2022 Annual Report

Improving the quality of life for Canadian amputees

The War Amps

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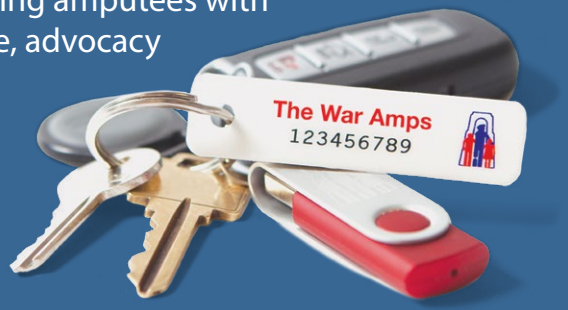
Thanks to the public's support of the Key Tag Service, The War Amps is providing amputees with artificial limbs, expertise, advocacy and peer support, and our historic work for veterans continues to the present day.



The War Amps DOES NOT:

- Use professional fundraisers
- Receive government grants
- Solicit by phone or door-to-door
- Sell or trade your name/address
- Spend more than 10% on administration
- Tie up funds in long-term investments

On the front cover (from left): Champ Charlie; CHAMP graduates Amilie and Adèle; Champ Malcolm; Secretary of the Montreal Branch Jean-Marie Paul, Champ Addisyn and Afghanistan war amputee Maj. Blaise.

The Child Amputee (CHAMP) Program serves children under 18 in Canada who are born with a limb difference or have lost a limb due to an accident or medical causes. We offer support through funding for artificial limbs and assistive devices, by providing information on life as an amputee, and by connecting child amputees and their families with others who have "been there." *Pictured: Jeanne.*

2022 in Review

Greetings,

As we reflect on 2022, there is little question that this was another notable year for The War Amps.

As we began the year with the uncertainty of the pandemic still at play, as well as its associated impacts, the decision to extend the postponement of our in-person events was necessary.

Due to this unprecedented situation, it became clear that reallocating funds to the current areas of greatest need would best serve the needs of amputees and respectfully honour our donors, who have put their trust in the Association to use their donations efficiently.

In addition to continuing our existing support programs for amputees, including veterans, children and adults, the Association was able to introduce a number of temporary funding expansion initiatives in 2022. The areas of expansion were determined via a thorough analysis to identify where the greatest impact could be made, taking into consideration key data points such as deficiencies in provincial coverage for artificial limbs and our wealth of knowledge on life as an amputee.

Using this analysis, The War Amps put in place measures to provide additional support to new amputees, multiple amputees and amputees living in provinces with highly restrictive prosthetic coverage. You can read about all these, and more, in detail in this report.

Additionally, we were proud to support a significant number of ground-breaking prosthetic and amputation research projects this year, including an exciting collaboration with the Canadian Institute for Military and Veteran Health Research to improve the lives of seriously disabled veterans.

In 2022, we continued to advocate for amputees by addressing the gaps in funding from government and private insurers and their lack of understanding of amputation. It is noteworthy that we carried on our more than 100-year legacy of supporting war amputees and seriously disabled veterans by remaining a strong voice with respect to their current and ongoing pension claims and health-care benefits. In addition, we remain a strong advocate for legislative change to ensure that the inequities and deficiencies in Veterans Affairs Canada legislation are rectified for the betterment of war amputees and, indeed, all veterans.

Our members are at the heart of what we do, and we are proud to share that you will also be able to read personal stories from them and their loved ones about how your donation is making a significant difference in their lives.

Please visit **waramps.ca** to see more of the ways your donations help amputees, and keep up with us on Facebook, Twitter, YouTube and Instagram. We welcome your feedback and, as always, remain accountable to you.

Sincerely,

Brian Forbes
Chairman of The War Amps Executive Committee

Your Donation in Action

The support of War Amps donors funds our many programs for amputees and provides financial assistance towards artificial limbs. We do not receive government grants.

My biggest dream has always been to become a doctor, but my amputation made me wonder if it was really possible. A few years ago, CHAMP connected me with Vanessa, a doctor who was also born with an amputation like mine and grew up through CHAMP. After meeting Vanessa, I felt optimistic and encouraged. Seeing her success gave me the confidence to pursue my dream, and I am now studying medicine at university.

"I would like War Amps donors to know that you have a huge impact on young amputees – not only today, but throughout our lives. Being a part of the 'CHAMP family' has been a priceless gift, providing me with positive role models and the encouragement to believe in myself.

– CHAMP Graduate Daphnée

Daphnée and Vanessa

Cooper

When I think about how different our lives would be without the CHAMP Program, it brings tears to my eyes. CHAMP gives Cooper confidence in knowing he's the same person he was before he lost part of his leg in a lawn mower accident. He's always been outgoing and funny, and seeing others look at his artificial leg never bothers him because he knows he's not alone. To everyone who supports The War Amps, your donations have helped fund several artificial legs for Cooper as he's grown and needed new fittings. There is not a day that goes by where we do not feel thankful for your kindness and the support you show him.

– Kristy, Cooper's mom

Our daughter Éléonore is strong and resilient. She accepts her difference, even in the hardest moments. Thank you to everyone who donates. You have made her life easier and have helped fund several artificial legs for her as she's grown, allowing her to do the same activities as other kids. Éléonore always finds the positive in every situation and never gives up. We have so much confidence in her future.

