Jan. 29, 1914.
52. Ibid., July 27, 1914.
54. Ibid., 1916.
55. Ibid., March 30, 1915.
56. Ibid., April 12, 1916.
57. Ibid., April 26, 1916.
59. Ibid., March 24, 1917.
60. Ibid.
61. Ibid., May 12, June 9, 1917.
62. Ibid., June 30, 1917.
63. Ibid., June 23, 1917.
64. Ibid., June 30, Sept. 15, 1917.
65. Ibid., April 24, 1918.
66. Ibid.
67. Ibid., Aug. 10, 1918.
68. Ibid., Feb. 24, 1919.
69. Ibid., April 10, 1918.
70. Ibid., April 12, 1916.
72. Minutes, May 25, 1918.
73. Ibid., Aug. 31, 1918.
74. Ibid., Sept. 20, 1918.
75. Ibid., June 28, 1919, Nov. 27, 1920, Jan. 21, 1921.
76. Assessment, 1919.
78. Minutes, June 28, 1919.
81. Ibid., March 8, May 14, Aug. 6, 1921.
82. Ibid., Aug. 12, Sept. 2, Sept. 25, 1922.
83. Ibid., May 29, 1920.
84. Ibid., Nov. 27, 1920.
85. Ibid., March 25, 1922.
86. Ibid., May 14, 1921, Sept. 25, 1922, Aug. 4, 1923.
87. Ibid., Dec. 20, 1919.
88. Ibid., May 3, 1919, April 10, 1920, April 27, 1921, May 6, 1922.
89. Ibid., Nov. 27, 1920, March 17, 1921.
90. Ibid., Feb. 9, March 25, 1922.
91. Ibid., May 6, June 17, 1922.
92. Bellan, op. cit., p. 103.
94. Ibid., Jan. 5, 1924.
95. Ibid., Dec. 22, 1923.
96. Ibid., March 21, 1924.
98. Assessment, 1924, 1925, 1926.

100. Even though by this time it must have been obvious the University of Manitoba would not be built there. The Provincial Government was directing all its efforts towards the Fort Garry site.

101. Minutes, April 4, 1918.
103. Minutes, April 4, 1925.
109. Ibid., March 10, 1928.
110. Ibid., Provincial Auditor's Reports, 1925, 1926, 1927.
111. Ibid., Auditor's Reports, 1928, 1929.
112. Ibid., Jan. 4, 1929.
113. Ibid., March 10, 1929.
114. And a correct one, as events in the 1930s were to prove.
115. Assessment, 1922.
118. Ibid., May 19, 1929.
119. Ibid., Nov. 8, 1926.
120. Ibid., March 5, 1927.
121. Ibid., Nov. 8, 1926.
122. Ibid., Dec. 6, 1926.
123. Voter List, 1927.
124. Minutes, March 5, 1927.
125. Assessment, 1927.
126. Assessment, 1929.
129. Assessment, 1929.
130. Ibid.
NOTES - CHAPTER V

1. Minutes, Nov. 16, 1929.
2. Ibid., May 10, 1930.
3. Assessment, 1930.
4. Ibid., 1931, 1932. See also Bellan, op. cit., p. 201.
5. Minutes, April 26, 1930.
6. Ibid., March 14, 1931.
7. Artibise and Dahl, op. cit., p. 34.
9. Ibid.
11. Assessment, 1930.
12. Minutes, April 20, 1930; April 12, 1931; April 1, 1932.
13. Ibid., June 23, 1931.
15. Ibid., March 3, 1934.
16. Ibid., April 1, 1933.
18. Ibid., April 7, 1934.
19. Ibid., Dec. 19, 1933.
20. Ibid., April 7, 1934.
22. Ibid., July 21, 1936; Jan. 11, 1938; July 6, 1939.
23. Ibid., March 11, 1936; April 20, 1938.
27. Ibid., Oct. 31, 1939.
TABLES

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<tr>
<th>Year</th>
<th>Winnipeg</th>
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Sources: Minutes, Town of Tuxedo, 1913-1929.  
Minutes, City of Winnipeg, 1913-1929.
**TABLE 2**

Companies Owning Land in Tuxedo, 1913

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<thead>
<tr>
<th>Company</th>
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<tbody>
<tr>
<td>Assiniboine Estates</td>
<td>83</td>
</tr>
<tr>
<td>Heubach, Finkelstein and Heubach</td>
<td>19*</td>
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<tr>
<td>Prairie City Loan</td>
<td>6</td>
</tr>
<tr>
<td>South Assiniboine Estates</td>
<td>2</td>
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<td>South Winnipeg Company</td>
<td>164</td>
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<tr>
<td>Tuxedo Estates</td>
<td>92</td>
</tr>
<tr>
<td>Tuxedo Syndicate Limited</td>
<td>4</td>
</tr>
<tr>
<td>University Estates</td>
<td>50</td>
</tr>
<tr>
<td>West Rydal Company</td>
<td>47</td>
</tr>
<tr>
<td>Winnipeg West Development Company</td>
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</tbody>
</table>

Total -- -- -- 470

* Personally, F.W. Heubach owned a further 7 blocks of land and D.R. Finkelstein owned 8 blocks of land.

