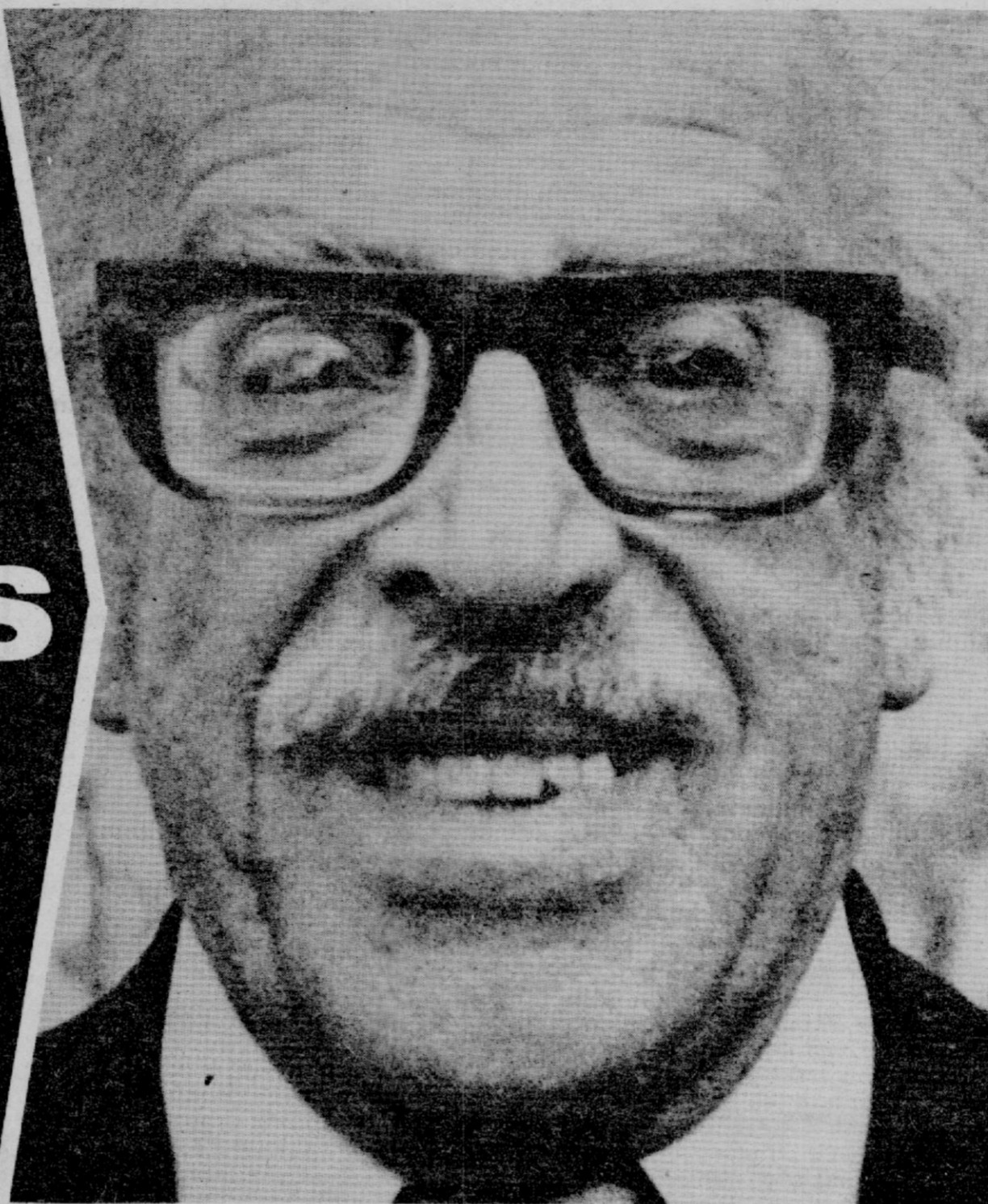


Building society chairman's insurance racket



The unacceptable face of Caplinism— Maxwell Caplin, MBE.

BORROWERS from a Liverpool building society have been forced to insure their homes with an insurance company run illegally by the society's chairman.

The building society is the Oak Co-operative. And its chairman is Abram Maxwell Caplin, MBE.

Maxwell Caplin is less well known as the principal of the Lion Assurance Company, which is registered in the Bahamas.

Asked about Lion Assurance, Caplin, a former chairman of Scotland/Exchange Conservative Party and twice a parliamentary candidate, said he did not know where the head office of the company was or who ran it.

He admitted that the Oak Co-operative Building Society had used Lion Assurance "a couple of years ago". But he added, "It conforms with all the government regulations."

Caplin was lying. The Lion Assurance Company was not authorised by the Department of Trade and Industry to do any business in this country.

And yet anyone who wanted a mortgage from the Oak Co-operative only got it if they agreed to a number of unusual conditions. One of them was that they had to insure their new home, illegally, with Lion Assurance.

