

BMO  **Financial Group**
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BUSINESS BUZZ

Three Term Past President of the KWARI and former Ontario Real Estate Association director Bruce Nicholson and wife Eddie.



Friends, family, customers and staff turned out to lend a hand and show their support at Thai Sun's 1st Annual Barbeque.



Junior Achievement Tech Camp Open House was held at the Communitech Hub in the Tanner building.



KPMG's Amazing Day Team Building Event held on August 9th.



Greater KW Chamber CEO Ian McLean with UW President Feridun Hamdullahpur at the Chamber hosted Point of View Luncheon featuring Dr. Hamdullahpur on Innovating a Brighter Future.



Bonnie and Soleil came out to show their support of the Weekend to End Women's Cancers Walk at Thai Sun's 1st Annual Barbeque.



The newly appointed 2012-13 Greater KW Chamber of Commerce Board of Directors.



Jason Kingston from Drouillard Sanbrook Kingston LLP and Steve Mantione with BGM Financial enjoying conversation at the Cambridge Chamber of Commerce After Hours networking event.



Piero Fusco, Director of Sales, Ontario at Telus delivering his presentation on Social Responsibility.



Sunny and Christy combined forces to promote a day of fundraising for a great cause at Thai Sun's 1st Annual Barbeque.



Ashraf Kamel, Account Executive with LinkedIn gives the afternoon keynote, Marketing Your Brand Where Business Happens.



Christy and Chris Ernewein represent Team RBC at Thai Sun's 1st Annual Barbeque in support of the Weekend to End Women's Cancers Walk in Waterloo.



Tim Sothem, Partner at BDO LLP and Chamber board member networking with Mona Lagonia from RBC Royal Bank and Leo Tobi from Brentwood Livery at the Chamber's 2012 Annual General Meeting.



Nino Kamber from Toronto based sponsor Digiticom presenting a fantastic basket of goodies to the lucky winner, Laura from CuteGecko.



Joe Farwell from Grand River Conservation Authority, hosting the Cambridge Chamber of Commerce After Hours networking event.




Member of Parliament for Kitchener-Waterloo, Peter Braid steps by to celebrate with REALTORS® for the Association's 75th Anniversary.

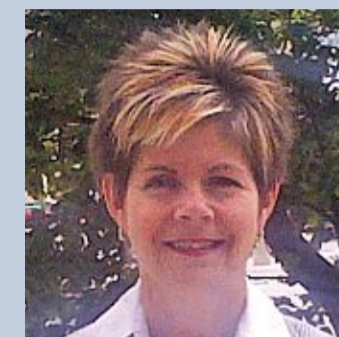
The Women in Business speaker panel, Dorothy Fry, Stephanie Tanner, Stephanie Rozek and Sharon Bennett with conference organizer Linda Ockwell-Jenner.



plugged in

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LEVERAGE ONLINE TOOLS AND RESOURCES TO BETTER MANAGE YOUR BUSINESS' CASH FLOW



"Maintaining access to flexible credit allows you to take advantage of growth opportunities, maintain a good standing with your suppliers, and keep your business secure during temporary downturns."

Diane Miller
 Commercial Account Manager
 BMO Bank of Montreal

Business owners are increasingly looking for ways to better manage their cash flow, both to help them meet their obligations and to give them more time to focus on growing their businesses. Online cash flow management solutions provide simple, real-time, cost-effective ways to keep track of the cash moving in and out of your business and they give you a complete picture of where you stand financially at any given time."

Consider using online cash management to:

Send and receive payments electronically:

Electronic payments, such as Wire Payments and Electronic Funds Transfers (EFTs), are fast and cost effective. They also improve security by reducing the potential for lost, stolen or forged cheques.

Reconcile cheque payments: By receiving timely, detailed reports on your paid cheques rather than waiting to receive the physical cheque, you are able to reconcile your accounts quickly and facilitate cash forecasting.

Use your bank's cash management online platform to your advantage:

- Performing foreign exchange (FX) transactions;
- Text messages or email alerts that notify you of important transactions;
- Downloading banking reports for better cash forecasting;
- Automating the delivery of files to your company's software to save you time;
- Performing post delivery transactions online to save you money, including cancelling or amending transactions.



"Online cash flow management solutions provide simple, real-time, cost-effective ways to keep track of the cash moving in and out of your business and they give you a complete picture of where you stand financially at any given time."

Wesley Hauck
 Commercial Account manager
 BMO Bank of Montreal

Invest when your business has surpluses: Don't let cash sit idle when it could be working for you. Be ready to invest cash, even if just for a short period of time.

Prepare for the unexpected: Maintaining access to flexible credit allows you to take advantage of growth opportunities, maintain a good standing with your suppliers, and keep your business secure during temporary downturns.

For more information on BMO cash flow management tools and products please visit www.bmo.com/home/commercial or contact your BMO Bank of Montreal representative.

To learn more about our organization visit www.bmo.com

TALKING ABOUT...

"Building relationships online and face to face are an integral part of building the foundations for your business. You can't help or sell to someone if you don't know what they need in the first place. Strong relationships built on trust lead to better communities, better businesses and ultimately referrals and sales. People do business with people they like and trust."

Linda Ockwell-Jenner
 Co-Founder
 Small Business Community Network

BMO Bank of Montreal and the Waterloo Region Record are proud to present the Business Buzz community pages. This ongoing feature will be in the Waterloo Region Record on the last Wednesday of each month. Inside these pages you will find businesses in your community working to build a strong community and a healthy economy in Waterloo Region. We hope that you share your business accomplishments and stories by sending us your photos.



SEND US YOUR PHOTOS! We are looking for everyday moments in the business community! Submit your photo and a brief caption to communitypages@therecord.com Please put **BUSINESS BUZZ** in the subject line of your email.

In addition to our Business Buzz community page, we also feature a monthly community page for moments in the sports community, not-for-profit sector and local arts.

Look for the next BMO Financial Group "Business Buzz" feature Publish Date is: October 31, 2012
 Deadline for photo submissions: Deadline is: October 24, 2012