– Sophie and Sébastien, Éléonore's parents

Éléonore

The War Amps PLAYSAFE™ message takes a unique "kids-to-kids" approach to child safety to make children more aware of the dangers in their play environment. Members of the CHAMP Program give presentations to schools and community groups, host displays at events, and appear in videos and public service announcements to warn other children to "spot the danger *before* you play!" *Pictured: Kennedy, who lost her leg in an accident.*

New Initiatives for 2022

Due to the ongoing generosity of the Canadian public and the decrease in expenditures as a result of postponed in-person events, The War Amps was able to launch several new temporary initiatives this year to support the areas of greatest need for amputees.

New funding for adult multiple amputees

In June, we launched the Grant for Persons Living With Multiple Amputations, a one-time grant of **$3,500** for a subset of our adult amputee members, including CHAMP graduates over 25.

All amputees face challenges with daily living, but those with double upper limb amputations or people with three or more amputations are impacted to an even greater degree. To recognize that this group has challenges and costs that are higher than average because of their unique needs, this grant was created to lighten the burden of extra expenses.

> Thank you to The War Amps for providing financial assistance towards my daily living aids; it's much appreciated! As a relatively new amputee, I'm still trying to figure out how to adapt to everyday life, and it's heartening to know that there are great organizations like The War Amps involved in helping amputees with their needs.
>
> – Valda, quadruple amputee

We're pleased to share that we gave a total of **$192,500** to multiple amputees across Canada who applied for this grant. Recipients shared with us that they would use this grant to cover expenses such as daily living aids, home and vehicle accessibility modifications, transportation costs, physiotherapy and massage therapy, and home cleaning or food preparation, among others.

Supporting new amputees

Losing a limb as an adult is a traumatic and challenging experience, and becoming an amputee during the pandemic heightened this challenge. Many adult amputees faced delays in accessing medical care and increased costs, as well as social isolation.

After an amputation, amputees are vulnerable while they are rebuilding their health and their lives, and many report serious concerns about their financial stability while they focus on recovering. As such, The War Amps provided a one-time grant of **$1,250** in 2022 for new enrollees in our Adult Amputee Program to provide peace of mind and cover costs such as mobility aids, prosthetic care and home accessibility updates. This is in addition to the standard contribution The War Amps makes to each amputee towards their artificial limb cost balance. Through this grant, we were able to help **589 adult amputees**, providing a total of **$736,250** throughout the year.

> I would like to thank The War Amps so much for your generous one-time grant. This money will help me live a more normal life with my family and grandkids.
>
> – Al, adult amputee

Did You Know?

In 2022, The War Amps Key Tag Service returned **6,403** sets of lost keys to their owners by courier – for free! You can order your own set of key tags online at **waramps.ca**.

Addressing the lack of funding for Ontario and British Columbia amputees

For people who become an amputee as an adult through illness or an accident, it often comes as a shock to learn that artificial limbs and the necessary repairs and adjustments are not adequately covered by provincial health care.

The largest populations of amputees in Canada live in Ontario and British Columbia and, unfortunately, they often face an uphill battle. These provinces have the largest outstanding patient balances for prosthetic funding in Canada due to inadequate government funding and a greater proportion of amputees facing financial hardship because of the higher cost of living compared to other regions.

In British Columbia, amputees must pay a deductible of up to $10,000 to receive prosthetic care, and provincial funding is capped at limbs with "basic functionality," which is extremely restrictive. In Ontario, the government claims to fund up to 75 per cent of an approved maximum amount; in reality, the coverage is closer to 25-30 per cent.

The War Amps steps in to fill the gaps where we can, but as a charity that relies on public donations, our funds can only go so far. To address the needs of adult amputees in Ontario and British Columbia, beginning in March, The War Amps temporarily **doubled our contribution** to all members living in these provinces from **$1,000** to **$2,000** for their everyday artificial limbs.

Our Advocacy efforts continue in these provinces as we work to ensure governments understand the reality of prosthetic care and fund it appropriately, where it is their responsibility to do so.

Over $4.2 million in prosthetic research grants awarded

In May, The War Amps launched a prosthetic research grant proposal process to make possible innovative and meaningful amputation-related

Jennifer

projects undertaken by prosthetists, medical professionals and researchers. These research projects provide an exciting opportunity to contribute to the evolution of prosthetic and amputee health care, which relates directly to our mandate of improving the quality of life for amputees.

We approved funding for **39 research projects** with a total of over **$4.2 million** granted. The projects selected represent critical areas where data and research are needed to improve care and support for amputees, such as affordable and easy-to-produce myoelectric arms, using virtual reality to treat phantom limb pain, and improving mental health outcomes for people who lose a limb, among others.

Our support in these cutting-edge areas is making positive waves across the medical and academic communities in Canada, and we look forward to the results of these important research projects.

> This is wonderful news! Thank you so much to The War Amps for awarding us this funding grant for our project. We are very grateful for your support, and our team is excited to move forward with this project for our clients.
>
> – Elaine O., Holland Bloorview Kids Rehabilitation Hospital

Your Story

"We hunted everywhere for our keys, but we couldn't find them. One day nearly two weeks after we lost them, our doorbell rang, and there was an envelope in our mailbox. We opened the package and out dropped our keys that we had thought were gone forever."

– Ardy and Chuck

New grant for prosthetic centres

Over the course of the pandemic, prosthetic centres have been hit hard, like many other medical services. Prosthetists have had to increase their purchasing of personal protective equipment (PPE) and other sanitary supplies, reduce the number of patients in the office to follow provincially mandated capacity limits, and switch to prioritizing only emergency fittings and repairs due to lengthy patient wait times.

