

# Member Handbook

January 2017



Website: [www.hOurCommunityTimeBank.com](http://www.hOurCommunityTimeBank.com)

Facebook: [www.facebook.com/groups/hOurCommunity](https://www.facebook.com/groups/hOurCommunity)

*"In TimeBanking we are not selling our time.  
We are giving an hour to someone else in a way that can create a relationship.*

*Genuine relationships are priceless.  
When we give an hour to rebuild community, we are building something we cannot buy."*

*~ Edgar S. Cahn, Time Banking Founder ~*

## What is a TimeBank?

A TimeBank is an organized exchange system through which members earn TimeDollars for time spent helping other members. One hour of service earns one TimeDollar. Members can exchange hours of service they want or need with TimeDollars. Everyone's time and service are valued equally. The TimeBank keeps track of service offers, requests, exchanges and TimeDollars through a secure online website database.

Anyone in the community can sign up to be a TimeBank member. Each potential member requests a membership account by completing an Application. From there, the TimeBank completes a background check and when cleared, the potential member needs to attend an Orientation. Once this process is successfully completed, the member is granted access to log on to our secure website, where members post service requests and offers. If a member does not have a computer or Internet access, we will assist in managing his/her account.

### Our Mission is to:

#### Provide a structured network to:

- Encourage increased community interaction, where people help themselves and others.
- Foster mutual respect for all individuals in a community and bridge gaps between existing barriers.
- Promote equality, recognizing that all services are necessary to society and equally valuable.
- Connect people and unmet needs with untapped resources.
- Provide economic relief through access to alternative resource.

#### Core Principles (from TimeBanks USA)

- **Assets:** We all have something to give. Everyone can make positive contributions to society.
- **Reciprocity:** Helping works better as a two-way street. We want to promote mutual giving and receiving.
- **Networks:** Networks are stronger than individuals. Helping each other reweaves communities of support, strength and trust.
- **Mutual Respect:** Everyone deserves to be treated with respect.
- **Valuing Work:** Some work is beyond price; we want to encourage people to value everyone's hard work.

### hOur Community TimeBank is an affiliate of TimeBanks USA

TimeBanks build and strengthen communities through member-to member relationships. Our TimeBank is part of TimeBanks USA, founded by Edgar Cahn, a growing network of TimeBanks across the country. (See [www.timebanks.org](http://www.timebanks.org) for more information.) The roots of TimeBanking extend back to the creation of Time Dollars™ in 1980 when Dr. Edgar S. Cahn, co-founder of the National Legal Services Program, author of "Our Brother's Keeper," and founder of the Antioch School of Law, suffered a massive heart attack. He was 46. Recuperating in the hospital and "feeling useless," he dreamed up TimeDollars as a new currency to provide a solution to massive cuts in government spending on social welfare. If there was not going to be enough of the old money to fix all the problems facing our country and our society, Edgar reasoned, why not make a new kind of money to pay people for what needs to be done? TimeDollars value everyone's contributions equally. One hour equals one service credit.

Seven years later (in 1987) at the London School of Economics, Edgar developed his theoretical explanation for why the currency should work. He came back to the US and started putting service credits (not yet called

Time Dollars) into operation. Edgar Cahn wrote books titled "Our Brother's Keeper" and "No More Throw-Away People", and believes that everyone has something of value to share with neighbors.

## **A few TimeBank Definitions**

**TimeBank** - A TimeBank is an organized exchange network, through which members trade services and the "currency" of exchange is time.

**Member** - An individual, family or group, who has completed an orientation session and necessary forms, and is eligible to give and receive services. Members are active participants and attend training sessions, social events and activities sponsored by the TimeBank.

**Community Online Website** - Online website/software program used to keep track of member accounts, service offers, service requests, contact information and communication between members.

