

Derek, you were born in September 1939 in Broughty Ferry, Dundee in Scotland. You lived with your father Stanley and mother Doris along with your younger brother David, in the family home at 507 Brook Street in the Town. Stanley was a Production Manager with Keilers, a food manufacture whose factory was in the centre of Dundee. Mum Doris was a busy housewife looking after the family home and caring for her family. Your younger brother David eventually moved to Exeter and became a Hotel Manager and still resides in that city to date.

Your first school was Grove Academy in Broughty Ferry when you were four and a half years of age. Unfortunately, during your first year at the school you were very unlucky in contracting several common childhood diseases all at the same time, this proved to be a life-threatening situation with your doctors not expecting you to survive. This resulted in you being absent from school for a full 12-month period and your eventual recovery needing extensive physiotherapy to build you up before your return to school. When you were seven years of age Stanley had a change in career and was successful in securing employment with the Company White Hudson's who made the cough sweets Hacks and produced over 80% of all the rock sold in holiday resorts around the country. Their manufacturing base was situated in Shakespeare Street in the town of Southport and involved the whole family relocating to that area.

Your family home was then on Liverpool Road, Birkdale, Southport where you would remain until you married in October 1963. Your education continued at Farnborough Road School, Birkdale where you remained to the age of 11. You represented that school at swimming competitions. You also led the school team in the Town Road Safety Competition run by the police, winning the first prize of silver medals and resulted in you being the only pupil in the competition to achieve 100%. While you attended Farnborough Road School you learned the piano again winning local competitions for the school. On completion of your primary education, you were successful in securing a place at King George V Grammar School in Southport where you remained until you were 16.

During your education at King George V, you became a member of the school choir, helped to form the school Photographic Society and swam and played rugby for the house and school teams. Your local church, Birkdale Congregational Church, played a huge role in your younger years with you regularly attending Sunday School and regular church services becoming a well-respected member of the congregation. You were a member of the church choir and concert party which arranged and performed shows in the Church Community Hall. You were also a member of the Church Scout Troup and captained the troop in intercounty competitions winning signalling, camping and relay despatch events. During your school years and as a teenager you remained a very keen sportsman playing rugby for local teams but unfortunately at the age of 17, a rather nasty injury led to you contracting osteomyelitis and doctors ruled you out of any further contact sport. At this point you then took up swimming, cycling, tennis and badminton. When you eventually started work and earning a living you became a member of The Royal Birkdale Golf Club and remained a playing member there up to the age of 30.

You left King George V Grammar School with 6 'O' levels which was sufficient to give you exemption from the preliminary exam for the Institute of Chartered Accountants. This enabled you to obtain Articles with a Chartered Accountants firm in Liverpool. You were advised by the Government that provided your Articles ran until December 1961 you would not be required to do National Service. You decided to keep quiet and not repeat that your Articles actually expired two months earlier. This led one of your friends to give you the nickname The Draft Dodger. However, later following a career move to Colchester you became friends with a retired Major of the Colchester Garrison who took you hunting with the Colchester Garrison Beagles. You eventually became a civilian member of the Garrison Hunt Club and were appointed treasurer and secretary organising regular fundraising events in the various Regimental Messes.

Following your qualification as a Chartered Accountant, you spent 3 years employed by various accounting firms in Liverpool to gain further experience and then spent four years with a firm of shipping agents in the city called Bahr Behrend who were a very old established company which used old outdated manual processes and you were responsible for computerising all their systems. It was at this time you set up your own private practice becoming a self-employed Chartered Accountant and contracting for many blue-chip companies including ICI.

From there you joined Martins Bank Company in Liverpool, who became your largest client. You very quickly moved to London to help with the establishment of Barclays Trust Company where you remained up to the age of 54, involved heavily in taxation investment trusts. One of the exciting projects in Barclays was your involvement with the team who invented the Personal Equity Plans (PEP's) now known as ISA's. Days were spent in lawyer's offices with printouts or agendas and proceedings being delivered to your home each day in time for you to read before catching the 7:15 train to London.