The War Amps established a one-time COVID-19 support grant for prosthetic centres of **$5,000 per prosthetist** at private centres to help offset costs incurred by the pandemic and ensure timely care continued for amputees. Some prosthetic centres have only one prosthetist on staff, while others have many – by specifying "per prosthetist" rather than "per centre," we were able to provide proportional support for larger centres that have a much higher patient load.

We launched the application process in March, and by the deadline in June, we had received **27 requests** from centres across the country, awarding a total of **$315,000**. By supporting prosthetic centres, we are supporting amputees by reducing costs and delays that can be passed on to patients.

> I have received The War Amps generous COVID-19 prosthetic centre grant, and I am deeply moved and very grateful for this support. The past two years have been difficult; we are just now gaining some sense of normality within the confines of the local mandates. Our centre went from six full-time employees to just myself at part time and the office manager overnight. We've gained back all employees over time, but we still face challenges. This grant will be dedicated to direct patient care. Please pass on my gratitude to all involved.
>
> – A British Columbia prosthetic centre

The War Amps is there for adult amputees. We provide funding towards the cost of artificial limbs, information about living with an amputation, and advocacy for those denied funding through provincial health care or private insurance. *Pictured: Daniel.*

Advocating for All Amputees

The War Amps advocates for the rights and interests of all Canadian amputees and works on behalf of individual amputees who have encountered discrimination or red tape in accessing care, important financial benefits and legal rights.

Camille

Securing a landmark win against insurance denial

This year, we assisted 11 amputee members who had received unjustified insurance claim denials for their artificial limbs. While we advocate for all Canadian amputees, our efforts through our Advocacy Program focus on specific cases that will act as landmark decisions and have rippling positive effects for many other amputees across the country.

One case of note this year involved an adult above-knee amputee, who learned that their insurer would only cover $8,932 of a $108,932 artificial leg with a microprocessor knee and microprocessor ankle-foot system, despite having 100 per cent coverage. Their insurance provider told them that they would not pay the full amount because it falls within their "myoelectric exclusion" policy.

The War Amps became involved on behalf of this amputee, writing a submission to their insurer in June to appeal the denial. We addressed the medical necessity and benefit of this limb to our member's physical and mental health, and flagged that the insurer had wrongly classified microprocessor components as myoelectric. In fact, this is a common misunderstanding on the part of many provincial and private insurers. The microprocessor components are part of a conventional artificial leg and have nothing to do with myoelectric limbs, which are used by arm amputees only.

After a back-and-forth discussion, this amputee's insurer **agreed to cover 100 per cent of the cost of the $108,932 artificial leg**, as per their coverage policy. We received a note of thanks from the amputee's prosthetist, as well as a message from the member, who said, "I am shocked and speechless. I had lost hope when I received the last letter from my insurer, so thank you for advocating for me. Words really cannot describe the appreciation I'm feeling; this is truly going to be life-changing for me. I hope you know the difference you are making in people's lives."

Working toward improvements to Alberta's prosthetic coverage

Over the past five years, The War Amps has been involved with advocating for changes to the Alberta Aids to Daily Living (AADL) prosthetic coverage, which is administered through the provincial health-care system. In 2018, we were invited to sit on an advisory committee with AADL, but after the end of the meetings, AADL declined to connect again.

In December 2022, AADL reached out to us again to meet about proposed changes to the approved product list for artificial limbs and components, which is a list of what the government will cover. We were optimistic about this opportunity to add our input and advocate for amputees and were pleased to see positive proposed changes, such as increased coverage for previously underfunded items and the use of more generic terminology to reduce restrictions on coverage and, therefore, allow for more appropriate clinical care.

However, we believe the Alberta government still has strides to make in other areas that negatively impact the province's amputees, including inadequate funding of microprocessor-controlled knees, which help prevent dangerous falls for above-knee amputees. We also wrote to AADL to encourage them to revisit Policy GN-16, which states that Albertans with private insurance that covers 100 per cent of their artificial limbs are not eligible for the same benefit under provincial funding, and only if private insurance is exhausted does the *possibility* for AADL to pay the remainder arise.

Unfortunately, this policy misses the mark as it is The War Amps firm position that government funding must be accessed first, with private insurance meant to offset any additional costs.

This issue has appeared recently in the case of a 52-year-old partial hand amputee from Alberta, whose prosthetist contacted our Advocacy Program in February 2022. Their prosthetist shared that their patient's private insurance, which should have covered 100 per cent of their partial hand prosthesis (totalling $5,926), would only pay $2,500. Due to the province's policy, AADL would not pay the remainder for this amputee, as their private insurance coverage stated the full cost would be funded.

The War Amps advocated for our member to their private insurance, and **because of our involvement, the insurer agreed to cover 100 per cent of the cost**. While this is an excellent outcome for our member, it highlights the issues with Alberta's prosthetic coverage policies and is likely one of many cases where provincial and private insurance policies are at odds, and the technicalities of each create complications and funding denials for amputees.

Going forward, we will continue to communicate with AADL to address this issue and ensure that the provincial health-care system is prioritizing the needs of amputees.

Did You Know?

Each year, The War Amps offers bursaries to CHAMP members 24 and under to recognize the importance of education in providing future independence to young amputees. In 2022, we awarded **88 bursaries**, contributing more than **$446,000** to Champs' educational pursuits.

Filling the gaps in unsuccessful advocacy cases

While our advocacy work often leads to positive results for not only individual amputees, but all Canadian amputees, there are times where government and insurers do not recognize their funding models as outdated. Even with our efforts, in some cases we reach a standstill that leaves a significant balance remaining in order for the amputee to receive their prescribed prosthetic care.