Source: Assessment Rolls, Town of Tuxedo, 1913.
<table>
<thead>
<tr>
<th>Location of Tuxedo Property Owners, 1913</th>
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<tbody>
<tr>
<td><strong>Tuxedo Residents</strong></td>
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<tr>
<td>- Assessed Value over $500 -</td>
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<tr>
<td>- Assessed Value $100 - $500 -</td>
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<tr>
<td>- Assessed Value under $100 -</td>
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<tr>
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<td><strong>Manitoba Residents</strong></td>
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<td>- Assessed Value under $100 -</td>
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<td></td>
</tr>
<tr>
<td><strong>Non-Canadian Residents</strong></td>
</tr>
<tr>
<td>- Assessed Value over $100 -</td>
</tr>
<tr>
<td>- Assessed Value under $100 -</td>
</tr>
<tr>
<td></td>
</tr>
</tbody>
</table>

Source: *Assessment Rolls, Town of Tuxedo, 1913.*
### TABLE 4

**Indicated Occupations, Tuxedo Property Owners, 1913**

<table>
<thead>
<tr>
<th>Occupation</th>
<th>Number</th>
<th>Occupation</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accountant</td>
<td>12</td>
<td>Investor</td>
<td>7</td>
</tr>
<tr>
<td>Agent</td>
<td>25</td>
<td>Janitor</td>
<td>1</td>
</tr>
<tr>
<td>Artist</td>
<td>1</td>
<td>Labourer</td>
<td>7</td>
</tr>
<tr>
<td>Baker</td>
<td>3</td>
<td>Land Commissioner</td>
<td>2</td>
</tr>
<tr>
<td>Banker</td>
<td>6</td>
<td>Lawyer</td>
<td>4</td>
</tr>
<tr>
<td>Bookkeeper</td>
<td>4</td>
<td>Librarian</td>
<td>1</td>
</tr>
<tr>
<td>Brakeman</td>
<td>1</td>
<td>Machinist</td>
<td>3</td>
</tr>
<tr>
<td>Broker</td>
<td>26</td>
<td>Manager</td>
<td>19</td>
</tr>
<tr>
<td>Butcher</td>
<td>1</td>
<td>Manufacturer</td>
<td>3</td>
</tr>
<tr>
<td>Capitalist</td>
<td>1</td>
<td>Merchant</td>
<td>7</td>
</tr>
<tr>
<td>Carpenter</td>
<td>6</td>
<td>Musician</td>
<td>3</td>
</tr>
<tr>
<td>Cashier</td>
<td>4</td>
<td>Nurse</td>
<td>2</td>
</tr>
<tr>
<td>Chauffeur</td>
<td>1</td>
<td>Pedlar</td>
<td>1</td>
</tr>
<tr>
<td>Civil Servant</td>
<td>2</td>
<td>Plumber</td>
<td>1</td>
</tr>
<tr>
<td>Clergyman</td>
<td>4</td>
<td>Policeman</td>
<td>1</td>
</tr>
<tr>
<td>Clerk</td>
<td>20</td>
<td>Postman</td>
<td>1</td>
</tr>
<tr>
<td>Contractor</td>
<td>1</td>
<td>Printer</td>
<td>2</td>
</tr>
<tr>
<td>Dairyman</td>
<td>8</td>
<td>Professor</td>
<td>33</td>
</tr>
<tr>
<td>Dentist</td>
<td>4</td>
<td>Saddler</td>
<td>1</td>
</tr>
<tr>
<td>Director</td>
<td>3</td>
<td>Secretary</td>
<td>1</td>
</tr>
<tr>
<td>Doctor</td>
<td>6</td>
<td>Superintendent</td>
<td>2</td>
</tr>
<tr>
<td>Draughtsman</td>
<td>4</td>
<td>Surveyor</td>
<td>1</td>
</tr>
<tr>
<td>Druggist</td>
<td>1</td>
<td>Switchman</td>
<td>2</td>
</tr>
<tr>
<td>Electrician</td>
<td>1</td>
<td>Tailor</td>
<td>1</td>
</tr>
<tr>
<td>Engineer</td>
<td>11</td>
<td>Teacher</td>
<td>6</td>
</tr>
<tr>
<td>Farmer</td>
<td>6</td>
<td>Teamster</td>
<td>2</td>
</tr>
<tr>
<td>Fireman</td>
<td>2</td>
<td>Tobaccoanist</td>
<td>1</td>
</tr>
<tr>
<td>Fitter</td>
<td>1</td>
<td>Traveller</td>
<td>6</td>
</tr>
<tr>
<td>Foreman</td>
<td>3</td>
<td>Waiter</td>
<td>1</td>
</tr>
<tr>
<td>Gardener</td>
<td>1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Governess</td>
<td>1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Grocer</td>
<td>1</td>
<td>Source: <em>Voter's List</em>, Town of Tuxedo, 1913.</td>
<td></td>
</tr>
</tbody>
</table>
TABLE 5

Population of Tuxedo, 1913 - 1929

<table>
<thead>
<tr>
<th>Year</th>
<th>Population *</th>
</tr>
</thead>
<tbody>
<tr>
<td>1913</td>
<td>211</td>
</tr>
<tr>
<td></td>
<td>(140 Canada Cement, 71 others)</td>
</tr>
<tr>
<td>1914</td>
<td>222</td>
</tr>
<tr>
<td></td>
<td>(152 Canada Cement, 70 others)</td>
</tr>
<tr>
<td>1915</td>
<td>236</td>
</tr>
<tr>
<td></td>
<td>(154 Canada Cement, 84 others)</td>
</tr>
<tr>
<td>1916</td>
<td>396</td>
</tr>
<tr>
<td></td>
<td>(150 Canada Cement, 138 Deaf Institute, 108 others)</td>
</tr>
<tr>
<td>1917</td>
<td>445</td>
</tr>
<tr>
<td></td>
<td>(161 Canada Cement, 200 Deaf Institute, 84 others)</td>
</tr>
<tr>
<td>1918</td>
<td>903</td>
</tr>
<tr>
<td></td>
<td>(150 Canada Cement, 660 Deaf Institute and Military Barracks, 93 others)</td>
</tr>
<tr>
<td>1919</td>
<td>806</td>
</tr>
<tr>
<td></td>
<td>(150 Canada Cement, 573 Deaf Institute and Military Barracks, 83 others)</td>
</tr>
<tr>
<td>1920</td>
<td>803</td>
</tr>
<tr>
<td></td>
<td>(206 Canada Cement, 510 Deaf Institute and Military Barracks, 87 others)</td>
</tr>
<tr>
<td>1921</td>
<td>527</td>
</tr>
<tr>
<td></td>
<td>(165 Canada Cement, 254 Deaf Institute and Military Barracks, 108 others)</td>
</tr>
<tr>
<td>1922</td>
<td>962</td>
</tr>
<tr>
<td></td>
<td>(165 Canada Cement, 661 Military Hospital and barracks, 136 others)</td>
</tr>
<tr>
<td>1923</td>
<td>1164</td>
</tr>
<tr>
<td></td>
<td>(173 Canada Cement, 183 Deaf Institute, 656 Military Barracks, 152 others)</td>
</tr>
<tr>
<td>1924</td>
<td>1061</td>
</tr>
<tr>
<td></td>
<td>(68 Canada Cement, 183 Deaf Institute, 656 Military Barracks, 154 others)</td>
</tr>
<tr>
<td>1925</td>
<td>1034</td>
</tr>
<tr>
<td></td>
<td>(28 Canada Cement, 187 Deaf Institute, 656 Military Barracks, 163 others)</td>
</tr>
<tr>
<td>1926</td>
<td>1055</td>
</tr>
<tr>
<td></td>
<td>(28 Canada Cement, 187 Deaf Institute, 656 Military Barracks, 184 others)</td>
</tr>
<tr>
<td>1927</td>
<td>1055</td>
</tr>
<tr>
<td></td>
<td>(28 Canada Cement, 187 Deaf Institute, 656 Military Barracks, 184 others)</td>
</tr>
<tr>
<td>1928</td>
<td>1126</td>
</tr>
<tr>
<td></td>
<td>(28 Canada Cement, 187 Deaf Institute, 656 Military Barracks, 255 others)</td>
</tr>
<tr>
<td>1929</td>
<td>1190</td>
</tr>
<tr>
<td></td>
<td>(48 Canada Cement, 187 Deaf Institute, 656 Military Barracks, 299 others)</td>
</tr>
</tbody>
</table>

