

a harmonious working scheme of widespread distribution at the lowest possible expense.

We have in recent years given much attention to developing a system of agricultural finance, particularly adapted to the needs of American farm producers. Some critics have indeed protested that it was class legislation. Perhaps it was; but as I suggested in discussing the problems of agriculture in Kansas the other day, it was in the interest of a vitally important section of the community which has heretofore had altogether too little consideration. Not only have I no apology for what has been done in the interest of the agricultural community; not only do I regard it as one of the monumental achievements of the last generation in developing our country's institutions; - but I venture that we might with profit to the whole people consider the possibility of effecting an analogous organization to promote and encourage, through measures of credit and finance, a proper organization of the consuming community in both cities and country. I have not attempted to work out even an outline, much less the details, of such a system; but I believe it is possible, feasible, and certain to command the sympathy of men and women who have the true interest of the country at heart. I hope to be able, as the result of studies and investigations, to recommend for the consideration of the Congress measures which shall represent a beginning along this line. It is a big and pregnant subject to which no thinking man or woman can deny the fullest and most careful consideration. My thought is that government should give the largest encouragement, consistent with sound economics and proper government functions, to every effort of the people to help themselves in dealing with the high cost of living and the relationship of incomes to our household budgets.

I have wondered if it were not possible, for example, that a scheme