In certain cases, if we aren't successful in getting a positive insurance outcome for the member we're advocating for, we step in to fill the gap to make sure that our members can receive their medically necessary care. This is in addition to our standard contribution given to all adult amputees.

In 2022, we flagged four insurance cases in serious need of our assistance that met the following criteria: they have been waiting for over two years, experienced a change in urgency regarding their need for an artificial limb, received at least two denials from their insurer, and could not pay for the outstanding balance out of pocket. **It's important to note that these cases are rare and are the exception, not the rule.**

We stepped in to cover the remaining balance of these four amputees' artificial limbs, allowing our members to get back on the road to independence and to put a challenging chapter of their lives behind them. It also highlights just how important it is that government and insurers pay what they have promised for amputees receiving medically prescribed care.

Offering support to vulnerable members

With living expenses rising, amputees are doubly affected by having to also face the high cost of artificial limbs and the insufficient funding from provincial and private insurers. As part of our Advocacy Program, we monitor cases where our members are experiencing extreme financial hardship and offer our assistance for the most critical cases when specific criteria are met. This year, we supported **140 adult amputees** above and beyond our standard funding for their prosthetic and daily living needs.

One case we assisted with is a 51-year-old British Columbia resident with a below-knee amputation. They submitted a claim through the BC health-care system for a new water leg, which would allow them to bathe safely while standing. The government incorrectly deemed this a "recreational" limb and would not fund it. Likewise, their private insurance denied their claim as well. This member approached The War Amps, and **we were able to fund $7,929 towards their water leg**. Afterwards, they told us it meant the world to them by helping them regain independence, while also helping their spouse, who had taken on a physically stressful role as caregiver.

The support we provide through our extreme financial hardship funding isn't solely for artificial limbs; we also contribute towards vitally needed daily living aids. A 62-year-old amputee missing both their legs below the knee needed a hospital bed to be able to safely transfer in and out of bed to their powered wheelchair and wheeled toilet, due to the bed being the same height as their mobility aids. Unfortunately, this amputee could not afford the specialized bed and cannot wear artificial limbs for medical reasons, so they must rely on mobility aids only. **Advocacy funded $646 towards a hospital bed** for this member to help them transfer from bed to wheelchair safely, greatly increasing their independence.

The Key Tag Service

The Key Tag Service began in 1946 after the Second World War, launching a key return service that would prove to be a valuable aid to Canadians. War Amps members from the First and Second World Wars started the service to create jobs for amputee veterans and to generate revenue for the Association, which in turn funded our programs and raised awareness of The War Amps efforts.

Today, Canadians continue to benefit from this public service, with more than **1.5 million** sets of lost keys returned to their owners, including expensive-to-replace car fobs. To this day, the Key Tag Service sheltered workshop in Scarborough, Ontario, continues to employ amputees and people with disabilities.

The War Amps Operation Legacy was established in 1991 for child amputees to pay tribute to our veterans and fallen soldiers, and to honour the war amputee veterans who founded The War Amps. Champs "take up the torch" of remembrance in their communities throughout the year by participating in commemorative events and initiatives, such as wreath layings.

Pictured: Second World War amputee veteran Charlie Jefferson and Champ Isla in 2022.

Our Work for Veterans

The War Amps continues to be the leader in advocating for veterans' rights and legislation, as well as the driving force behind the National Council of Veteran Associations in Canada (NCVA). With more than 100 years of experience in this area, we are represented on four of the six ministerial advisory groups of Veterans Affairs Canada (VAC), co-chairing two of these advisory committees.

In 2022, we continued our ongoing fight for veterans dealing with lengthy wait times when applying for disability pensions and health-care benefits, as well as other areas in which we have been outspoken advocates for many years, such as a "one veteran, one standard" approach for pensions, family and caregiver benefits, and having the issue of marriage after 60 adequately addressed.

Funding ground-breaking research into veterans' health

In November, we announced an exciting collaboration with the renowned Canadian Institute for Military and Veteran Health Research (CIMVHR) to fund much-needed research on the health-care needs of seriously disabled veterans, for which The War Amps agreed to provide **$500,000 in funding**.

By providing these grants, our goal is to address the noticeable lack of research funding for health-related issues that war amputees and seriously disabled veterans face, ensuring that they receive access to the highest level of care and expertise.

Master Cpl. (Ret'd) Mike, a war amputee veteran, and his wife, Leah, laid a wreath at the 2022 National Remembrance Day ceremony.

We collaborated with CIMVHR and their network of world-class academic researchers to make this a reality. Some of these vital health-care research projects include exploring cutting-edge advances in artificial limb technology and investigating how innovations in surgical procedures like osseointegration have the potential to transform the mobility of military leg amputees.

The War Amps is looking forward to the important research that will come out of these projects in the near future and seeing the positive impact it will have on Canada's seriously disabled veterans.

Addressing the VAC disability wait-time crisis

There is no doubt that the overriding concern in the veterans' community today remains the intolerable backlog and wait times confronting veterans making applications for disability pensions and health-care benefits, which can take over a year. Throughout the pandemic, which caused further delays, we have fought for "systemic" change to resolve this issue. We have made numerous submissions to the Minister of Veterans Affairs and senior VAC officials, as well as communicated with the media, to bring attention to this crisis affecting our country's disabled veterans.

Your Story

"I would like to thank The War Amps for their Key Tag Service. Over the winter, I lost a single key. To my surprise, last week a courier delivered the key safely back to me. I am very appreciative of your organization and have spread the word to others so they can donate to your very worthwhile cause."