During your working career, you moved home several times including locations in Scarisbrick, Woking and Colchester before finally moving to Coniston in 2007 where you remain to this day. Your last position in Barclays was manager of the Trust Company Director's Office which included arranging events for the directors and also acting as secretary of the Charities Committee. The Committee consisted of Directors of the Trust Company, the main bank and other senior representatives from the city. The work of the Charity Committee involved the management and disbursement of legacies left by trust members and one such project involved the donation of £10,000,000 for the purchase of a new lifeboat deployed at Fleetwood.

Having always held an interest in the insurance industry, in 1988 you became an underwriting name at Lloyds of London. After leaving Barclays in 1991 you worked for a company called Proshire for 2 years until a newly appointed lady Chief Executive proceeded to make the company female only. The first man was sacked in three days with you managing to last three weeks. Finally, you became involved in putting right mis-sold pensions by running forums for the Financial Services Industry amounting to 94 forums over eight years. There was a lot of discussion mainly focusing on reducing compensation payable. This did not sit well with you, feeling the system was unfair. You then became an expert witness for layers handling cases against the mis-selling firms and with your help and advice, five large leading firms were struck off by the authorities.

You eventually retired at the age of 66. You remain a Fellow of the Institute of Chartered Accountants of England and Wales. You have been a Fellow of the Royal Statistical Society, a member of the Compliance and Securities Institute and a member of the Expert Witness Company. Derek, you have over your working and professional career proved to be a highly successful financial manager demonstrating great leadership and management skills throughout your outstanding career and are truly an inspiration to us all.

It was back in the days of your involvement with Birkdale Congregational Church that a certain young lady caught your eye, this was of course the love of your life a Miss Hilary Bruce. A friendship developed between you both which then blossomed into a romance and following a suitable courtship you were married on 19 October 1963 at Birkdale Church and moved into your first marital home in Jacksmere Lane, Scarisbrick, where you remained up to 1970. Further moves followed to Woking and Colchester before your final move to Devonshire Terrace in Coniston. You were both blessed with two children, Emma Jane who was born in March 1970 and Mark Frazer Bruce who was born in June 1973. Emma lives with her family in Lenham, Kent and Mark lives in Ipswich. You have been further blessed with two grandchildren, Benjamin and Molly, both of whom live with Emma in Kent. Sadly, Hilary passed in December 2010. From the stories you have told me she must have been a very special lady and I know how deeply she is missed by you and all the family.

Throughout your adult life, you have always demonstrated your great care for people less fortunate than yourself being involved with wonderful fundraising activities for many charities including; Being a Director of Mencap Unit Trust Company, Trustee of the East Coast Sail Trust Barge Thalatta which provides 10 underprivileged children at a time a five-day experience sailing the Thames Barge around the Essex and Suffolk coast. Whilst serving as the treasurer, you helped raise £1,250,000 to restore the barge. You are currently Chairman of the Friends of Coniston Mountain Rescue Team which involves the overseeing of the Fundraising Committee consisting of over 200 people and also a member of the Coniston Mountain Rescue New Development Committee. You established a school trust fund for the Church of England school in Birch, Colchester and personally raised the first £1,000 by walking 25 miles and later formed a Parent Teacher Association organising many activities and fundraising events. You were appointed the School Governor, remaining in office for four years. You were elected a Parish Councillor in Birch and served 21 years, seven of them as chairman and became Chairman of the Birch Village Hall Management Committee, a position you held for 15 years and were elected Chairman of the local Conservative Association covering four villages. Having put off requests to become a Parish Councillor in Coniston, you succumbed two years ago and currently hold that office.