**Exchange** - Refers to the actual trading of services between members. May include one-to-one services, or group activities

**Off-line Member** – A member who does not have regular access to a computer and/or Internet in order to manage an account. When possible, another member (called an "online buddy") will be assigned to assist in managing the off-line member's account. Online buddies earn TimeHours for their assistance. When an online buddy is not available, off-line members will work with the TimeBank Coordinator to manage their account and set up exchanges.

## **How to Become a Member**

To join the hOur Community TimeBank all members must submit a completed Membership Application, provide one reference and attend a new member orientation. Fill out an application form, either on paper or on-line at [www.hOurCommunityTimeBank.org](http://www.hOurCommunityTimeBank.org). Pay the requested membership donation fee of \$12 per person, \$24/family and \$36/business per year or discuss the fee options with the TimeBank Coordinator. Your background and references will be checked and or you will be interviewed by TimeBank staff. If you want to provide child care or give rides, additional background checks are required and a copy of your driver's license and insurance will be necessary. At the orientation you will receive an information packet which contains the Member Handbook. After you have attended the orientation and received the approval notice, you are ready to set up your first exchange!

**It's easy: give what you want, get what you need!**

### **Member Eligibility**

Membership in the TimeBank is open to people of all ages and abilities. The TimeBank honors the rich diversity of our members' backgrounds, understandings, skills and services. All members must attend an orientation, complete necessary enrollment forms and sign required agreements. The TimeBank does a basic Wisconsin Court background check. The TimeBank strives to be inclusive as possible. As a member of the TimeBank, you are strongly encouraged to give *and* receive services on a regular basis. Age restrictions may apply with some services, but children are invited to join with their parent's written permission and supervision. Failure to follow the policies, and Code of Ethics can be grounds for loss of membership.

### **Membership Fees/ Donations**

A donation of \$12 per person, \$24/family and \$36/business per year is suggested to cover the costs of the Volunteer Insurance, the Community Online Website software, and general operations of the TimeBank. If you have no means of contributing we will accept any amount you can offer. We also encourage members to contribute to allow for hardship memberships and to fundraising and other events to sustain the Time Bank.

## **Family Participants**

Families are able to become members individually or as a family unit. If a family chooses to join as a family, each family member over the age of 12 must complete the necessary enrollment forms, attend an orientation session and sign required agreements. Family members may provide and receive services like other members, but will not have separate accounts in their name. Records of the family will be on one account, in the family's last name. Children under the age of 18 may be required to be supervised by an adult during services or exchanges and parents will need to sign a permission to participate form. Please contact the Coordinator for more information or questions.

## **Orientation Session**

All members or a contact person from a group/agency must attend an orientation. An orientation session includes an introduction to TimeBanking, an overview of member guidelines, a tutorial of the Community Online Website and time for questions and answers. Members receive TimeDollars for attending the orientation.

## **Confidentiality**

As respect is a core value of the TimeBank, members' personal information may only be shared appropriately with other members. Contact information may not be used for any type of solicitation. An exception for sharing information is when a member feels that the health and/or safety of another member is in danger.

## **Community Fund**

The Community Fund is a pool of donated TimeDollars to be used by those who have specific needs. Members who are unable to provide a service due to illness or disability and need specific help can contact the Coordinator to access Community Fund hours. It is also intended for TimeDollars donated by TimeBank members who do not wish to accumulate extra TimeDollars to their own account. Designation of Community Fund TimeDollars is based on need and determined by the TimeBank Coordinator.

## **Transfer/Donation of TimeDollars**

TimeDollars may be transferred or donated to another TimeBank member or the Community Fund. The transaction can be completed by contacting the TimeBank Coordinator.

## **Negative Account Balance**

When a member's account is -10 TimeDollars, she/he must begin earning TimeDollars before obtaining additional services. The Coordinator will contact the member to discuss possibilities for earning TimeDollars.

## **Inactive Accounts**

If you sign up but then do nothing—neither give nor receive. The Coordinator will contact you or attempt to contact you. If we cannot reach you and your account is not active for six months or more, we may de-activate your account and you will not be able to use the TimeBank.