The premium, of course, went straight into Caplin's pocket.

When the Department of Trade discovered this in May, 1974, they immediately took steps to stop it —

although no one was prosecuted. And last month the final Lion policy was transferred to an authorised insurance company.

As the Department of Trade pointed out, there was no way of knowing whether the Lion Assurance Company had any funds to meet claims.

Last month in the Free Press, we revealed how the Oak Co-operative Building Society has been used by the Caplin family to provide finance for their other property interests.

One of their companies, Lancastrian Developments, has sold houses in appalling condition in Bootle. The unfortunate people who bought them were quickly given mortgages by the Oak Co-operative.

Since then at least two of the buyers have refused to make any repayments to the building society because of the state of their homes.

But no doubt the directors of the Oak Co-operative were satisfied that these tumbledown properties were sufficient security for investors' money.

These directors are: Abram Maxwell Caplin, his wife Mrs V D Caplin, Derek Malies and Edward Caplin. The secretary is Constance T Jenkins.

The Oak Co-operative has offices in Dale Street, Liverpool and Post Office Avenue, Southport. But there are thought to be plans to transfer the Liverpool office to the offices of estate agents Woods and Partners in North John Street.

FIRE SAFETY MAN FINDS A WAY OUT

A CORPORATION official who enforces fire regulations has found a way round them for his own property.

He's Mr Harry Baldwin, a Liverpool Corporation surveyor who is a small-time landlord on the side.

He stepped into the limelight last month when it was revealed that three houses he and his wife owned in Wellington Avenue, Wavertree, were to be bought by the corporation for the handsome price of £18,000 — even though it is doubtful if the houses are needed any longer (it was originally thought they would have to make way for a school extension).

Baldwin is a senior building surveyor in the housing department with an important responsibility — he is in charge of the Means of Escape section. In other words he is the fearless prosecutor of such landlords as Hefferon and Rubin for not providing proper fire escapes for their tenants.

In 1973 he personally took charge of the case against Hefferon over two houses in Princes Avenue.

Mr Baldwin himself didn't bother to provide fire escapes for the 14 tenants living at 6 and 10 Wellington Avenue. He provided no fire precautions, not even so much as a fire door. Baldwin had found a perfectly simple and nasty loophole.

He told the Free Press: "There's no fire precautions taken in the houses. Only multiple tenancies need fire precautions. All of the houses were single-let to one person, with the electricity bill in that person's name. There were five or six people in each house at any time."

If Mr Baldwin started giving out that kind of advice in an official capacity it would make a mockery of the fire escape laws.

But Mr Baldwin isn't a man given to publicising himself. He became very shy indeed when the purchase of his three houses was hotly debated at three separate committee meetings — Housing, Schools and District D committees.

At no time during those debates was it ever made known to councillors that a corporation officer employed by the housing department had an interest in the matter.

It took another corporation officer to telephone one of the councillors before Baldwin's ownership of the houses was revealed.

Baldwin told the Free Press: "I wouldn't know whether it was stated or not — but there was never any secret about who owned it. You've got some schoolboy councillor who's trying to make something out of nothing."

Mr Baldwin is believed to be referring to Councillor David Alton. One of the puzzling things about

(Continued on back page)

'Incident' ruins teacher's career

A WOMAN TEACHER'S chances of promotion have been ruined through an "incident" with another teacher.

The teacher should have started the spring term as St Kevin's Boys Comprehensive, Kirkby, as the new deputy head of the English department.

She was warmly recommended for the job by the headmaster, Mr Ken Masters.

Instead, the woman (we have decided not to name her) will be acting head of English for one term only. This is simply to give the school time to advertise for both a head and deputy head of the English department.

The teacher in question need not apply for either job.

The records of the Governors' meeting last term which vetoed the headmaster's recommendation show her chances of promotion at the Roman Catholic St Kevin's are nil.

"Canon Commins [vice chairman of the governors] mentioned that when the incident concerning and occurred, the governors

intimated that they should not see their professional advancement within the school.

"Canon Glass [another governor] remarked that to appoint her would be compounding their actions which ran contrary to the ethos of the school."

The details of the "incident" are too horrifying to be recorded in the minutes. However, the Free Press can reveal that the two teachers — a man and a woman — had the nerve to get married (in public).

The woman teacher, who is not a Catholic, had earlier been married and divorced.

And so, as Canon Commins told the other school governors, the couple had "offended against Catholic practices and he could not support her application."

Nor could the majority of the governors, in spite of the headmaster's recommendation. But they eventually agreed with Canon Glass that the teacher be made acting head of department until the vacancies could be advertised.



WHAT WILL they think of next? First there was the threat to cross the Cammell Laird pickets with "Flying Blacklegs" in helicopters. Now Sayer's bakery have had another idea. This time it's "Scabs-on-wheels". No need to meet the pickets... the man's actually living inside the factory in a caravan. (You can just see it behind Mr Sayer's car, through the windows of a shed.) Full report of the dispute: Back page.