He that had Received the Five Talents.

gushes the stream of Arderburn. As soon as it clears the gully, it still runs with a rapid, but with a smoother flow, along the eastern side of a sloping basin amid the hills. At the end of half-a-mile it strikes another knoll of petty height, but impenetrable limestone, which sends it almost at right angles down to the sea through a short strath, at the foot of which has grown up in recent years the watering-place of Inverarder. The fertile patch of soil, thus skirted on two sides by the burn, and formed mainly of its silt, is the holm from which our village takes its name.

At the bend, where the burn sweeps round to the west, has stood from time immemorial a mill, drawing its water-power by a short lead from the upper reach of the stream, and emptying the spent water into the reach below. There is evidence to prove that of old the farmers of the district were under *thirlage* to the mill, and this made the place a natural centre for such petty trade as the neighbourhood required. A village had thus gathered—no one knows when—about the mill. Its houses mostly straggled along the lower part of the burn, which was used at once as a source of water-supply and as a channel for drainage, into which every sort of refuse was unthinkingly emptied. This old-fashioned