As she began her campaign to become the United States senator from Massachusetts in 2012, Elizabeth Warren indicates that she felt far more comfortable discussing stagnant wages and predatory mortgage practices than talking about herself.

She quickly discovered, however, that the story of the daughter of two Oklahomans, a maintenance man and a receptionist at Sears, who graduated from a commuter college and became a professor at Harvard, an expert on bankruptcy and a leading advocate of consumer rights struck a chord with voters.

That story is the centerpiece of "A Fighting Chance," and Ms. Warren uses it with consummate skill to make her case for greater government regulation of consumer credit and banks.

Ms. Warren may or may not enter the presidential primaries of the Democratic Party in 2016, but her autobiography demonstrates that the woman who has often been labeled a wild-eyed, anticapitalist radical knows how to connect with "ordinary" Americans.

In high school, Ms. Warren reveals, she won the Betty Crocker Homemaker of Tomorrow Award, only to add that "it was based on a written test, not a taste test." And that in the kitchen, she had a tendency to set things on fire.

While attending a family reunion in Oklahoma, she tells us, she was invited to the White House for President Barack Obama's signing of the Dodd-Frank financial reform bill. Realizing that the only clothing she had was sandals, swimsuits, T-shirts and shorts with barbecue sauce on them, Ms. Warren rushed out and bought an outfit, only to discover, as she was standing outside the White House gate, that the fabric on her jacket itched like crazy and made a whooshing sound when she walked.

And, Ms. Warren writes, when she learned while on the campaign trail that Otis, the family dog, had lymphoma, she leaned her head against the window of a car packed with staffers "and cried as
inconspicuously as I could.”

Ms. Warren, the Harvard professor, also knows how to simplify issues to gain the support of voters. For example, she refutes the notion that bankruptcy is the result of personal failure.

Most of the time, she insists, medical problems, job losses and divorce bring on financial calamity. Evidence of a system that is "rigged" by "too big to fail" corporations, she writes, was the industry-sponsored bankruptcy bill, which "stunk like a pile of manure."

Make no mistake, "A Fighting Chance" is passionately partisan. Ms. Warren showers praise on Ted Kennedy, whose Senate seat she now holds, for his willingness to take on long-odds fights for working people until the day he died. And she misses few opportunities to bash Republicans.

During the financial crisis, she claims, U.S. Rep. Spencer Bachus, R-Ala., was briefed by government officials on the bad news, shorted the market and doubled his money in a couple of days.

And Mr. Bachus informed Ms. Warren that he wished he had the courage to go after credit card companies that swindled families but would oppose the creation of a consumer protection agency: "I hope you understand, it isn't personal."

U.S. Rep. Michael Grimm, R-N.Y., Ms. Warren indicates, said he welcomed the government-paid insurance bestowed on members of Congress because otherwise he might get into an accident and not be able to afford an operation -- "that could happen to anyone" -- then told Ms. Warren that "he didn't believe in government."

Critics, no doubt, will conclude that Ms. Warren distorts as she simplifies. And it is certainly true that, at times, she panders, as politicians are wont to do, recycling cliches about her victory belonging to families "who have been chipped at, squeezed and hammered" -- and that optimism about the future sets America apart as a nation.

Like Elizabeth Warren, Republicans believe that they are carrying the hopes of their constituents for a better America. But she is surely right that across Massachusetts -- and the United States -- voters now have a choice between two distinctly different visions for the country.

Her vision, laid out elegantly and effectively in "A Fighting Chance," involves investments by "we the people," through our government, in schools, roads and research labs, and in a social safety net for "the least among us," investments that are, at once, in our own self-interest and in the national interest.