harvest in cutting down the corn o' that ficld; an' just aboot noon, when the sum shone brightest, an' they were busiest in the work, they heard a voice frac the river exclaim, 'The hour, but not the man, has come.' Sure enough, on looking round, there was the kelpie standin' in what they ca' a fause ford, just fornent the auld kirk. There is a deep, black pool baith aboon an' below, but i' the ford there's a bonny ripple, that shows, as ane might think, but little depth o' water; an, just i' the middle o' that, in a place where a horse might swim, stood the kelpie. An' it again repeated its words, 'The hour, but not the man, has come'; an' then, flashing through the water like a drake, it disappeared in the lower pool. When the folk stood wondering what the creature might mean, they saw a man on horseback come spurring down the hill in hot haste, - making straight for the fause ford. They could then understand her words at ance; an' four o' the stoutest o' them sprang oot frae amang the corn, to warn him o' his danger an' keep him back. An' sae they tauld him what they had seen an heard, an' urged him cither to turn back an' tak' anither road or stay for an hour or sae where he was. But he just wadna hear them, for he was baith unbelieving an' in haste, an' would hae ta'en the ford for $a^{\prime}$ they could say hadna the Highlanders, determined on saving him whether he would or no, gathered round him an' pulled him frae his horse, an' then, to make sure o' him, locked him up in the auld kirk. Weel, when the hour had gone by, - the fatill howr o' the kelpie, - they flung open the door, an' eried to him that he might noo gang on his journey. Ah! but there was nae answer, though; an' sae they cried a second time, an' there was nae answer still; an' then they went in, and found him lying stiff an' cauld on the floor, wi' his face buried in the water o' the very stane trough

