



## About the Club Dues ...

### Introduction

Until the end of 2009, Hui Wa'a Kaukahiki was registered with the American Canoe Association (ACA) as a Paddle America Club (PAC) member, a membership that had been continuous since the early 1990s. The entire point of this association was that ACA provided an affordable liability insurance policy for kayak clubs such as ourselves. It was and is, in fact, the only such provider in America. It was our belief for much of this time that in order to be protected by this policy, not only did the Club have to be a PAC member, but each individual paddler had to be an individual member of ACA as well. Thus we took on the responsibility of signing up new applicants for the ACA, as well as collecting renewals for them, and were supposed to validate individual ACA membership at each event. A tedious, stressful and thankless job, to say the least.

### The End-Of-Decade Crisis

As 2009 closed, the Club leadership found itself undergoing a crisis of mission as we tried to sort out whether we really were getting any actual liability protection or not, and what conditions had to be met in order to act in good faith to both the ACA and our own members. During the course of several tumultuous meetings, the Board decided first to cancel and then finally to reinstate our participation in PAC.

### That was then, this is now

This latest reversal is based on our present understanding (and we believe, clarification) of the ACA requirements for coverage. In a nutshell, they are: as a member of Hui Wa'a Kaukahiki, which is itself a Paddle America Club member, each participant is, as far as the insurance is concerned, a member of ACA for the duration of a Club event and therefore covered by our liability policy. There is no requirement for the participant to be an ACA member on any further level. And no requirement for the Club to enforce or validate such further membership in ACA, as long as the participant is a member in good standing of Hui Wa'a.

That being said, Hui Wa'a still *recommends* that its members sign up as individual members of ACA, there being several benefits to such membership, but that the Hui is no longer responsible for checking up on you. To help you with that decision, there is an ACA Membership Brochure included in the application packet, or separately on the *Lifeline Online* page of the website.

## New Members

As a service to new members, we offer a single-payment option to applicants who wish to also apply to ACA for their national membership at the same time. To sweeten the pot a little, we throw in a \$2.00 discount on the HWK portion of the dues when you select this option, and you get a special price from ACA as well.. You become a full member of HWK, and we forward your paperwork to ACA for you. (Please note that if you take this option, you must sign and return BOTH waivers in the packet, as well as any applicable Minors' Waiver)

## Renewing Members

You need to sign and return only the HWK portion of the waiver along with the regular membership dues. If you are a National Member of ACA, they will contact you for renewal separately, as we no longer are in charge of that.

**So:**

	<b>2010 HWK Dues (new or renewal)</b>	<b>ACA + HWK Combo (new only)</b>
Individual membership	\$20.00	\$48.00
Family* Membership	\$22.00	\$60.00

Such a deal. For this, you get a membership card good for a 10% discount on kayak stuff you buy at Go Bananas Kayaks, a more-or-less quarterly electronic issue of the *Lifeline* newsletter (we're trying to phase out the paper version, but it is still available if you ask for it), and of course, membership in the oldest, biggest and most fun-loving kayak club in Hawaii!

\*For HWK, a family is any two adults (plus minors) at a single mailing address, and up to 3 minors under age 18.