

December 2006

■ Prosper the Children

By: David Gambrell

Happy, healthy kids are the first priority for Stephen Wise and the KRG Children's Charitable Foundation

Entering Steven Wise's Toronto office, it's not hard to see why he is the chairman of the KRG Children's Charitable Foundation, established by the KRG Insurance Group.

It's hard to know where to look first in an office that resembles a grown-up's playground. Upon walking in the office, to your right, there is a standalone hanger sporting the autographed jerseys of NHL tough guys Brad May and Bob Probert.

Squeezed between the jerseys and an Andy Warhol-style portrait of Wise is a bin holding antique, priceless golf clubs. Saying golf is one of his true passions, Wise takes out a golf club and uses it to ham it up for a photo you know won't appear in the magazine, but nevertheless is indicative of Wise's playful spirit.

For the photo shoot, Wise poses next to a long line of shelves containing several rows and columns of baseball caps, many of them signed by celebrities, and a long line of model cars. Clearly an automobile enthusiast, Wise proudly takes out a glossy car magazine, which features the rare black Ferrari Spider he owns.

The photographer motions for Wise to sit in one of two seats - one red, one gold - that came from the original Maple Leaf Gardens. In the background is an old-black-and-white photo of Wise when he was young, with his Dad, as well as two poster-sized shots of one of his three sons posing in hockey gear. Wise lets slip a verbal clue suggesting he is at least 50; he has three sons and a daughter, all between the ages of 8 and 22.

While preparing for the photo shoot, Wise proudly displays a laminated picture of a helicopter he has recently purchased. He flies the chopper himself, using it to film a DVD documentary about the many facilities supported by KRG Children's Charitable Foundation.

Very early in the interview, Wise is asked why he chooses to support causes and charities that involve children. His answer articulates what is perfectly obvious to anyone entering his office. "I am a kid," he says. "I will always be a kid. I like all the things that kids like, just a bigger version."

"More expensive," the photographer quips, drawing a laugh from Wise.

"Exactly, just more expensive toys," Wise agrees. "My wife says I've never grown up. There's a zillion different things that need help out there, but one thing we have to remember is: The beginning of everything for us is children."

For Wise, it all boils down to something simple: raising happy, healthy kids leads to the development of happy, healthy adults.

Wise's "eyes of a child" played an important role in one of the KRG Children's Charitable Foundation's most recent philanthropic gestures - a Cdn\$500,000 donation to build a new burns-and-plastics unit at the Hospital for Sick Children in Toronto. The unit opened in mid-November.

It all started when Wise and a like-minded manager of the hospital's emergency department went on a reconnaissance mission within the hospital. "I have this habit, [the hospital manager] and I both do, of snooping around the hospital, because we're not bureaucratic and we don't go through the bureaucratic side," Wise said. "And we'll see something that will make us say, 'Oh my God.' In the case of the burns-and-plastics unit, the kids were sitting out in the hallway. You had kids with disfigurement, kids with burns, in the hallway - like on display. It really needed to be redone.

"Instead of making one of these long-term commitments, we [at KRG Children's Charitable Foundation] said: 'Look guys, here's the deal: if you'll redo it, we'll pay for it right away.' And they said 'What do you mean?' And we said, 'Well, get a budget.' They got a budget, and it was about a half-million bucks, and we gave them a cheque."



The KRG Children's Charitable Foundation is involved in many other ventures as well. All told, it expects to donate Cdn\$1.5-million to various charities in 2006. Next year, the foundation intends to give out Cdn\$2 million. Wise brings a multi-paged list to the interview, listing the various ways in which the KRG Children's Charitable Foundation has contributed to making kids' lives better.

Ongoing projects include financial support for the Zareinu Educational Centre, which provides educational programs for children with a wide range of physical and developmental disabilities, including children with autism.

KRG Children's Charitable Foundation also helped institute a post-secondary scholarship at the Children's Aid Foundation in 2004. Recently, KRG built a childcare facility at the Jean Tweed Centre, Ontario's largest treatment facility for women with substance abuse problems. At Camp Oochigeas, a camp for children with cancer, KRG installed high ropes designed so that children of all abilities, including those using wheelchairs, could climb into the sky.

"As you get involved in work with children, and the word gets out there, you get more people who show up who need help with a variety of things," said Wise, who, as you might have imagined, has tried the camp's high ropes. "And as you get more involved in those 'more things,' you realize how much there is out there to do."

KRG Children's Charities started in the late 1980s, he said, as "a company party we used to do at Christmas time and invite everybody and raise a few bucks."

The foundation has a small philanthropy board of four or five people (including Wise's wife) with a broad mandate to help any and all children. Wise reluctantly describes "youth" as between the ages of zero to 18. "I don't ever want to put a target [on age] and say we won't help someone," he says.

Hardly a poster child for bureaucracy, Wise says the foundation tries to do its best with limited financial means. He said he personally structures various business deals so that the foundation gets a small percentage of the money flowing in. It all adds up - especially when you consider Wise typically flashes not only one, but seven business cards.

He is chairman and CEO of the KRG Insurance Group. Other business cards show him at Belmondo for Men, heading up real estate company Wise Management Inc., directing the BarBurrito Mexican Grill and leasing company KRG Cars 4U. And he is involved in credit card program Sea Miles.

Wise says, "I am an entrepreneur." He started his work in the insurance industry in the mid-1970s as a university drop-out, looking for a job. His father had a contact at London Life and suggested his son apply there. Wise did, but as he says himself: "I didn't fit the London Life profile."

London Life recommended Wise apply to Dominion Life. There, Wise found a boss that was willing to give him a break. "Yeah, I can deal with you and your blue jeans and that, as long as it's based on success," Wise recalled his first boss as saying. "And if you're good at what you do, you'll last and if you don't you won't." Wise chuckles at the memory and adds: "I guess that's sort of the beginning of history, and I guess I lasted."

Going forward, Wise said he hopes the insurance industry not only keeps giving, but also demonstrates leadership of its own in the pursuit of philanthropic activities. He said the problem is not that the industry isn't giving enough, but that it's giving to charities too quietly.

"I have been know to be a rebel in this industry," said Wise, who describes himself wryly as "not your typical insurance executive."

"But I will say the industry has come a huge way from saying, 'We only write one cheque to these guys,' to actually making a name for themselves, starting to do things. The message that I have for the industry, where I started, is: Don't be ashamed to let the world know what you do. And don't be ashamed to take the lead..."

"There's a lot of very successful people in our industry, and I'm not going to suggest for a minute that they don't give. I just think they need to be a little more vocal about it. We teach by example."