2020 Annual Report

Improving the quality of life for Canadian amputees





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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 The War Amps our historic work for 123456789 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 Cooper; Secretary of the Montreal Branch Jean-Marie Paul, Champ Leah and Afghanistan war amputee Maj. Blaise; CHAMP Graduate Adèle and Champ Éléonore; Champ Elijah



Thank You

Your donations to the Key Tag Service fund essential programs for all amputees, including veterans and children.

2020 will be remembered as a year like no other. But in addition to bringing challenges, this year also proved that The War Amps donors are committed – just as we are – to ensuring amputees continue to receive the essential support they need. Every contribution, big or small, is appreciated, and we strive to put your money to the very best use.

By adapting our operations to adhere to public health regulations, The War Amps has maintained all of our regular services for amputees and the public – including the Key Tag Service – throughout the pandemic. Although our 2020 child amputee (CHAMP) seminars could not take place, we kept in contact with Champs and their families by introducing online sessions. These small, virtual gatherings gave Champs an opportunity to connect with their "CHAMP family" and foster the everimportant connection of "amputees helping amputees." We also welcomed new families to CHAMP through personal phone calls, giving them an orientation to the program, answering their questions and ensuring they know they are supported and can rely on The War Amps to help them now and as their child grows up.

Since 1918, when The War Amps was founded by war amputees returning home from the First World War, giving a strong voice to veterans, especially those who are seriously disabled, has been a cornerstone of our organization. More than 100 years on, this mission is as important as ever.

In 2020, we continued the pursuit of fair government pensions for all veterans to align the entitlements available under the Pension Act and Veterans Well-being Act, and we continue to call upon the government to treat all veterans with the same amputation in the same way: one veteran - one standard. We also advocated for the fast-tracking of veterans' claims throughout the pandemic, resulting in a major potential breakthrough at the end of the year to resolve the unacceptable backlog and wait times.

Throughout this report, you will learn more about our significant work for veterans and amputees across Canada, including children and adults. Your donations allow The War Amps to fund a significant portion of artificial limbs in this country, including covering 100 per cent of the cost of specialized limbs and devices for child amputees. However, there is still much to do to ensure the government and private insurers understand the medical necessity of artificial limbs and step up to fund these, where it is their duty to do so. Through our Crusade for Reform, we continue to educate funding agencies with the goal of improving prosthetic coverage across all provinces and territories.

Please read on to learn more about our activities in 2020. You can also visit waramps.ca to see more of the ways your donations help amputees and keep up with us daily on social media. We welcome your feedback and, as always, remain accountable to you.

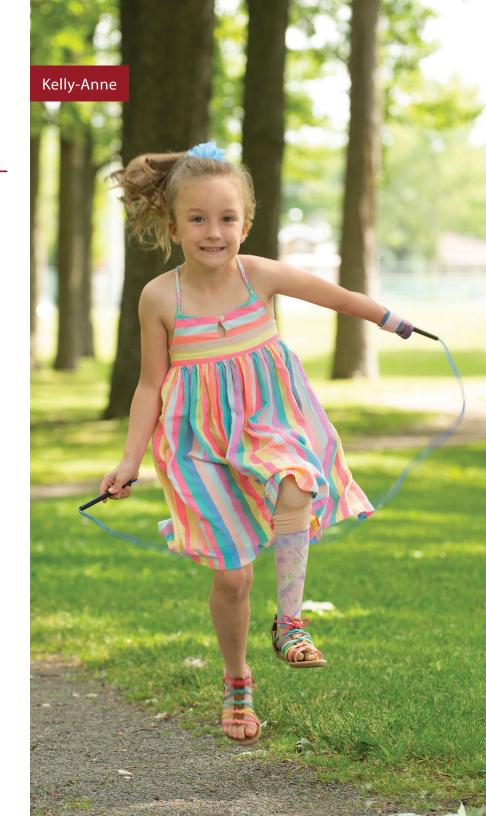
Financial Assistance for Artificial Limbs

The War Amps provides amputees across Canada with the artificial limbs and devices they need to thrive.