* Figures in brackets give a breakdown of the population. Those not dwelling in the major institutions listed are classified under "others".

Source: Assessment Rolls, Town of Tuxedo, 1913 - 1929.
<table>
<thead>
<tr>
<th>Year</th>
<th>Amount in Arrears</th>
</tr>
</thead>
<tbody>
<tr>
<td>1913</td>
<td>$18,840.00</td>
</tr>
<tr>
<td>1914</td>
<td>55,336.00</td>
</tr>
<tr>
<td>1915</td>
<td>64,830.74</td>
</tr>
<tr>
<td>1916</td>
<td>No Auditor's Report</td>
</tr>
<tr>
<td>1917</td>
<td>104,379.51</td>
</tr>
<tr>
<td>1918</td>
<td>106,243.91</td>
</tr>
<tr>
<td>1919</td>
<td>111,019.42</td>
</tr>
<tr>
<td>1920</td>
<td>103,611.36</td>
</tr>
<tr>
<td>1921</td>
<td>117,241.23</td>
</tr>
<tr>
<td>1922</td>
<td>110,277.32</td>
</tr>
<tr>
<td>1923</td>
<td>85,861.26</td>
</tr>
<tr>
<td>1924</td>
<td>93,438.28</td>
</tr>
<tr>
<td>1925</td>
<td>99,738.70</td>
</tr>
<tr>
<td>1926</td>
<td>108,086.70</td>
</tr>
<tr>
<td>1927</td>
<td>121,545.46</td>
</tr>
<tr>
<td>1928</td>
<td>91,698.75</td>
</tr>
<tr>
<td>1929</td>
<td>99,764.24</td>
</tr>
</tbody>
</table>

Source: Minutes, Town of Tuxedo, 1913 - 1929.
<table>
<thead>
<tr>
<th>Year</th>
<th>Assessed Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>1913</td>
<td>-</td>
</tr>
<tr>
<td>1914</td>
<td>$8,664,130</td>
</tr>
<tr>
<td>1915</td>
<td>8,632,200</td>
</tr>
<tr>
<td>1916</td>
<td>8,773,680</td>
</tr>
<tr>
<td>1917</td>
<td>5,474,950 (8,761,030) *</td>
</tr>
<tr>
<td>1918</td>
<td>3,017,300 (5,481,710)</td>
</tr>
<tr>
<td>1919</td>
<td>2,996,960</td>
</tr>
<tr>
<td>1920</td>
<td>2,787,450</td>
</tr>
<tr>
<td>1921</td>
<td>2,903,940</td>
</tr>
<tr>
<td>1922</td>
<td>2,932,870</td>
</tr>
<tr>
<td>1923</td>
<td>2,920,280</td>
</tr>
<tr>
<td>1924</td>
<td>3,102,860</td>
</tr>
<tr>
<td>1925</td>
<td>2,892,010</td>
</tr>
<tr>
<td>1926</td>
<td>2,915,360</td>
</tr>
<tr>
<td>1927</td>
<td>2,979,460</td>
</tr>
<tr>
<td>1928</td>
<td>3,087,960</td>
</tr>
<tr>
<td>1929</td>
<td>3,177,960</td>
</tr>
</tbody>
</table>

* Figures in brackets show the assessed value before the Court of Revision reductions.

Sources: Minutes, Town of Tuxedo, 1913 - 1929.
Assessment Rolls, Town of Tuxedo, 1913 - 1929.
<table>
<thead>
<tr>
<th>Year</th>
<th>Assessed Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>1913</td>
<td>$68,350</td>
</tr>
<tr>
<td>1914</td>
<td>72,900</td>
</tr>
<tr>
<td>1915</td>
<td>74,000</td>
</tr>
<tr>
<td>1916</td>
<td>271,000</td>
</tr>
<tr>
<td>1917</td>
<td>279,650</td>
</tr>
<tr>
<td>1918</td>
<td>280,650</td>
</tr>
<tr>
<td>1919</td>
<td>280,450</td>
</tr>
<tr>
<td>1920</td>
<td>280,350</td>
</tr>
<tr>
<td>1921</td>
<td>394,500</td>
</tr>
<tr>
<td>1922</td>
<td>398,000</td>
</tr>
<tr>
<td>1923</td>
<td>406,100</td>
</tr>
<tr>
<td>1924</td>
<td>414,250</td>
</tr>
<tr>
<td>1925</td>
<td>435,850</td>
</tr>
<tr>
<td>1926</td>
<td>474,650</td>
</tr>
<tr>
<td>1927</td>
<td>558,750</td>
</tr>
<tr>
<td>1928</td>
<td>667,250</td>
</tr>
<tr>
<td>1929</td>
<td>814,900</td>
</tr>
</tbody>
</table>

Sources: Minutes, Town of Tuxedo, 1913 - 1929.

