

*Riddell: A Cause of Disability.*

cannot be disputed. In a well known Scottish case a miner was, by reason of an accident to a pump, compelled to stand for some time in cold water, exposed to a current of cold air. This reduced his vitality and permitted the pneumococci which are (practically) everywhere, to overcome the resistance of the tissues; pneumonia set in and the man died. The arbitrator held that the pneumonia was caused by the occurrence; and, of the seven judges, six agreed with him—one only thinking that there must be some direct lesion. This case was approved in a case in the House of Lords. A miner was exposed to a cold current of air which "brought on pneumonia," and it was held that the death was the result of the exposure.

I do not know of any difference between the case of a tubercle bacillus infection and that of a pneumococcus infection—it is said you cannot have tuberculosis without the former or pneumonia without the latter. And I can see no difference in law between an accident weakening the power of resistance of the tissues and allowing the pneumococcus to enter and an accident of another kind weakening the power of resistance of the tissues and allowing the tubercle bacillus to enter—the infection of either kind could not fairly be called a cause within the meaning of this policy.

It is to be noticed that in both the pneumonia cases, the pneumococci did not enter by any external lesion, but attacked the tissues in the same way as the bacillus in the case now under consideration.

The case of *Brintons Limited v. Turvey* contains much of value. A workman engaged in sorting wool contracted anthrax, which caused his death. "According to the medical evidence and theory," an anthrax bacillus passed into his eye, thereby infecting him with that terrible disease, and causing his death. The County Court Judge held that the entry of the bacillus was an accident; his decision was affirmed by the Court of Appeal and the House of Lords. Lord Halsbury gives examples of what he