Eight years ago, I learned that my daughter Kelly-Anne would be born missing her left hand and part of her left leg. When she was born, I enrolled her in CHAMP right away.

"From the start, The War Amps has provided financial assistance for her artificial limbs, emotional support and the opportunity to meet other families going through the same thing. They continue to provide peace of mind by funding the expensive artificial limbs that allow Kelly-Anne to be active and take part in the same activities as her friends. For her, this means a happy childhood without limitations.

- Anne-Marie, Kelly-Anne's mom



Our daughter Audrey is eight years old and was born missing part of her right arm. At our last CHAMP Seminar, we met Leah, who is 15 and an arm amputee too. The girls both love hockey, and it has been inspiring for our daughter to see Leah play. The War Amps has provided Audrey with a special artificial limb for hockey, which allows her to hold on to her stick with two hands. She has the biggest smile on her face when she's scoring goals. It's a way for her to gain confidence and be active.

- Darren, Audrey's dad





Feranmi was fitted with his first set of artificial legs at the age of two, and he has outgrown many since then. His regular artificial legs allow him to walk and do things without anybody's help. He also has running legs, and seeing him use them for the first time brought tears to my eyes! It ended any worries I had about him not being able to keep up or play with his friends. War Amps donors help children like Feranmi achieve their goals and live their lives like any other person.

- Marian, Feranmi's mom



A Voice for Veterans

Advocating for veterans' rights and interests is a cornerstone of The War Amps work to this day.

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). Throughout the pandemic, we have continued to demand legislative reform to satisfy the financial needs of veterans and their dependants.

The core premise of our position is that the Government must create a comprehensive program model that treats all veterans with parallel disabilities in the same manner as to the application of benefits and wellness policies. The War Amps is represented on four of the six ministerial advisory groups to Veterans Affairs Canada (VAC), co-chairing two of these advisory committees.

Calling for fast-tracking of veterans' disability claims

This year, The War Amps made a number of submissions to the Minister of Veterans Affairs and senior VAC officials along with a significant media campaign concerning the financial and emotional toll the pandemic has taken on veterans struggling with mental and physical injuries. We argued that, since the Government can fast-track millions of claims for assistance related to COVID-19, the same should be done for those injured while serving in uniform.

The fundamental recommendation of The War Amps and the NCVA was that VAC needed to adopt the position that veterans' claims should be taken at face value. Decisions should be based on the reasonable evidence provided by the veteran and his or her family, with the proviso that individual files could be monitored over time and "spot audits" carried out to address any potential abuses.

We argued that there must be recognition of the clear reality that medical reports usually required by VAC to support these claims have been almost impossible to obtain during the pandemic.



VAC's policy statement in July 2020 adopted a number of our proposals but ultimately failed to effectively remedy the backlog crisis at the time, which had only been intensified by the pandemic. As we stated in our submission to the Standing Committee on Veterans Affairs in November 2020, the scope and pace of these initiatives required a higher priority from the Government in order to establish a more immediate resolution for veterans and their families, often facing severe financial insecurity during the pandemic.

Our advocacy efforts on this issue resulted in significant media attention including a Canadian Press article that was published in the *Globe and Mail* and other national publications, as well as an op-ed for the *Hill Times* by Brian Forbes, chairman of The War Amps Executive Committee and of the NCVA. We also communicated with modern-day veterans and their families to keep them informed of updates on this matter throughout the pandemic.

A major breakthrough

In December, we achieved substantial progress and indeed, a major potential breakthrough with respect to our crusade to compel VAC to take innovative and creative steps to alleviate the unacceptable backlog/turnaround times for veterans' disability claims.

The Standing Committee on Veterans Affairs issued its report "Clearing the Jam: Addressing the Backlog of Disability Benefit Claims at Veterans Affairs Canada" on December 11, following many months of study and stakeholder input.