Assessment Rolls, Town of Tuxedo, 1913 - 1929.
<table>
<thead>
<tr>
<th>Year</th>
<th>Assessed Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>1913</td>
<td>$8,251,240</td>
</tr>
<tr>
<td>1914</td>
<td>8,321,250</td>
</tr>
<tr>
<td>1915</td>
<td>8,295,390</td>
</tr>
<tr>
<td>1916</td>
<td>8,235,830</td>
</tr>
<tr>
<td>1917</td>
<td>4,928,810</td>
</tr>
<tr>
<td>1918</td>
<td>2,464,400</td>
</tr>
<tr>
<td>1919</td>
<td>2,448,710</td>
</tr>
<tr>
<td>1920</td>
<td>2,228,060</td>
</tr>
<tr>
<td>1921</td>
<td>2,234,360</td>
</tr>
<tr>
<td>1922</td>
<td>2,251,970</td>
</tr>
<tr>
<td>1923</td>
<td>2,224,600</td>
</tr>
<tr>
<td>1924</td>
<td>2,207,310</td>
</tr>
<tr>
<td>1925</td>
<td>1,892,180</td>
</tr>
<tr>
<td>1926</td>
<td>1,853,130</td>
</tr>
<tr>
<td>1927</td>
<td>1,853,130</td>
</tr>
<tr>
<td>1928</td>
<td>1,853,130</td>
</tr>
<tr>
<td>1929</td>
<td>1,621,740</td>
</tr>
</tbody>
</table>

* Figures in brackets show the assessed value before the Court of Revision reductions.

Sources: Minutes, Town of Tuxedo, 1913 - 1929.

Assessment Rolls, Town of Tuxedo, 1913 - 1929.
TABLE 10
Location of Tuxedo Property Owners, 1929

<table>
<thead>
<tr>
<th>Location of Property</th>
<th>Tuxedo Residents</th>
<th>Winnipeg Residents</th>
<th>Manitoba Residents</th>
<th>Other Canadian Residents</th>
<th>Non-Canadian Residents</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Assessed Value</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>over $500 -</td>
<td>48</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>$100 - $500 -</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>under $100 -</td>
<td>0</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>49</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Source:** Assessment Rolls, Town of Tuxedo, 1929.
TABLE II

Companies Owning Land in Tuxedo, 1929

<table>
<thead>
<tr>
<th>Company</th>
<th>Blocks of Land Owned</th>
</tr>
</thead>
<tbody>
<tr>
<td>Assiniboine Estates</td>
<td>210</td>
</tr>
<tr>
<td>Assiniboine Investments</td>
<td>7</td>
</tr>
<tr>
<td>Manitoba Mortgage and Investment</td>
<td>1</td>
</tr>
<tr>
<td>Prairie City Loan</td>
<td>12</td>
</tr>
<tr>
<td>Property Investments</td>
<td>1</td>
</tr>
<tr>
<td>South Assiniboine Estates</td>
<td>2</td>
</tr>
<tr>
<td>South Winnipeg Company</td>
<td>260</td>
</tr>
<tr>
<td>Tuxedo Estates</td>
<td>249</td>
</tr>
<tr>
<td>Tuxedo Holding Company</td>
<td>76</td>
</tr>
<tr>
<td>Tuxedo Park Company</td>
<td>1</td>
</tr>
<tr>
<td>University Estates</td>
<td>170</td>
</tr>
<tr>
<td>West Rydal Company</td>
<td>107</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>1095</strong></td>
</tr>
</tbody>
</table>

- Jean Heubach, Claude Heubach, A.E. Hoskins and David Finkelstein, as a partnership, owned 288 blocks of land.

Source: Assessment Rolls, Town of Tuxedo, 1929.
MAPS

:::.
MAP 1 - CENTRAL WINNIPEG AND NORTH TUXEDO, circa 1910
(McPhilips' Map of Winnipeg)
APPENDICES

::: 
APPENDIX A

THE DOMINION

An Interurban Elysium

Beautiful Tuxedo Park—A Sylvan Borough—Winnipeg’s Choicest Residential Retreat.

At the present ratio of growth Winnipeg’s population will exceed 250,000 before 1914, and this means an overflow into new districts beyond the limits as now defined. The new comers, at least the better class, are bound to seek suburban homes and where could they turn for such delightful environment as awaits them at Tuxedo Park? Winnipeg has proportionately more attractive homes, pleasantly situated, than almost any other city on the continent. There are residential districts of rare beauty that are the talk of all Canada, but none of them are comparable to Tuxedo for combination of city and country, none of them yield to artistic treatment for villas, bungalows, and the better class of refined suburban homes as does this charming interurban beauty spot.

Tuxedo is most attractive in its landscape plans and adornments. It borders on beautiful Assiniboine Park and the artistically planned grounds of Manitoba University. Besides this, it encompasses Olmsted Park, probably the most ornate park ever planned for Canada—a park with drives, bridle paths, hurdles, wading pool for children, sand court for youngsters, pergolas, flower beds, ornamental shrubbery and shade-trees. The park is some 3,000 feet in length and over 400 feet wide and is named in honor of its designers, Messrs Olmstead Bros., the famous landscape architects of Brookline, Mass.

One is irresistibly charmed with the broad sweep of tree lined boulevards, the open stretches of green sward and the glint of the river, for Tuxedo lies upon the south bank of the historic Assiniboine where the air is pure and fresh and the breezes cool. Here amid the most beautiful of pastoral surroundings, one forgets the heat, the noise, the bustle and dust of the city, and finds that after all, life is really worth the living.

