had started in the most southerly of a row of burning houses on the west side of the street. The house had been burned to the ground and was now smouldering. Three inhabitants of this house had been taken to hospital, but a teenage girl was missing.

The following afternoon, Cpl. Spencer arrived with a Police Service Dog. When the house had cooled enough the dog started to search for the lost girl and at 2:55 p.m., found fragments of a body, later identified as the remains of Elise Joubert. The remains were so badly burned they would have been impossible to locate without the dog.

Did You Know...

Condensed from "Britain in Focus"

Lloyd's of London, which is probably one of the best-known names in insurance, is not an insurance company. It is made up of individual members who personally assume the risks, and in due course, earn a profit or pay the losses. In the event of an underwriting loss, a member of Lloyd's is liable not only for the money he has put up as a deposit, but for his entire personal fortune.

There are presently about 10,000 underwriting members of Lloyd's. In the 17th century, in the early days of the Lloyd's market, members met in a coffee house run by Edward Lloyd. These individuals, who came to be called underwriters because they wrote their names beneath the wording on insurance policies, guaranteed commercial ventures on a personal basis.

While underwriting members of Lloyd's still transact business as individuals, the complexity of modern commerce and the enormous sums of money involved have brought about a change in the old system when each underwriter personally transacted his own business. Members today are formed into syndicates, which range from a few to over 700 members. Each syndicate has an underwriter who accepts risks on behalf of his syndicate.

To be eligible for membership to Lloyd's a person must put up a deposit in cash or recognized securities. While these are transferred in trust to the Corporation of Lloyd's, they remain the member's property, can be freely exchanged against other approved securities, and entitle the member to continue drawing full income against them. Apart from this deposit, a member must have readily realizable assets of £100,000. Assets regarded as "readily realizable" are those which command an immediate market, such as quoted securities, properties free of mortgages and the surrender value of life policies.

Syndicates at Lloyd's keep their books for each underwriting year open for three years, in order to present a more accurate picture of the year's trading than would be possible if the account were closed after only twelve months. For the 1973 account, about 7,000 members made an overall profit of £109.5 million, equivalent to 9.21% of premium income. However, their business is high risk and the 1974 account is not expected to show such a good return. After some of the air disasters this year, they may be right.