This outstanding charitable and community support was recognised by you being awarded the Queens Award for Voluntary Service and you have also been awarded the Freedom of the City of London, both honours so well deserved. In addition, your current hobbies and interests include antiques, holding membership of the Scottish National Trust, English Heritage, Historic Houses and the Royal Overseas League. Visiting ruined castles and cathedrals around the country and archaeological digs which you find fascinating. You combine these visits with walking holidays with the Holiday Fellowship. You particularly enjoy listening to all types of music from opera to traditional jazz and folk. At home you have a set of drums which you play on a regular basis although as you have said rather badly.

Interestingly, you are a former Chairman of the Coniston International Twinning Association with twinned towns in both Italy and France and this now involves you travelling to these countries once each year staying with many friends you have made over the years. Over recent years in Coniston you have been involved in the organisation of over 50 fundraising events including Lancashire Day celebrations and Burns Night dinners helping to raise money for local charities and worthy causes. On behalf of all those organisations and the people who have benefited from your incredible public service we thank you most sincerely for your wonderful dedication and commitment to those worthy causes over many, many years.

As you were growing up, Freemasonry was no stranger to you and the family with your further Stanley and grandfather being members of the Craft. You also had a close uncle who was a Grand Lodge Officer in London and his wife was a Past Master of a lady Masons lodge. So, it therefore came as no real surprise when you were approached to join Tudor Lodge in Southport you had no hesitation in accepting.

Your proposer was Jim Green who was a close friend from the congregation at Birkdale Congregational Church. Your seconder was Howard Crump who was the ADC at the time. Your Masonic journey began on 14 January 1965 when poor and penniless you were initiated into Tudor Lodge No 6477 meeting at the Masonic Hall in Southport, Lancashire. You were passed to the degree of a fellow craft on 11 November 1965 before being raised to the sublime degree of a master Mason on 10 March 1966. I would now ask our secretary to read an extract from the minutes of your initiation.

I am sure those names mentioned bring back many happy memories and thus began your long and distinguished journey in Freemasonry. Obviously having heard of your very demanding and busy professional career spare time was very scarce to say the least and as a consequence it was very difficult for you to attend meetings on a regular basis. However, you did progress to the office of inner guard before relocating to London and moving away from Southport and this made attendance at meetings impossible. During your 27 years working in London, you found it very difficult to commit and practice Freemasonry although you did, on occasion, visit lodges of close friends and work colleagues who were members in the city. Even this proved problematic as these visits would often take up a whole day due to travelling in London and early lodge start times and proved impractical. So, for this period of time, you did become an unattached Freemason although your interest and attachment remained in your thoughts and you always intended to return to practising Freemasonry when time and circumstances would permit.

Following your retirement both Hilary and yourself decided to relocate to the Lake District and in October 2007 you moved into your new home in Devonshire Terrace in Coniston. Certain renovation work was required in your new home including the installation of a new heating system. This installation was carried out by a local heating engineer by the name of Roley Shuttleworth, who of course was well known to many in Hawkshead Lodge with him being a well-respected member for many years. During a conversation one day with Roley, you mentioned that you were in fact an unattached Freemason. Those who know Roley will not be surprised to learn that he wasted no time in realising and fulfilling the potential for a new member for Hawkshead Lodge. The friendship between you both and indeed other members of this Lodge grew and, on 17 January 2008, you became a joining member of Hawkshead Lodge No 4354. Your proposer was Roley Shuttleworth and your seconder was. David Kellett. I would now ask our secretary to read a portion of the minutes of that evening.

I am sure again those names mentioned bring back many happy memories and thus began your association with Hawkshead Lodge. Again, we have heard that you do have a very busy and full social life and even now, spare time remains scarce, however you are now fully enjoying your Freemasonry once again and indeed in 2023 you held the office of lodge inner guard, the office of which you held with excellence. So, Derek, who knows maybe the best is yet to come and we look forward to the day when you may well be in this chair.

Concluding the business of the lodge, Derek you have led the most interesting and successful life and it has been a privilege and a pleasure for me to have shared your story with everybody here this evening.

Peter Schofield, PSGD, Assistant Provincial Grand Master.