That Tuxedo Park is absolutely immune from any possible encroachment is evidenced by the recent ruling of the Canadian Railway Commission in the matter of the suit brought by the Tuxedo Park Company to restrain the Grand Trunk Pacific Railway from cutting through Tuxedo. This ruling was very comprehensive, holding that the rights of Tuxedo owners were inviolate and that the railroad would have to go around the Suburb Beautiful instead of through it. Considering what this means to a transcontinental railway system, one can better appreciate the value of the precedent such a ruling must constitute.

(Continued on next page.)

One of Many Beautiful Views at Tuxedo Park, Winnipeg.
An Interurban Elysium

(Continued)

Aside from this, the restrictions which have been placed upon Tuxedo Park are in themselves alone sufficient to ensure its rapid development as a residential district and the steady increase of its property values. In Tuxedo the lots are all wide and deep, generally 50 x 130 feet, and backing on lanes. These lanes are a particular feature, for in them must be laid all water mains, gas and electric service appliances. There can be no tearing up of main streets, no defacing of lawns. No house can be built which is not a credit to its neighbors. It must be architecturally right or must not cost less than a certain fixed amount, depending upon its particular location.

More than this: there can be no apartment blocks, no butcher shops, no stores or business houses of any nature. For Tuxedo is, and must remain, an exclusive residential section. Nor must we overlook the fact that in Tuxedo, the University Section of which is just beyond the city limits, the taxes are but a fraction of what must be paid on city property, and this saving alone will soon amount to a surprisingly large sum to the man who selects Tuxedo as his future home.

The Dominion, October 1910
Winnipeg at the junction of the winding Red River and the serpentine Assiniboine is the most lovely and picturesque city in all of Canada. Its avenues and boulevards might have been laid out by Olmstead, the king of landscape gardeners, fringed as they are by sheltering trees, spreading lawns, ferns, flowers and fountains and accented by beautiful homes that challenge one's admiration. Louis XIV of France spent five hundred million dollars to produce romantic effects of urban beauty hardly surpassing River Avenue or Crescentwood, or Tuxedo Park, where the oaks and hemlocks, beeches and maples toss their heads in a roof of inviting shade. It is a poetical city, where in summer the hedgerows are melodious with birds and running streams dance and sing their way to the big river, where the stately homes of the rich, the white houses with green blinds of the workers, the ivy-trimmed Queen Anne cottages and the rambling bungalows, give brightness and color to the scene, and tell of comfort and sweet content. The grass covered prairie has been evolved into an elysium, where the air is salubrious, where nature revels in sylvan loveliness, and the sun shines on the just and unjust alike.

Winnipeg in its ordinary aspects is not unlike other cities so far as casual appearances would indicate; it is a city of exceptional modern stores, of flourishing financial institutions, of great industries, of well-made and clean streets, of fine play-grounds attractively carried out. Lawns and flower beds are laid on either side of the principal residential streets, and are a subject of delightful comment from the time the first buds of thousands of brilliantly colored tulips come into blossom in the early spring and the geraniums, verbenas and fuchsias follow, until the snows of winter leave revealed only the outlines of the beds.

Winnipeg has been wise in placing rigid restrictions upon its home districts in the matter of the kind and class of houses and adornments. Heretofore cities have developed their outlying districts in a purely random fashion, leaving to each individual property owner to develop his land according to his own sweet will. Naturally the chief idea behind each of these bits of separate development would be the securing of maximum pecuniary return for the owner of each particular piece of property, and the results have been incongruous and frequently very un-sightly. The Winnipeg plan has avoided this drawback by requiring each home builder to conform to a central and exacting ideal.
No attempt was made to establish a uniform cut and dried standard for all parts of the city, but in the select home districts the effect is admirable. We give illustrations of some of Winnipeg’s fine homes and will give others from time to time. It is our purpose to make this department of “The Dominion” of interest to members of the home circle, as well as to give occasional hints to city builders and homemakers in the various provinces.

It is in the outlying sections that Winnipeg presents its most alluring enticements. Three miles due west from the City Hall brings the visitor to the picket towers that mark the gateway to Tuxedo Park, the Suburb Beautiful.

There is a distinct charm in the broad sweep of tree-lined boulevards, the open stretches of green sward and the glint of the river, for Tuxedo lies upon the south bank of the historic Assiniboine where the air is pure and fresh and the breezes cool.

Here amid the most beautiful of pastoral surroundings, one forgets the heat, the noise, the bustle and dust of the city and will find that after all, life is really worth the living.

And the trolley line will carry the traveler to his downtown office in twenty minutes. Or if he drives a car (and the road to Tuxedo is one of the most beautiful about Winnipeg) he can do it in much less time.

The story of Tuxedo and its development is of the utmost interest. Five years ago when the proprietors first offered a portion of this great subdivision to the public and explained their aims and ambitions, some shook their heads; said Tuxedo was too far away, and that their ideas could never be carried out.

Others believed with them in the certainty of its future and eagerly seized their opportunity to invest in its lots. But while in its inception the Suburb Beautiful may have seemed more or less of a dream, it has proved a dream come true.

From grass covered prairies there has been brought forth a residential district embodying so many advantages as to make it pre-eminently the most attractive suburban proposition in the west.

The plans for the development of Tuxedo Park are both comprehensive and complete and the work of carrying them out has gone steadily forward. Much has been accomplished but there is still much to be done before the Messrs. Heubach, Finkelstein & Heubach shall have reached the goal of their ambition.

Even after the definite assurance of the location of the University of Manitoba at Tuxedo Park and the acceptance of plans which will make these the most beautiful college grounds in the west, they were not satisfied. They were watching for other ways to provide for the comforts and pleasures of the residents of Tuxedo. So they planned another park, a park that would excel in beauty and attractions anything ever before attempted in the west.