## **Termination of Membership**

Membership in the TimeBank is voluntary. Members can choose to delete their Community Website account and notify the Coordinator if they no longer want to participate. Under certain situations, a member's status may be suspended or discontinued. The Coordinator will make these determinations. This can be because a member violated the guidelines in the member handbook or the agreement. If a TimeBank member is believed to have committed a criminal act during an exchange, the proper authorities will be contacted and until a determination is made their account will be suspended.

## **Use of the Community Online Website and “Off-line” Members**

The Community Website software is fairly easy to use and members are encouraged to manage their own account. Online members are able to access the list of services offered and requested at will. Online members are also able to access their own account balance of TimeDollars spent or earned. However, it is not necessary for a person to have a computer or regular Internet access to become a TimeBank member. When possible, the Coordinator will pair an off-line member with an “online buddy,” who will assist with managing the online account.

## **Limitations**

No service is guaranteed, and there may be situations when the service provided does not meet the expectations of the receiver. Therefore, appreciation of another’s best efforts is part of what makes the TimeBank work.

## **Volunteer Insurance**

hOur Community TimeBank contracts with CIMA for volunteer liability insurance for each TimeBank member. This covers the TimeBank as an entity as well as provide accident insurance for members. More information is available upon request.

## **Liability**

hOur Community TimeBank cannot guarantee the performance of anyone who is referred, nor will the TimeBank be held responsible for any injury to persons or damage to property experienced while involved with the transaction.

## **Materials and Equipment Used in Service**

Material goods and equipment may be needed during a service exchange (e.g. wood for a deck, ingredients for baking, supplies for an art project). Members should negotiate such arrangements prior to the exchange happening. In general, the receiver is responsible for supplying the materials needed or equipment to be used during the transaction. There are times when it makes sense for the provider to furnish his/her own materials or equipment, in which case the receiver should pay for the materials used.

## **Transportation**

If transportation is provided as part of the exchange, members should agree beforehand on whether there will be an additional cost to the receiver for gas.

## **Communication**

hOur Community TimeBank will communicate with members primarily via email, phone and postings on the website or Facebook. A paper newsletter may be available at quarterly meetings or in general throughout the year. An annual general membership meeting in February each year, will occur to update members on the state of the TimeBank.

## **Special Events**

Gatherings and other events for TimeBank members will be held at least quarterly. These activities will be held at locations in the community. Members can invite family and friends to attend TimeBank activities. Members can offer to host a special event in their home, their church or other community location and earn TimeDollars. Notices will be sent via email, posted on the Community Website and the TimeBank Facebook page and calls will be made to off line members. These gatherings are great opportunities to meet other members in the TimeBank and discuss potential service exchanges.

## **Special Requests/Alerts**

The Community Website has the capability to send out a mass email to all TimeBank members. The Coordinator will not do this unless there is a very specific reason. There may be times when a special request or alert is sent out to members because something significant occurred that needs the community to help. An example of this would be a natural disaster where TimeBank members could assist coordinating agencies.

## **Problem Resolution**

The TimeBank only works with a collection of members who are satisfied with the exchanges they participate in. Whenever possible, the Provider and Receiver should first try to work out an agreement among themselves if a problem arises during an exchange. If you are not satisfied with a service performed you can contact the TimeBank Coordinator. Members are responsible for providing feedback for unsatisfactory exchanges. We need feedback, so poor service reports alert us to potential issues for other members. Any other issues that arise during an exchange should be brought to attention to the Coordinator as well. The TimeBank Coordinator is available to help resolve problems that occur with the quality of exchanges as well as between members.