– Jocelyne

Afghanistan war amputee Maj. Blaise

It remains our contention in relation to this ongoing administrative crisis that the department should adopt the position that veterans' claims be considered at face value and be based on the reasonable evidence provided by the veteran and their family, with the proviso that individual files could be monitored over time and "spot audits" carried out to address any potential abuses. The clear reality that the medical reports usually required by VAC to support these applications continue to be difficult to obtain at this time must be recognized when considering this issue.

While the Standing Committee on Veterans Affairs released a report in late 2020 accepting the majority of The War Amps and the NCVA's recommendations to relieve this crisis, in the years since, it is clear that meaningful progress has not been made, and VAC's measures to increase staffing and digital resources will not be sufficient on their own.

We are not alone in thinking this; this sentiment was underlined by not only the recent Auditor General's report of May 2022 but also by the Parliamentary Budget Officer's report of September 2020.

The Auditor General, Karen Hogan, tabled a report in Parliament on May 31, 2022, concluding that Canada's disabled veterans **continue to face intolerably long wait times and an unacceptable backlog** in earning entitlement for deserved financial assistance and benefits from VAC.

Hogan stated in her press conference that she was unimpressed with the efforts made by the department over the last number of years and called for the prioritization of a "realistic plan" to finally ensure that disabled veterans are not forced to wait months or even years for the financial support and compensation they need.

We urge VAC to fully recognize the substantive findings and criticisms of the Auditor General's report and implement with the highest priority the statutory, regulatory and policy changes proposed in the report to create a more immediate resolution for veterans and their families, who are often facing severe financial insecurity.

A step forward for veterans' mental health

As of April 1, 2022, **veterans who are in need of mental health support while waiting for their benefits applications to be adjudicated can now seek care without delay**. While this amendment to the Veterans Health Care Regulations does not entirely adopt our stance on automatic entitlement, it does provide a significant step forward in recognizing the need for urgency in granting immediate treatment benefits for mental health conditions.

We will continue to advocate in this regard, with this positive development acting as a potential springboard to expanding this principle so that veterans with *any* form of serious disability are not left waiting for health-care and treatment benefits.

Did You Know?

In 2022, The War Amps hosted **21 virtual sessions** for child amputees and their families to connect at a time when our in-person events have been paused. These sessions covered information for families new to amputation, starting school as an amputee, tips and tricks for specific amputation types, and more.

The War Amps also gave **40 virtual and eight in-person presentations** at schools, daycares, retirement homes and community centres to educate the public about amputation and share how our many programs help amputees.

Calling for "one veteran, one standard" for military pensions

The War Amps and the NCVA continue to advocate for improvements to existing veterans legislation, particularly so with respect to the Pension for Life (PFL) provisions originally announced in December 2017 and formally implemented on April 1, 2019. **It is clear that these new benefits under PFL have limited applicability for the majority of seriously disabled veterans – indeed, some are actually worse off.**

As stated in our many submissions to VAC and Parliament, the Government has not met veterans' expectations with regard to the commitment to "re-establish lifelong pensions" to ensure that a comparable level of financial security is provided to all disabled veterans throughout their life, regardless of where or when they were injured.

We believe it is totally unacceptable that there continues to be legislation in Canada that provides a significantly higher level of compensation to a veteran who was injured prior to 2006 (those covered under the Pension Act) when compared to a veteran who is injured post-2006 (those covered under the New Veterans Charter/Veterans Well-being Act [NVC/VWA]). **If applied to the Afghanistan conflict, this discrimination results in veterans of the same war having drastically different pension benefits.**

We urge VAC, working together with relevant ministerial advisory groups and other veteran stakeholders, to create a comprehensive pension/wellness program model that would essentially treat all veterans with parallel disabilities in the same manner, regardless of when or where they were injured. It has been our longstanding recommendation that the department should use a combination of the best parts of both Acts to provide a better compensation/wellness model for all disabled veterans in Canada.

Support for families and caregivers of veterans

Since the enactment of the NVC/VWA in 2006, The War Amps and the NCVA have taken the strong position that the federal government has not addressed the plight of families of veterans, particularly in cases where a member of the family, often a spouse, is required to act in the role of caregiver to a disabled veteran.

Your Story

"Many thanks for returning my car keys! I didn't think I'd see them again, so it was a great surprise. Keys are very expensive to replace these days."

– Linda

Currently, the Caregiver Recognition Benefit provides only $13,000 of non-taxable support per year to a caregiver. **This program is clearly inadequate, as it fails to provide appropriate support for caregivers who often have to leave their employment to care for their veteran family member.** In 2021, we made a formal submission to the Standing Committee on Veterans Affairs with important recommendations that were adopted by the committee to ensure caregivers are properly compensated for their work. We strongly believe VAC should adopt our longstanding recommendations, including incorporating the eligibility standards of the Attendance Allowance (AA) and the amount of allowance in the Department of National Defence's Attendant Care Benefit into the NVC/VWA, which has been supported by the committee. We also recommend creating distinct grade levels of compensation for this newly created AA, as well as fine-tuning the concept of allowance given to informal caregivers to recognize their effort and economic loss.

We remain adamant that the Government should follow a "one veteran, one standard" approach by adopting a comprehensive program model for all veterans and their caregivers, thereby resulting in the elimination of artificial cut-off dates that arbitrarily distinguish veterans and their caregivers based on whether the veteran was injured before or after 2006.

Did You Know?

Most parents of amputees aren't familiar with amputation when their child is born missing a limb or loses one due to an accident or illness. In 2022, our amputee staff members and Regional Representatives connected with **88 new families** by email, phone and video call to introduce them to the CHAMP Program and provide support.

