

result of luck or opportunity. As a rule, we forget to get ready to do things before we begin, and alas ! so often fail, to do them. In Mr. Yarker's remarkable career, the reverse of this truth has had a remarkable exemplification. The subject of our sketch, though a Canadian, is a descendant of an old English family, which, for over four hundred years, has held lands in Yorkshire. Sir Bernard Burke, in his "Landed Gentry," says that the family of Yarker, in its existing branches, derives from Leyburn Hall, Leyburn, parish of Wensley, Yorkshire, where for many generations its representatives peaceably enjoyed their feudal holdings, meddling neither in politics nor in commerce. The family motto, *la fin couronne les œuvres* (the end crowns the work) would indicate that its founders lived in no ignoble ease, and were conscious of the rectitude of their acts, and confident that they would meet with final approval. From the *Quebec Almanac* of 1815, we learn that Mr. Yarker's grandfather, Robert Yarker, came to Canada during the War of 1812-14, as deputy paymaster general of the forces, and was stationed at Montreal, where he died in 1835. The son of this officer, and father of the subject of our present sketch, became a resident of Kingston, where he was a well-known leader in society and patron of the turf. He died in 1847, at Kingston, where Geo. W. Yarker, our present subject, was born, on the 28th of March, 1836. Mr. Yarker received his education at the old Grammar School, at Queen's College Preparatory School, and at Queen's College, Kingston. In 1854 he began his banking career in the office of the Trust & Loan Co., Kingston; but two years afterwards he left its employment to enter the Bank of Montreal as a junior, in whose service he uninterruptedly remained for nearly thirty years, rising by successive steps to the position of teller, accountant, agent, manager, and inspector. In 1873 he was sent to London, England, in charge of the bank's business, and remained at the head of that agency for over a year. But he is best known, however, as manager of the Bank of Montreal at Toronto, a position he was chosen to fill in 1868, on the important occasion of the withdrawal of the late Archibald Greer as manager, and the Hon. Wm. MacMaster as local director, to establish the rival Bank of Commerce. In this breach, though very young, Mr. Yarker proved himself the right man, and throughout enjoyed the confidence of the commercial, governmental, stock-broking and banking classes of the community, whose relations

with the bank were always made pleasant by the uniform courtesy and accessibility of the manager, as well as by the talent and nice sense of honour he displayed in all his transactions. But Mr. Yarker's methods were not only able and honourable, they were broad and elastic. In the management of his great trust, while he was eminently conservative in his dealings, he never tied himself hand and foot to the old school traditions of banking. In many large transactions he was a fearless though safe operator, possessing experience, nerve, and a calm judgment. While holding personally aloof from schemes and speculations, in which he had many opportunities of joining, he gave the bank's legitimate aid in furthering not a few enterprises, which proved of advantage to the city and province. As the banker and trusted adviser of several railways, while under construction, he was of great service, alike to the projects themselves and to the institution he so efficiently managed. Such schemes as the following had the benefit of his aid and counsel: the Credit Valley R. R., the Toronto, Grey & Bruce, the Grand Junction, the Georgian Bay and Lake Erie, Central Ontario and the Prince Edward railways. During his long incumbency Mr. Yarker served the Bank of Montreal with signal zeal and devotion, under the general managements of Mr. Davidson, Mr. King, Mr. Angus, Mr. Smythers, and Mr. Buchanan. But the time came when Mr. Yarker was induced, from a sense of public duty, as he stated to his old friends, to sever his relations with the Bank of Montreal, and to give a Western bank, at a grave juncture of its affairs, the benefit of his abilities and experience. This step he was loth to take, not only because he was naturally attached to the traditions and methods of the Bank of Montreal, but because by virtue of long service, he had acknowledged claims on the pension fund of that institution, and in a few years was entitled to retire with a large annuity. In June, 1884, however, at a grave crisis in the history of Canadian banking, and at a most critical moment in the affairs of the Federal Bank of Canada, Mr. Yarker was urged to take the general management of that bank, which he reluctantly did, and only at the earnest solicitation of its directorate and the managers of other banking institutions. The acceptance of this position had an instantaneous effect in quieting public alarm, and was the means of saving the institution from ruin. Mr. Yarker's famous Re-

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