Messrs. Olmsted Bros. the world-famous landscape artists were called into consultation with the result that they secured plans and specifications which seem ideal in their perfection.

Olmsted Park, as it has been named in honor of its architects, embraces a tract of land 3000 feet in length and 406 feet in width. It lies south of Assiniboine Park and nearly in the centre of the University Section of Tuxedo.

In addition to its ornate landscape gardening, this new park will provide many unusual features principal among which is the broad path. This is nearly a mile-and-a-half in length, and semi-circular at the turns.

A good many novel and pleasing features will aid in completing the attractions of Olmsted Park and in making Tuxedo Park the most desirable homesite about Winnipeg.
A Residential Suburb of Winnipeg in the Making

The growth of Winnipeg as regards exclusive residential property is practically restricted to the west and south and the most desirable districts are on the west side south of the Assiniboine river. It is in the west end of Fort Rouge that the investor finds the best prospects for steady and rapid development in the highest class of residential improvement. Wellington Crescent, for example, is lined by beautiful and stately homes that would be an ornament to any of the older cities of the continent and has been improved on lines of the best landscape effects. The first move toward distinct uplift in home building and surroundings, was made in Crescentwood and the results have become so apparent that the scheme adopted by the owners has been followed and even extended by those who are developing the more beautiful district of western Fort Rouge.

In natural advantages west Fort Rouge has almost ideal conditions. The whole district is well treed; it is close to a river of much natural beauty and its approaches are through what are already accounted the finest residential sections of the city. These natural endowments are being artificially strengthened by the owners of property, whose plans include not only strict building restrictions, but landscape gardening of the highest class, a generous allotment of parks and allowances for wide roads and boulevards. In the plans of Tuxedo Park which is ideally and essentially the most beautiful and exclusive district for elaborate home-building in Winnipeg, the specifications for improvements assure the owners of property the most approved conditions and the very best service. Tuxedo Park lies on the south bank of the historic Assiniboine and is favored with wooded beauty and pastoral delights that would be difficult to surpass anywhere. This charmingly sequestered suburb is only three miles west of the City Hall and trolley lines traverse it the whole length.

The plans for developing Tuxedo Park, which were, even in the inception, very comprehensive and complete, having been worked out by Messrs. Olmsted Brothers, the renowned landscape artists of Boston, have been carried along step by step and now the pavements and streets, conduits, water and drainage mains, and other utilities, are projected and will go ahead in the spring and summer in the most finished and perfect detail. Boulevards, bridle paths, an auto course and speedway, golf links, tennis courts and other features of urban pleasure and recreation are provided for Tuxedans and charming Assiniboine Park, with its three hundred acres of shaded walks and drives, zoological and botanical gardens adjoining Tuxedo and adds to its delectable features.

This park excels in sylvan beauty, many of the parks for which older cities have become noted. It is one of the features of Winnipeg, that the city is justly proud of. It would be hard to find a more reposeful spot where there is so much shade and where the air is so redolent of the perfume of flowers.

These are but a few of the attractions which make Tuxedo the most desirable homestein or about Winnipeg. One of its chief allurements is that it is heavily treed for the most part, especially along the river, but there are of course some open spaces where tree planting has been carried on, and this will be continued until every driveway, boulevard, street and avenue shall be properly shaded. The building requirements have been carefully settled and cannot be evaded. They fix the minimum cost for houses according to the locality in which they are to be built so that every owner is assured that no house can be
constructed near his own that will not be a credit to it in every way. There can be no apartment blocks, stores, shops or other detracting elements for it is intended that Tuxedo shall always remain an exclusive residential district.

There must, of course, be certain necessary marketing conveniences but these will be confined to a proper location and will be of a model character. It is in this district then that the investor who desires the highest class of residential property finds the best field. A new bridge is projected to cross the Assiniboine at the west end of Tuxedo Park and the driveway from Wellington Crescent is to be improved and made one of the most beautiful avenues in the city. It will form an important part of the boulevard system which will circle Winnipeg. There can be no doubt that this district, with so many surpassing features in its favor will be eventually the principal residential district and home of the wealthy and cultured class of Winnipeg. Any property following the lines of best development and which is well shaded by ornamental trees is naturally more valuable from a residential viewpoint than that which is without this feature. And when such property fulfills all the other highest qualifications as Tuxedo Park does, permanent avoidance of undesirable features such as railways, manufacturing plants and business enterprises, it reaches the highest mark of excellence. These qualities are in every case important for it has been the experience that otherwise good property in other cities has reeded in value through neglect of these considerations.

In the making of an exclusive residential district it is well to keep in mind certain obvious facts. In every city there is a class of residential real estate which has practically no future from the investor's standpoint. Such property, for example, is that on which are built the ordinary class of homes for rental and cottages for workmen's families. This class of property may rise in value as outlying districts become occupied but it is necessarily limited to a small increase of value. It will always be comparatively low in selling quality, unless some unexpected development in the immediate neighborhood accentuates the demand for it in an artificial way.

The best residential districts in all growing cities tend to spread farther and farther away from the centre, and always in some well-defined direction, so as to avoid local disadvantages which hamper the desirability of the sections nearer in. In no aspect of the definite planning of a city, into its various defined sections, has this change been so marked as in residential real estate. In Winnipeg the past five years have seen a wonderful change both in public taste and in the efforts of the owners of property to meet the new conditions. The various degrees of excellence in residential property in Winnipeg are now well settled and it is hardly possible to repeat mistakes which were frequent in the early laying-out and development of the city.

In the process of elimination that has followed town planning of the higher class in this city, the movement of exclusive home sites has, as we have shown in this article, been to the west and south of the Assiniboine River, in districts either within the city limits or immediately adjoining, on the west and southern edges of Ft. Rouge, and such development has reached the highest stage of excellence at Tuxedo Park, the environment of which is, as herein-described, of so attractive and accessible a nature as to assure its permanency as Winnipeg's chief residential quarter.

