

4. The agencies which buy, sell, manufacture, store, transport and distribute farm products, are highly organized, and centralized.

5. ~~The ~~credit~~ banks which finance the agencies which handle farm products, only~~

5. The credit power of the banks depends largely on the wealth produced by agriculture, but this credit is ^{a much greater factor} ~~used~~ in purchasing, importing, manufacturing, and distributing farm products, than it is in producing them.

6.