The Standing Committee findings identified quite clearly the crisis in VAC adjudication and called for urgent and dramatic change in departmental protocols. Most importantly from The War Amps and the NCVA's perspective, the report endorses our position that a form of automatic entitlement/pre-approval, together with fast-track protocols, needs to be adopted by the department to address this significant challenge.

Adopting these measures would exhibit good faith in dealing with the existing backlog and would uphold the fundamental principle that has guided all Canadian veterans compensation programs since the First World War: the benefit of the doubt. The War Amps continues to underline this basic philosophy and reassure veterans and their families that their well-being should be the sole and unique purpose of VAC.

As we have said all along, desperate times require bold and creative measures. Veterans deserve nothing less during these challenging times when financial and health concerns have been intensified by COVID-19.

We will continue to press the department to expedite the implementation of the necessary changes outlined by the Standing Committee report.

Pushing for meaningful improvements to veterans legislation

The War Amps and the NCVA continue to advocate for improvements to existing veterans legislation for the well-being of veterans and their dependants. We have made a number of recommendations to the Minister of Veterans Affairs and senior VAC officials to address the discrimination

Your Story

"One morning, I noticed my car key fob was missing. Later that morning, I received a call from The War Amps saying my fob was found! I have donated to the Key Tag Service since I was 16 (I'm now 63). Thank you for continuing to provide this important service and for the prompt phone call about my keys!"

- Ronald

and inequity (the "elephant in the room") that exists with respect to the financial compensation available to disabled veterans and their families under the traditional Pension Act and the New Veterans Charter/ Veterans Well-being Act (NVC/VWA).

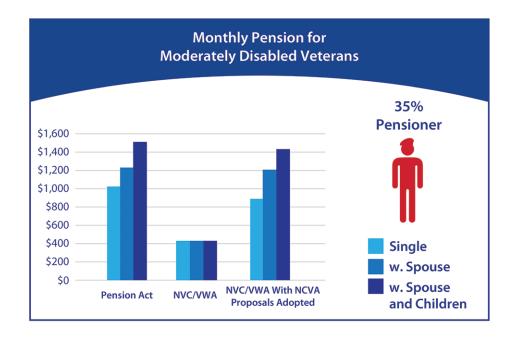
We urge VAC, working together with relevant ministerial advisory groups and other veteran stakeholders, to create a comprehensive program model that would essentially treat all veterans with parallel disabilities in the same manner as to the application of benefits and wellness policies. This would result in the elimination of artificial cut-off dates that arbitrarily distinguish veterans based on whether they were injured before or after 2006. Our financial comparison graphs illustrate the discrepancy between the Pension Act and NVC/VWA, and show what the NCVA's proposed program model would look like for both moderately and seriously disabled veterans.

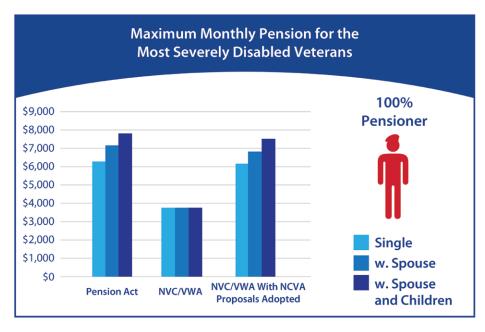
The War Amps and the NCVA continue to press the Government to implement a better compensation/wellness model that combines the best parts of the Pension Act and the best parts of the New Veterans Charter/Veterans Well-being Act for all disabled veterans in Canada.

Your Story

"I searched my house top to bottom looking for my car keys, but couldn't find them. I must have lost them outside, since my keys were returned by courier thanks to your service. This military veteran will continue to support your organization for years to come!"

Gerry





Advocating for All Amputees

The War Amps is a leader in education about amputation, prosthetic care and the reality of life as an amputee.

By advocating for changes to prosthetic funding standards across the country, The War Amps proactively works to reduce the financial burden faced by amputees for the artificial limbs and devices that have been medically prescribed to them. With the support of donors like you, we fill the gaps where we can, contributing thousands of dollars towards the cost of artificial limbs so that amputees receive the limbs they need for their safety, security and well-being. However, to best serve the needs of all amputees, we share our knowledge with funding decision-makers to ensure their policies on artificial limb and assistive device coverage reflect a true understanding of the reality of living with amputation.