When Tuxedo Park was first offered to the public, several years ago, and the plans of the projectors were explained, there were some who doubted whether so ambitious a scheme could be carried out at that time. But there were a good many who believed in the certainty of its future and eagerly seized the opportunity to invest in the lots; and their confidence has been fully justified. From a grass covered prairie a beautiful residential district has been brought forth embodying so many advantages as to make Tuxedo Park beyond all conjecture, the most attractive inter-urban home-site adjoining any city in the whole Dominion. The visitor to this charming spot is enchanted by the broad sweep of tree-lined boulevards, the open stretches of green sward and the glint of the river, and here amid beautiful surroundings one forgets the noise, the bustle and the dust of busy, teeming Winnipeg, and feels that after all there is something worth living for, just a little beyond the commercial activities of the big city.

There is always something interesting in the working of a residential suburb—just as there is in the development of a great city. There is so much that is new in home building; science has evolved such improvements in hygienic and sanitary methods; the landscape artist has devised such superb embellishments, that one's interest is kept keyed to a high pitch in watching the gradual unfolding of the "suburb beautiful." It is especially so at Tuxedo Park where the best modern ideas are being incorporated in a generous scheme of up-to-date adornment.

The Dominion, April 1912.
TUXEDO PARK

A STORY OF EVOLUTION ON THE WESTERN PRAIRIE

F. W. HEUBACH, Ltd.
Selling Agents
UNION BANK BUILDING
WINNIPEG

Winnipeg
Canada
Forty years ago Archibald Wright, coming from across the Rocky Mountains, settled in the Red River Valley. Possibly he carried a long rifle and wore a coon-skin cap; certainly he knew the value of land.

The spot selected by the sturdy Scotsman lay due west of Winnipeg and comprised some 2,400 acres. It was no doubt chosen because it was located on the old Government Highway, and had a splendid frontage upon the Assiniboine River.

Here he made his home, building in time a great windmill, which even to-day stands as a landmark of those hardy pioneer times.

This is the site of Tuxedo Park, the Suburb Beautiful.

For more than a decade real estate men have sought to gain control of this suburban tract, but always in vain.

Archibald Wright loved the broad acres he had tilled; the pastures where his cattle fed, and the tracts of virgin woodland. More than this, he had a keen sense of values. He saw the city of Winnipeg stretching out and out, and always in the direction of his land. And he refused all offers to sell.
But with the steady increase of property values, Mr. Wright realized that the land had become too valuable to remain undeveloped. It was so large a proposition that it was beyond the resources of the majority of local real estate firms to handle it in its entirety, and the owner wisely refused to part with his possessions except as a whole.

It was this, the appreciation of the rare advantages of such a property for a residential district and a realization of the impossibility of handling it other than under modern management, that led to the organization of the Tuxedo Park Company; the purchase of the Wright farm, and the laying out of the Suburb Beautiful.

The Tuxedo Park Company, Limited, is composed of men who are responsible in every way, and who are fully competent, financially and otherwise, to carry out the project they have undertaken.

The officers and directors are:

- President, Mr. F. E. Kenaston, of Hopkins, Minn., President of the American-Abel Engine and Thresher Company, of Minneapolis, Minnesota, and Toronto, Ontario.
- Vice-President, Mr. E. C. Warner, of Minneapolis, Minn., President of the Midland Linseed Oil Company.
- Managing Director, Mr. F. W. Heubach, of Messrs. Heubach, Financial Agents, Winnipeg, Canada.
- Mr. G. F. Piper, of Messrs. Piper & Company, Wholesale Grain Merchants, Minneapolis, Minnesota.
- Mr. Walter D. Douglas, President American Cereal Company, of Cedar Rapids, Iowa.

The company has a paid up capital of $800,000.

The pursuit of wealth is not the end and aim of existence. Whether from the laborer at his bench or the managing director at his desk, the accumulation of competence is only desirable in that it enables each to enjoy his own life in his own way.
Some may follow one path, some another, but high upon the list of earth's pleasures are those afforded by a good home—a home embodying the joys of Nature with the comforts and pleasures of modern civilization.

This we offer you in Tuxedo Park; an ideal home site on the very threshold of the city, and yet amid surroundings almost primeval in the virginity of woods and water.

In this great tract fronting upon the Assiniboin, Nature has provided every feature desirable for a perfect residential district. But this was not enough. It remained for us to take advantage of her bounty and with the aid of our architects and landscape gardeners to lay out a park which will afford not only comfortable home surroundings, but also pleasures, amusements and conveniences never heretofore associated with local suburban life.

Tuxedo Park, the Suburb Beautiful, lies due west of the city, about one-third within the corporation line and but a comparatively short distance from the business center of Winnipeg. It entirely surrounds the grounds of the Manitoba Government Agricultural College, extending east to the new Hudson's Bay line of the Canadian Northern Railway and west to the new City Park.

Tuxedo Park is most accessible. Fifteen minutes by trolley will take you from your downtown office to the door of your Tuxedo home, as the extension of the Portage Avenue and Fort Rouge lines of the Electric Street Railway to the new City Park will wind through the principal streets of Tuxedo.

In addition to this trolley system are the railroads—the Canadian Pacific and the Canadian Northern. Both will build stations just as soon as the traffic warrants it.

With these roads co-operating with us in the development of this property, running a close schedule of suburban trains, Tuxedo will present transportation facilities superior to those of any other suburb in the north-west.
Tuxedo Park is planned upon the most modern lines and is to be developed upon an elaborate scale. The points most worthy of special mention are: The Speedway, Assiniboine Drive, Golf Links, Athletic Grounds, Race Track, Village, New City Park and Government College.

The Speedway runs entirely around the suburb and provides: (1) Regular Roadway, (2) Bridle Path, (3) Horse Speedway, (4) Automobile Speedway, besides walks and boulevards.

This Tuxedo Speedway has a straight-away course of nearly a mile and a half, the longest in the world. Besides, it is a private avenue without a single intersection and therefore under the control of the Tuxedo Park Company. No speed limits can be set by the municipal authorities.

