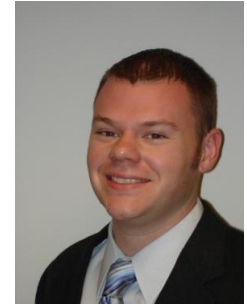




Matthew Daily  
Assistant Vice President  
Commercial Lending  
142 E. Main Street  
Princeville, IL 61559  
[mdaily@p-s-b.com](mailto:mdaily@p-s-b.com)  
309/385-4375



## *The Value of a Good Relationship*

In today's world convenience is king. Over the past two decades we've been conditioned to believe that a product or service has a diminished or no value unless it is completely convenient to obtain it. In most cases, we perceive convenient to mean quick. With everyone's hectic schedules, convenience is important but does that make it the best value? In some instances it does. Do you want to watch the new movie that was just released? Order it on the internet and have it delivered by mail or download it immediately and watch it from home. Looking to buy a new home theater? Shop around online, find the best deal and get it delivered directly to your door. They'll even set it up and take away your old one! But what should you do when the product or service is more complicated or if the decision is of greater importance?

Take insurance for example. Aside from car ads, I believe there may be more commercials for cheap insurance available online than anything else. Sure you can buy or change policies from the comfort of your home and compare rates from other companies all on the same website but is this really the best value to you in the long run? It may be the fastest and cheapest but is it really worth anything if you don't buy the right kind of protection or have to spend hours on end working your way through automated phone services just to file a claim? Imagine the ultimate frustration you would experience to find out that your coverage was inadequate because the online calculator and tutorial didn't guide you to the product that was right for you as an individual. It's important to note that I am not trying to pick on this industry or downplay the convenience of the services that some of these companies offer but we should consider whether it is more important to get what we want on-demand or get what we really need.

This is where the importance of trusted relationships with professionals provide real, long-term value. From a financial standpoint I would recommend, at a minimum, you seek out and build relationships with a banker, a financial planner, and an agent for your insurance needs. In each of these industries there are hundreds if not thousands of different products to suit your needs so how can you expect to figure out which ones provide exactly what you need? A banker can help maximize your money over the short and long term by helping you choose the right type of accounts that fit your needs. They can also provide loans which are essential in most cases to help you grow financially or help you through a tough time. Nobody has the goal of working their entire lifetime, but rather, we all aspire to retire comfortably one day. With literally thousands of different product combinations available, you will want the expertise of a financial planner that has years in the industry and can guide you to meet your goals. Whether you want to put all of your children through four years of college or retire on waterfront property one day, a good advisor can work with you to take your entire situation into consideration and tailor a program specific to you. Finally, a good insurance agent will provide you with the products to protect these assets you've worked so hard for over the years. Remember, these individuals do this every day and in many community run institutions, they are generally people you know and trust already.

So while convenience may mean being able to order a product that can make you look younger, help you drop 10 pounds and do your yard work all at the same time (and have it delivered to your door before you hang up the phone), it also means being able to pick up the phone and directly reach a professional you know, trust and can find the right solution to meet your individual needs.

Please feel free to contact me with any questions or comments you may have by email at [mdaily@p-s-b.com](mailto:mdaily@p-s-b.com) or by phone at 309-385-4375.



142 East Main Street  
P.O. Box 409  
Princeville, IL 61559  
(888) 385-4375

Shoppes at Grand Prairie  
4924 West American Prairie Dr.  
Peoria, IL 61615  
(309) 693-9494