Our work in this area continued throughout the pandemic as we provided advocacy support to amputees. We were also consulted by the media for our expertise on challenges faced by those living with amputation in Canada.

Setting precedents for insurance coverage

In one case from this year, The War Amps advocated on behalf of a young parent who traumatically lost the majority of their right leg. They experienced chronic health issues due to wearing an improper prosthesis, which caused further damage to their residual limb and other complications. These health issues led to increased challenges in caring for their infant son.

The amputee's insurance company denied their claim for a necessary microprocessor-controlled knee because it did not qualify as a "standard" component for their artificial leg. Our Advocacy team sent a submission to the company focusing on their wording of "unlimited" coverage for prostheses as well as the medical



necessity of this knee unit. After a response determining only a portion of the prosthesis would be covered, we followed up with the company to reiterate that the knee unit is medically necessary for the amputee's safety, as confirmed by the patient's medical team. The insurance company stated that they would only reassess the amount with the submission of a letter from a physiatrist and a prescription, which we then provided. Following this second appeal, the company agreed to cover the full cost of the prosthesis. After much negotiation with the insurance company, this young parent now has a stable leg to rely on.

Another case of note involved advocating for a 23-year-old multiple amputee missing one leg below the knee and one above. This individual had prosthetic coverage through their post-secondary school's insurance plan, but was approved for just over \$12,000 out of nearly \$98,000 for their new limb with a microprocessor-controlled knee unit, despite having no listed maximums in their plan.

Their insurer inappropriately asserted that the mechanical knee the amputee was previously fit with "provides adequate assistance with the basic activities of daily living," and they would not need a microprocessor unit. However, this individual's previous knee was not meeting their medical or safety needs, and they were medically prescribed a new artificial limb by their Certified Prosthetist, the professional who makes these decisions.

We took on this case and wrote to the insurance provider to explain the medical necessity of this limb and how it was eligible for funding under the plan. Shortly after, the insurer revised their contribution to cover the full cost of the prescribed limb and knee unit, minus the warranty. They explained in their response to The War Amps that the additional clinical information provided in our letter led to the significant increase in coverage for this young amputee.

The War Amps is proud to have supported both of these amputees and to have fought for the fundamental principle that all amputees are entitled to receive the type of prosthetic limb that was medically prescribed to them. These two cases were also a precedent-setting success for all amputees, since

when insurers contribute what they have promised to pay, our donations go farther and we can fill the gaps in funding for even more amputees in Canada.

Raising awareness of challenges faced by BIPOC amputees

In October, Annelise Petlock, War Amps Advocacy Program Manager, was interviewed by Global News regarding the challenges that BIPOC (Black, Indigenous and People of Colour) amputees face when being fitted with an artificial limb.

The War Amps helped to shed light on the fact that amputees who are not white can end up spending more on artificial limbs to get the right match for their skin tone – an unacceptable barrier to something that can greatly improve mental health and body image. We called for provincial governments to increase funding to better support all amputees.

You should be able to get a limb that matches your skin tone and that allows you to replicate some of the function that you've lost, and, right now, the way the funding is across the country, [amputees are] being restricted.

 Annelise Petlock, War Amps Advocacy Program Manager, in an interview with Global News

Your Story

"I lost my keys but, thankfully, The War Amps returned them to me. You will never know how pleased and relieved I was to receive them. I'll be spreading the word of your services in my community."

- Jacqueline

Employing People With Disabilities

The War Amps 123456789

The Key Tag Service is at the heart of The War Amps, providing employment and generating funds for our programs for amputees.

The War Amps Key Tag Service was launched in 1946, creating jobs for war amputees in the sheltered workshop and generating funds for the Association by providing a valuable lost key return service to the public. To date, The War Amps has returned more than 1.5 million sets of lost keys to their owners.