Assiniboine Drive winds along the banks of the river for over a mile and is the only river drive in Winnipeg. Through nearly its entire length it is shaded by giant oaks and elms, while on either side of the graded roadway stretches green sward, shrubbery and wild flowers.

The Golf Links occupy a central position in the eastern half of the Park, the Athletic Grounds being similarly situated in the western half.

In the center of Tuxedo and extending from the Assiniboine to the south course of the Speedway lies the grounds of the Manitoba Government Agricultural College—the College buildings and its experimental farm. The College will shortly be in active operation.
and represents an expenditure by the Government, for the buildings alone, of nearly $250,000.

The new City Park adjoins Tuxedo on the west. The city will spend large sums of money on its development and the work is being carried along rapidly. When completed, with its zoological and botanical gardens, its museum and other places of instruction and amusement, City Park will prove the greatest point of interest in the vicinity of Winnipeg.

These two features mean much to Tuxedo Park. They necessitate the extension of the trolley system and insure the early construction of paved streets and boulevards.

Even without the magnificent improvements we are making in Tuxedo, the proximity of the College and of City Park is alone sufficient to convince every thinking business man that there is a great future in store for this beautiful suburb and that any investment in its property is certain to prove most profitable.

In Tuxedo Park all water mains, sewers, gas pipes, electric wires, drains, etc., will be laid in the lanes—not in the streets or avenues. There will be no tearing up of asphalt or pavements—no blockading of streets.

Residents of Tuxedo will be supplied with either gas or electricity as may be decided upon.

Water will be supplied through the city mains or will be furnished direct by our own plant, as we have under consideration plans for a pumping house and a complete system of piping.

These features and conveniences, the green lawns, the shade trees and the fact that like Washington, D. C., Tuxedo is laid out in wide diagonal streets and avenues, will certainly appeal to all who are seeking homes in an up-to-date suburb.
That Tuxedo Park may continue always the Suburb Beautiful, we have set aside a portion of the reserve as a village, where stores, and buildings other than private residences, may be erected. This for your protection—a guarantee that the beauty of your own home shall not be marred by the erection of any unsightly adjoining structure.

Ideal as a home site, Tuxedo also offers the opportunity for a most profitable investment. The value of these lots is certain to double and treble within the next few years; this because of the improvements being made upon the property, no less than the rapid growth of Winnipeg in this direction.

You need have no fear that our interest in the improvement of this great subdivision will ever be allowed to lapse. The vast proportions of the property—the certainty that it will be years before we can hope to dispose of the thousands of lots which it comprises—are ample proof to the contrary. It is to our interest to make and keep Tuxedo a most beautiful and ideal suburb. And we will do it.

Another point which will appeal to the wise investor in a Tuxedo home is that most of the suburb lies outside the city limits and is therefore exempt from the high city taxes. In Tuxedo taxes will be nominal and this saving should mean much to the purchaser of a suburban home.

Lots in Tuxedo cost a little more than those in the ordinary suburbs, but our easy terms of sale put them well within your means. Whether poor man or millionaire, you may have a home in Tuxedo—a home that
will be protected against the encroachment of unsightly buildings—and that without pinching or undue self-denial. Let us talk the matter over with you. Let us explain our easy sale plan. Certainly you will want a suburban home and at least it will cost you nothing to learn more about Tuxedo—the Suburb Beautiful.

Our special profit-earning bonds will interest you. You can get a provisional premium bond which you can make earn 33 per cent, or one-third of what your lot costs you. These bonds are issued for a period of two years. They constitute one of the broad strokes of enterprise of the Tuxedo Park Company, and are secured by the capital of the Company. They are also negotiable; you may sell or transfer them at any time.

THE TUXEDO PARK CO.
WINNIPEG, CANADA

P. W. HEUBACH, JR.
CHRISTIE & HEUBACH
SELLING AGENTS
UNION BANK BUILDING WINNIPEG
APPENDIX E

ESTATE OF FREDERICK HEUBACH

Insurance - Nil
Household Goods - Nil
Real Estate (various lots in Tuxedo, Norwood,
Bermuda and Padre Island, Texas) $150,278.49
Debts - 25,367.07
Shares: 100 South Assiniboine Estates -
100 Assiniboine Estates -
180 Assiniboine Investments -
65 Arctic Ice Company -
1 Alberta Ice Company -
50 Alloway and Champion Bank -
30 Club Stables Limited -
14 Lakewood Country Club -
1 Motor Country Club -
6 Norwood Winnipeg Syndicate -
1 Pine Ridge Golf Club -
1 St. Charles Country Club -
1 South Winnipeg Company -
49 J.H. Sherrard Manufacturing -
900 Tuxedo Park Company -
444 Tuxedo Estates Company -
1250 Tuxedo Winnipeg Syndicate -
50 Union Bank of Canada -
12 University Estates -
80 Werner Land Company -
4 Western Canada Military Institute -
75 West Rydal Company -
1 Winnipeg Horse Show Association -
12 Montreal Power - 302,961.50
Share of Heubach, Finkelstein and Heubach Account - 4,459.46

(con.)
Commissions Owing from Norwood Winnipeg Syndicate - $16,000.00
Cash on Hand and in Bank - 110,593.49
Outstanding Mortgages - 57,641.74

Total Estate - - - 2667,301.75

Will dated December 9, 1913.
Probate dated August 26, 1914.
APPENDIX F

ESTATE OF DAVID FINKELSTEIN

Real Estate - Nil
Clothing and Jewelry - $200.00
Household goods - 1,800.00
Office Furniture - 616.00
1950 Chevrolet Sedan - 1,800.00
Bank and other Stock - 14,435.00
Dominion of Canada Bonds - 9,900.00
Cash on Hand - 1,263.30
Cash in Bank (Royal Bank) - 34,051.33
Government of Canada Security Cheques - 60.00

Total Estate - - - $64,125.63

Will dated March 10, 1942.
Probate dated April 6, 1952.
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