was no precisionist, divided the human race into three parts:

- 1. Honest men, who mean to do right and do it.
- 2. Knaves, who mean to do wrong and do it.
- 3. Fools, who mean to do whichever of the two is the pleasanter.

These last, Mr. Kingsley divided into black fools (who would rather do wrong, but dare not unless it is the fashion), and white fools (who would rather do right, but dare not unless it is the fashion).

In relation to this last class, for whom every man must have a liking, some wise words were written on the subject of *betting*. Mr. Kingsley took strong ground. You can reject it or not; but at least hear what one of the noblest Englishmen of this last generation wrote.

Betting and gambling of every kind is in itself wrong and immoral. I do not say that every man who bets is an immoral man. Far from it. But the honest men have not considered what they do. Betting is intended to take money cut of your neighbour's pocket without giving him anything in return. But, says one, he is trying to do as much by me. Just so; and is that a very noble and friendly attitude for two men who have no spite against each other? Betting is founded on selfishness, and men who live by betting cannot help being the most selfish of men.