Your Story

"Your key tags work! My husband lost his keys in February, about three kilometres down a trail while cross-country skiing in two feet of fresh snow. Our keys were just returned to us."

– Ellen

Advocating against the "marriage after 60" clause

For more than 25 years, The War Amps and the NCVA have made submissions to the Government in relation to our concerns about the infamous "marriage after 60" clause affecting Canadian Armed Forces retirees. Currently, retirees contribute to the Canadian Forces Superannuation account throughout their career and one of the important benefits is a 50 per cent Survivor's Benefit, except when the retiree marries after age 60. To provide their new spouses a Survivor's Benefit, veterans over 60 must reduce their own account commensurately.

The resulting financial impact on veterans over the age of 60 and their new spouses is often quite distressing. Over the last 20 years, various governments have made unfulfilled promises to the veterans' community to eliminate this clause, including in a 2019 federal budget provision. Unfortunately, the clause still stands.

We believe that it is long overdue for the Government to implement the excellent recommendations brought forward by the Standing Committee on Veterans Affairs, which call for the elimination of this clause and the immediate implementation of the Veterans Survivors Fund. We will continue this longstanding fight for veterans; after so many years of tortuous advocacy, they deserve nothing less.

Financials

The War Amps has been continued under the Canada Not-for-profit Corporations Act and is registered as a charitable organization with the Canada Revenue Agency (CRA). The War Amps is funded by donations to the Key Tag Service. It does not receive government grants. For more than 100 years, we have served amputees and continue to support them by providing much-needed funding for artificial limbs, peer support and a strong organization to advocate for their rights.

Public support of the Key Tag Service enables the Association to continue to operate its many programs.

As part of The War Amps commitment to being accountable to our donors, we are pleased to provide you with our Essential Financial Information. The intent of this financial summary is to provide the most valuable data for our donors in terms of explaining our programs and how their money is being spent.

The War Amps has a unique structure within the charitable field. In 1946, the Key Tag Service was launched to provide employment for returning amputee veterans from the Second World War. This service was recognized as a sheltered workshop at that time. Throughout the intervening years, hundreds of Canadians with disabilities have worked at the Key Tag Service, which continues today. Employees at the Key Tag Service make competitive wages and help provide a service to Canadians that generates funds for the Association.

All of this detailed financial information is provided in our annual filing of form T3010, which is available to the public on the CRA website at **canada.ca/en/services/taxes/charities**. Our full, audited financial statement is also available at **waramps.ca**.

The War Amps 2021 financial statements are prepared and audited by Kelly Huibers McNeely Professional Corporation Chartered Professional Accountants. They also prepare our annual filing of the T3010 government return.

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We are continually evaluating how we present our financial information in order to ensure that we provide our donors with the facts they need to make a well-informed decision.

The War Amps is proud of its history and the programs and services we offer to amputees. Public support of the Key Tag Service, which has returned more than 1.5 million sets of lost keys, enables the Association to continue to operate its many programs for amputees of all ages, including war amputees and seriously disabled veterans.

Statement of Revenue and Expense
for the year ended December 31, 2021

REVENUE	
Donations (Net)	$ 23,686,176
Bequests	8,728,556
Interest and Other	624,914
	$ 33,039,646
EXPENSE	
Adult Amputee Program	$ 2,554,991
CHAMP Program	6,429,611
DRIVESAFE™ Program	112,031
PLAYSAFE™ Program	2,211,824
Prosthetics, Research and Education	464,072
Service Bureau	2,752,909
Veterans Issues – Special	653,652
Widows Assistance Program	329,383
Other Charitable Programs	504,423
Administrative	191,757
	$ 16,204,653
Excess of Revenue Over Expense (Expense Over Revenue)	$ 16,834,993

Balance Sheet
as at December 31, 2021

ASSETS	
Cash and Term Deposits (See Note 1)	$ 69,028,761
Property and Equipment	6,772,970
Assets Held for Pension Liability	8,942,869
Other Assets	1,046,592
	$ 85,791,192
LIABILITIES	
Accounts Payable	$ 3,820,353
Pension Liability	2,904,641
	$ 6,724,994
EQUITY	
Equity in Property Equipment	$ 6,772,970
Appropriated Equity (See Note 2)	59,560,000
Unappropriated Net Assets (Deficiency of Net Assets)	12,559,818
Externally Restricted for Endowment Purposes	173,410
	$ 79,066,198
	$ 85,791,192

Due to changes in Generally Accepted Accounting Principles adopted by Chartered Professional Accountants Canada, prior years' statements have been adjusted to reflect these changes.

Notes to Financial Statements
for the year ended December 31, 2021

1. CASH AND TERM DEPOSITS

The Association receives a significant portion of its funding immediately prior to the year-end. These funds are used to finance the operations of its charitable activities in the ensuing year.

2. APPROPRIATED EQUITY

CHAMP Program	$ 54,500,000
Prosthetics Research Fund	5,000,000
Survivors' Subsistence Grants	60,000
	$ 59,560,000

The National Board of Directors has approved appropriations to:

a) Provide for long-term commitments made on behalf of children enrolled in the Child Amputee (CHAMP) Program.

b) Provide a special prosthetics and research fund to address the special needs of amputees where a standard limb will not provide quality of life and to carry out research on advances in prosthetic limbs.

c) Provide survivors' subsistence grants of $2,000 per member on the death of an active member and $1,000 on the death of the spouse. Payment of these grants is at the discretion of the Association on the basis of need.