With safety precautions and adjustments in place that were in accordance with provincial public health guidelines, we were able to continue to employ amputees and all other staff without any job loss. Our staff at the Key Tag Service were able to carry on their work at reduced capacity to maintain our important key return service for Canadians.

The War Amps is my second home and family. As many of my co-workers are amputees, we share a special bond. There's a lot of mutual support and we show one another that the sky is the limit. It's rewarding to work for an organization that is making a difference in the lives of amputees by providing financial assistance for the cost of artificial limbs, advocating for the rights of amputees and providing employment.

Sima, longtime Key Tag Service employee



Sima, a double leg amputee, has worked at The War Amps Key Tag Service for nearly 30 years. (*Photo taken in 2019 before COVID-19 restrictions.*)

Fostering Peer Connections

"Amputees helping amputees" - virtually!

The safety and well-being of the amputees we serve is paramount, so our usual in-person gatherings such as seminars had to be put on hold in 2020. Instead, we found creative ways to keep in touch and facilitate peer support virtually. We also shared information and highlighted Champs' achievements and activities through our quarterly *CHAMP Newsletter* for families and our social media channels.

New family outreach and virtual gatherings

Throughout the pandemic, we have remained available to amputees and their families so that they have access to support at any time. While we were unable to interact with CHAMP families as we normally would in person throughout the year, we filled this gap with increased outreach over the phone, email and video call.

We also welcomed new families through personal phone calls, in which an experienced amputee staff member reached out to offer support and answer any questions they had. As someone who has grown up through the program, hearing their first-person experience can be a great reassurance to new families. We organized a number of virtual gatherings over video call to replicate the get-togethers Champs and their families would usually have at PLAYSAFE events and to promote our important safety message, giving Champs a unique opportunity to connect as a group.

Your Story

"I received my first set of key tags as a teenager and have since had two sets of keys returned. I'm a huge supporter of the Key Tag Service and have personally seen how their services support child amputees like my son."

Susan



Some Champs who took part in a virtual War Amps gathering over video call. (Left to right: Philippe, Adèle, Amilie, Xavier, Olivier, William, Alex, Saoud.)

Community Outreach

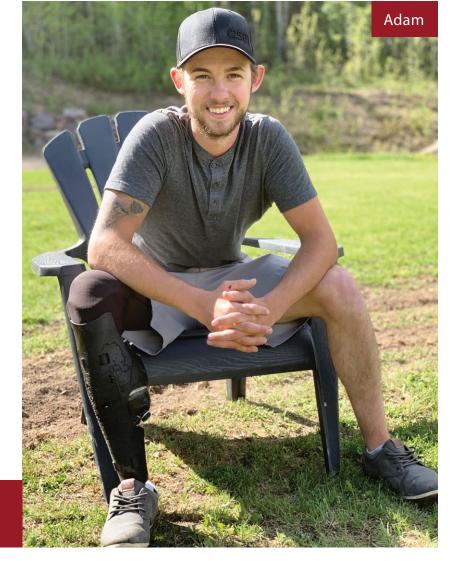
Child amputees spread the PLAYSAFE message about lawn mower safety in communities across Canada.

Every year, children who have been seriously injured in lawn mower accidents are enrolled in the CHAMP Program. The War Amps has a decades-long history of leading safety initiatives and, to continue this, in 2020 we once again launched a summer-long public awareness campaign to pass on an essential and possibly life-saving message to kids – that they should never be near lawn mowers.

In a feature story and letter to the editor published across the country, CHAMP Graduate Adam spoke about how he lost his right leg in a lawn mower accident at the age of two. He reminded children to spot the danger *before* they play.

With lawn cutting season here, I want everyone to know that kids should not ride, operate or play near lawn mowers. I accept who I am today, but I wouldn't want anyone else to go through what I did.

- CHAMP Graduate Adam, who lost his leg in a lawn mower accident



You can watch our safety video, *PLAYSAFE: Stay Away From Lawn Mowers*, on The War Amps YouTube channel.