Thank You

The support of our donors benefits amputees today – and tomorrow.

With so many charities to choose from, we do not take your donation for granted and continuously work to put your funds to the very best use. Having the support of our donors, including corporate and foundation donors and those who have left charitable estate donations in their wills, means that we can continue to provide amputees with essential artificial limbs, peer connections, advocacy support, educational resources and so much more.

We cannot thank you enough for helping to ease the burden for amputees and their families. We look forward to carrying on and evolving our programs and services to best serve the needs of all amputees, now and in the future.

Your Story

"I received the most wonderful Christmas surprise in the mail today – my keys! I lost them while I was walking my dog one evening. I had retraced my route to no avail and had given up hope of ever seeing them again. That key ring had all my important keys on it. I am forever grateful to The War Amps and the Key Tag Service."

– Ellen

Megan

Governance

2022

Executive Committee

Brian N. Forbes, B.Comm., LLB . . . . . Chairman, Executive Committee
David Saunders, CPA, CA . . . . . Chief Operating Officer

Executive Subcommittee

Danita Chisholm . . . . . Executive Director, Communications and CHAMP Program
Lorraine Cornelius . . . . . Executive Director, Public Awareness
Darlene Quesnel . . . . . Executive Director, Internal Operations

Quebec Operations

Louis Bourassa . . . . . Director, Programs and Community Outreach (Quebec)
Yardley Sandaire . . . . . Director, Internal Operations (Quebec)

Your Story

"I received my lost car keys in the mail yesterday thanks to the Key Tag Service. My wife, Jenny, a longtime supporter of The War Amps, had put a key tag on my car keys and was hopeful that they would be returned – and she was right! Thank you for providing your great community service."

– George and Jenny

Connect With Us

National Headquarters

2827 Riverside Drive
Ottawa, Ontario
K1V 0C4
Tel.: 1 800 465-2677 • 613 731-3821
Fax: 1 855 860-5595 • 613 731-3234
communications@waramps.ca

Key Tag Service

1 Maybrook Drive
Scarborough, Ontario
M1V 5K9
Tel.: 1 800 250-3030 • 416 412-0600
Fax: 1 800 219-8988 • 416 297-2650
customerservice@waramps.ca

The War Amps – Quebec

Key Tag Service
606 Cathcart Street, Suite 530
Montreal, Quebec
H3B 1K9
Tel.: 1 800 265-0494 • 514 398-0759
Fax: 1 877 600-6212 • 514 398-0699
serviceclientele@amputesdeguerre.ca

For more information, please visit **waramps.ca**.

Charitable Registration No.: 13196 9628 RR0001

Regional Representatives

To continue the legacy of "amputees helping amputees" started by the war amputee veterans before them, our Regional Representatives – all CHAMP graduates who have actively participated in Association initiatives throughout their lives – will play an important role as part of our governance structure. Their involvement will further the work of the war amputees who originally founded the Association and established the essential charitable programs that have successfully evolved over the years.

Tara Klippert *(Yukon and the North)*

Tim Inglis *(British Columbia)*

Keith Parker *(British Columbia)*

Selena Smakal *(British Columbia)*

Jennah Stavroff *(British Columbia)*

Lisa DeJong *(Alberta)*

Liz Gareau *(Alberta)*

Annae Jones *(Alberta)*

Chris Koch *(Alberta)*

Angie Ducharme-Johnson *(Saskatchewan)*

Leanne Holtvogt *(Saskatchewan)*

Merrill Loeppky *(Manitoba)*

Kevin Delaney *(Ontario)*

Chinyere Eni-McLean *(Ontario)*

Christine McMaster *(Ontario)*

Denise Swedlo *(Ontario)*

Caroline Viau *(Quebec)*

Stephen Hann *(Prince Edward Island)*

Justin Belliveau *(New Brunswick)*

Tim Verney *(Nova Scotia)*

Shelley Churchill *(Newfoundland and Labrador)*

Regional Representative for Saskatchewan Leanne Holtvogt at a 2019 CHAMP Seminar.

Donor Recognition

The War Amps many programs and services are made possible by the support of our donors; we do not receive government grants. We would like to gratefully recognize some of our foundation, corporation and community group donors from 2022 whose support helped improve the lives of amputees across Canada.

Foundations

Abdul M. Mousa & Barbara Aweryn at Muslim Awkaf Foundation of B.C.

Akira and Misae Masuda Fund at Calgary Foundation

Alex & Wendy Campbell Flow Through Fund at Calgary Foundation

Allen Family Foundation

Anthony & Rosemary Nichols Foundation

Baher Family Fund at Calgary Foundation

Barbara Caldwell Fund at Ottawa Community Foundation

Bates Family Foundation

Benevolent Badgers Fund at Edmonton Community Foundation

Choi Family Foundation Fund at Vancouver Foundation

Colchester Fund at Elgin-St. Thomas Community Foundation

David & Ann Kennett

David and Valerie Mifflin Foundation at Vancouver Foundation

Deanna & Edwin Cohen Family Foundation at Jewish Foundation of Manitoba

Donald & Sheila Bayne

Donna MacLean War Amp Fund at Community Foundation of Southeastern Alberta

Doris & Les French Foundation

Doris Tanner Pimm Fund at Edmonton Community Foundation

Dr. J. David and Doris Roger Family Fund at Ottawa Community Foundation

Elizabeth Downing

Engelite Foundation at Jewish Foundation of Greater Toronto

Ernest & Honor Hachborn Foundation

Ernest I. Silverberg, Morris Silverberg, David Silverberg, Maier Silverberg and Antzi Silverberg Fund at Jewish Foundation of Manitoba

Estate of Donald Westman Middleton at United Church of Canada Foundation

Evert Bakker

Faulkner Family Fund at Edmonton Community Foundation

G. Murray and Edna Forbes Foundation Fund at South Saskatchewan Community Foundation

Gibson Gordon Family Foundation at Vancouver Foundation

Goettler Family Foundation

Hancock Family Fund at Nicola Wealth Private Giving Foundation

Harvey and Louise Glatt Fund at Ottawa Community Foundation

Higgins Family Fund at Ottawa Community Foundation

J.C.C. Wansbrough

Jacob and Sandra Silberberg Family Fund at Vancouver Foundation

Jean & Gerry Staring Fund at Edmonton Community Foundation

Joan Norman

Joe & Nancy Thompson Family Fund at Edmonton Community Foundation

John Gillies & Anne-Marie Prendiville

Judy Palmer

Juno Fund at Vancity Community Foundation

LIR Endowment Fund at Calgary Foundation

Lynn Bevan Fund at Toronto Foundation

Lyons Fund at Jewish Foundation of Greater Toronto

Mac and Chris Henderson Family Fund at Community Foundation of Northwestern Alberta

Marisue Miller

Mr. Jim Bertram & Bonnie Foster Charitable Fund

Niro Family Foundation

Pass-Through Grants Fund at Victoria Foundation

Patterson Family Fund

Paul E. K. and Suzanne Cornforth Fund at Ottawa Community Foundation

Peace Family Fund at Nicola Wealth Private Giving Foundation

R&K Fund at Niagara Community Foundation

Ralph & Gay Young Family Capital Fund at Edmonton Community Foundation

Ravindra Raina and Jadwiga Raina

Richard and Justine Giuliani at Hamilton Community Foundation

Rick Hammond & Daphne Hammond

Robert and Elizabeth Weaver Fund at United Church of Canada Foundation

Ross McBain Charitable Gift Fund

Rudi & Sylvia Hoenson Foundation at Victoria Foundation

Ruthie Ladovsky Endowment Fund at Jewish Foundation of Greater Toronto

Sandala Emery Family Fund at Toronto Foundation

Sjur, Martine and Reidun Seim Fund at Vancity Community Foundation

Tillema War Amps Fund at Calgary Foundation

Tony & Gloria Petrina Private Giving Fund at Nicola Wealth Private Giving Foundation

Tosh Foundation

Van Brunt Family Charitable Gift Foundation

Wayne P. MacDonald Human Fund

Corporations

1222296 Ontario Ltd.

13905471 Canada Inc.

2432268 Ontario Inc.

5054287 Ontario Inc.

7252722 Canada Inc.

939440 AB Ltd.

Aaronson's Pharmacy

ACG Roof Consulting Corp.

Aimco Solrec Ltd.

Alggin Metal Industries Ltd.

Amur Financial Group Inc.

Auguste Content Inc.

Baldachin Inn

BKS Carpentry Ltd.

Black Cat Espresso Bar Inc.

CBOE Global Markets

CCC 35

Cosmic Layers 3D

Crusolve Services Inc.

Custom Door & Lock Service

The Dabbert Group

Dr. Mark Sutherland Dentistry Inc.

Dr. Monica Raina Dental Professional Corp.

Drs. Tara Pigott & Derek Higgins Inc.

Fluid Cooling Inc.

Frank Shiffman Medical Corp.

Freightmate Inc.

Garmaise Investment Technologies Inc.

GMB Consulting & Management Inc.

Gold & Intuition Perinatal Services

Govan Brown & Associates Ltd.

Graybar Canada

Halstead Lyons Realty Group

Harris Home Renovations

HERO Technologies Inc.

Hudson Integrative Healthcare

Hunter Engineering Company

HWMR Ltd.

IMCO International Steel Trading Inc.

IntelliMarketing Corp.

Ivanhoé Cambridge Inc.

John's Janitorial Service

Julie Mallet Counseling

Juniper Yard and Garden Care

Kam PL Inspections Inc.

Les Douceurs Gaspésiennes

Lynden Hills Dentistry

The Maker Bean Cafe

Model Railings & Ironworks Inc.

Monique L. Fortin CPA Inc.

Nadeau Poultry

North Line Gas Service

Oceanicflo Construction & Development Corp.

PowerCon Inc.

Proline Contracting Services Ltd.

Ralph Beaudoin Contractor Ltd.

Renee Tseng Medicine Professional Corp.

Résidence du Presbytère

ROATI Technologies Inc.

Rosa Costanzo Design

Ruddock Paving Co. Ltd.

Star Solutions Clients and Consulting Inc.

Strong Enterprise Consulting Corp.

Think Green Enviro Consulting Inc.

Unity Kitchener

Urban Painting & Decorating Ltd.

We Insure Financials Inc.

Wild Photo Inc.

Wintal Consultants Ltd.

Youngcats Studio Inc.

Community Groups

1st Canadian Army Veterans Motorcycle Club Ride in honour of Trooper Marc Diab

Bullafest

Corvette Club London, Ontario

Defenders Chapter 11

Drayton Entertainment

Faria Family BBQ Fundraiser

Guardado Family Cookie Fundraiser

Holistic Salt Therapy & Cave

The Lawrie Group of Home Hardware Stores

Parksville Lawn Bowling Club

Pro Active Health Group

Purple Elks of Edmonton

Robin Evans Bradford Invitational Charity Golf Tournament