Our long history of elevating the voices of veterans continued by sharing the story of one Second World War amputee.

To commemorate the 75th anniversary of the end of the Second World War, we shared a story with newspapers across the country about the life and war service of War Amps member Bob Gondek.

Mr. Gondek, who is the National Director of The War Amps Toronto Branch, was born in Poland. He served alongside Allied Forces in the Second World War with the 2nd Polish Corps and, at age 20, was wounded and lost part of his left arm below the elbow. He was awarded the Virtuti Militari, the Polish equivalent of the Victoria Cross, for his valour in destroying two enemy machine gun nests.

I remember an explosion and the smell of gunpowder. I then realized that my weapon was gone and, in the place where my hand held the machine gun, there was nothing – I had lost part of my left arm below the elbow.



As a still-active member of The War Amps, he has dedicated a lifetime of service to the Association and has been a member of our Board of Directors for many years. Mr. Gondek's story was printed in more than 60 publications, carrying on the remembrance message and allowing many Canadians to learn about someone who has lived through this important part of history.

Your Story

"I lost my car keys this past winter. Barely a month later, I found a letter in my mailbox with my keys! When I was younger, I donated to The War Amps. Now, my daughter is a child amputee and benefits from your programs every day. A huge thanks to The War Amps and the donors that support the Key Tag Service."

– Annie

Champs took up the torch of remembrance to pay tribute to Canadian veterans in new ways.

Despite the pandemic, some Champs were able to safely honour the sacrifices of our fallen soldiers and our veterans on or before Remembrance Day. Matteo observed a moment of silence at his local cenotaph and Megan laid a wreath on behalf of The War Amps Operation Legacy in her community. Other Champs gave virtual presentations or laid white roses in memory of the war amputee veteran members who started The War Amps and the CHAMP Program.





Financials

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/revenue-agency. Our full, audited financial statement is also available at waramps.ca.

The War Amps financial statements are prepared and audited by the respected international accounting firm PricewaterhouseCoopers (PwC). They also prepare our annual filing of the T3010 government return.



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 our many programs for amputees of all ages, including war amputees and seriously disabled veterans.

Statement of Revenue ar for the year ended December		Balance Sheet as at December 31, 20	019	Notes to Financial Statements for the year ended December 31, 2019	
REVENUE		ASSETS		1. CASH AND TERM DEPOSITS	
Donations (Net)	\$ 19,297,324	Cash and Term Deposits (See Note 1)	\$ 40,280,687	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	
Bequests	7,159,318	Property and Equipment	7,993,671		
Interest and Other	1,273,488	Assets Held for Pension Liability	6,510,079	activities in the ensuing year.	
	\$ 27,730,130	Other Assets	2,177,220	2. APPROPRIATED EQUITY	
EXPENSE			\$ 56,961,657	CHAMP Program \$ 32,000,000	
Adult Amputee Program	\$ 2,859,301	LIABILITIES		Survivors' Subsistence Grants 60,000	
CHAMP Program	7,834,569	Accounts Payable	\$ 3,488,083	\$ 32,060,000	
DRIVESAFE™ Program	206,590	Pension Liability	4,377,785	3 32,000,000	
PLAYSAFE™ Program	2,547,896		\$ 7,865,868	The National Board of Directors has approved	
Prosthetics, Research and Education	488,991	EQUITY		appropriations to:	
Service Bureau	2,892,714	Equity in Property Equipment	\$ 7,993,671	a) Provide for long-term commitments made on behalf	
Veterans Issues — Special	644,106	Appropriated Equity (See Note 2)	32,060,000	of children enrolled in the Child Amputee (CHAMP)	
Widows Assistance Program	470,041	Unappropriated Net Assets		Program. b) Provide survivors' subsistence grants of \$2,000 per	
Other Charitable Programs	644,312	(Deficiency of Net Assets)		member on the death of an active member and \$1,000	
Administrative	250,570	(See Note 3)	8,883,708	on the death of the spouse. Payment of these grants is	
	\$ 18,839,090	Externally Restricted for		at the discretion of the Association on the basis of need.	
Excess of Revenue Over Expense		Endowment Purposes	158,410	3. UNAPPROPRIATED NET ASSETS	
(Expense Over Revenue)	\$ 8,891,040		\$ 49,095,789	This is the unencumbered surplus available at year-end.	
(Expense over nevenue)			\$ 56,961,657	,	

The Future of the Association

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).

Since 1918, The War Amps has met the needs of war amputees. Today, the Association continues to serve them, and all Canadian amputees, including children. The Child Amputee (CHAMP) Program provides financial assistance for artificial limbs, regional seminars and peer support. Through CHAMP, The War Amps tradition of "amputees helping amputees" will continue long into the future.

Having recently celebrated our 100th anniversary and looking ahead to the future, it is our intention that The War Amps Regional Representatives (all of them CHAMP graduates who have had a long and dedicated involvement with the Association as well as providing outstanding assistance to other amputees in their communities) will help continue our mission.

As part of our ongoing operational/continuation plan, our Regional Representatives will play an important role as part of our governance structure furthering the legacy of the war amputees who originally founded the Association and established the essential charitable programs that have successfully evolved over the years.

Champ Florence and Regional Representative for Quebec Caroline Viau at a CHAMP Seminar in 2018



Still Much to Do!

With so many charities to choose from, we do not take your support for granted. Having the support of our donors means that we can continue to provide all amputees, including veterans and children, with essential artificial limbs, meaningful connections to other amputees, advocacy support and so much more.

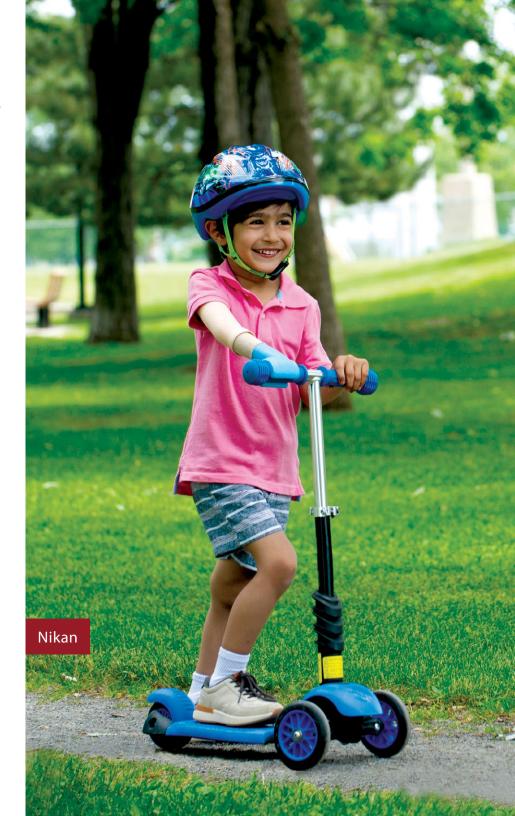
As the centre of excellence in the field of amputation, we also continue to provide educational resources about life as an amputee and prosthetic care to both those we serve as well as the public. Our century of experience in this area makes us uniquely equipped to offer these valuable information resources.

All of this would not be possible without you. We know that it has been a challenging year for many due to the pandemic, and we cannot thank you enough for helping to ease the burden for amputees and their families. We look forward to carrying forward our programs and services in new and innovative ways to best serve the needs of all amputees now and in the future.

Your Story

"It was with great joy that my keys were returned to me yesterday from The War Amps, and I would like to thank you so much for this service. The keys were lost when I was on a walking trail – they must have dropped out of my unzipped pocket. Luckily, some other walkers picked them up and, as requested on the War Amps tag, dropped them in a mailbox."

– Maureen



Executive

2020

Executive Committee

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

Executive Subcommittee

National Board of Directors

Quebec Operations

Louis Bourassa Director Yardley Sandaire Director

Charles Veilleux. Ouebec Branch

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For more information, please visit waramps.ca.









Charitable Registration No.: 13196 9628 RR0001