# **Member Rights & Responsibilities**

## **Every member of the TimeBank has the right:**

- To receive equal consideration based on their skills, talents and abilities.
- To be treated with dignity, care and respect without discrimination.
- To earn one TimeDollar for every hour of service provided.
- To spend TimeDollars on services offered by other members.
- To save TimeDollars in a personal account for later use.
- To donate TimeDollars to other members.
- To have privacy and confidentiality maintained.
- To have their time and talents valued.
- To receive support from the TimeBank Coordinator.
- To give and receive quality and considerate service.
- To attend social events, trainings and other activities sponsored by the TimeBank.
- To expect that the TimeBank will make every effort to make events & activities accessible to everyone.
- To choose with whom they will enter into an exchange.

## **Every member of the TimeBank has the responsibility:**

- To read and understand the information in this handbook before beginning transactions.
- To respect diversity and treat all members considerately.
- To respect the privacy and confidentiality of other members.
- To be prompt and keep scheduled commitments.
- To be accepting of guidance and instructions.
- To keep contact information current in Community Weaver and with the TimeBank Coordinator.
- To discuss problems and concerns with the TimeBank Coordinator.
- To provide quality, considerate, prompt service to all TimeBank members.
- To clearly define expectations for service requested.
- To understand that the TimeBank is not able to accommodate emergency or crisis requests.

## **TimeBank Coordinators and/or Staff are expected to:**

- Provide support and assistance to TimeBank members.
- Promptly respond to calls and emails from members.
- Assist with communication between members when needed.
- Coordinate social events and trainings for members.

## **Members Liability & Understanding Membership Agreements**

\_\_\_\_\_ The TimeBank brings together those requesting services with those willing and able to provide the service. I understand that the TimeBank is not an agent of any party (Provider or Receiver). The TimeBank staff provides an opportunity for the parties involved to come together and work out a mutually acceptable transaction. All services I give or receive as a member are on a voluntary basis. I do not expect to receive or give any money for those services, except if there are related material fees agreed upon in advance (e.g. ingredients, woodworking supplies, agreed upon expenses, etc).

\_\_\_\_\_ I understand that the references I have provided will be contacted and that the TimeBank will do a background check on all applicants.

\_\_\_\_\_ I understand that, as a TimeBank, we offer neighborly services to each other. Members provide services to the best of their ability and do not guarantee their work. I understand that the TimeBank cannot guarantee the performance of anyone who is referred.

\_\_\_\_\_ I understand that the TimeBank staff, members, committee or board will not be held responsible and will not assume any liability for claims, damages or any other occurrences which may arise from this agreement, since any agreement shall be made by and between parties involved in the transaction while involved with the program.

\_\_\_\_\_ I agree that if I use my personal vehicle in rendering volunteer service through the TimeBank, I will, in accordance with Wisconsin law, arrange to keep in effect adequate and legal automobile liability insurance covering bodily injury and property damage.

\_\_\_\_\_ I have read and understand the policies, procedures and Code of Ethics as stated in the Member Handbook. I agree to abide by its content as well as follow other guidelines required by the TimeBank. I understand that failure to abide by the contents of the TimeBank Handbook and forms would be cause for the suspension or discontinuation of my membership.

\_\_\_\_\_ I assume all responsibility for my actions in providing and receiving services. I will respect the privacy of all matters relating to TimeBank members.

\_\_\_\_\_ I have read, understand and agree with the above statements.

\_\_\_\_\_ I certify that the information given on this form is accurate to the best of my knowledge.

## **CODE OF ETHICS**

hOur Community TimeBank members agree to:

1. Respect the privacy and confidentiality, religious and political beliefs of other TimeBank members and staff.
2. Recognize that my service is voluntary and not accept money, gifts or tips from my exchange partner.
3. Refrain from smoking/bringing pets/or another person into my exchange partner's home, unless prior agreed upon.
4. Respect my exchange partner's home, property and valuables.
5. Ask permission of my exchange partner to use/consume any of their personal property (telephone, tools, etc).
6. Keep my Community Online Website account current (request/service offers and contact information).
7. Respond in a timely manner to contact from other TimeBank members or staff.

## What services can I earn or provide using TimeDollars?

The list of possibilities is endless. From walking a neighbor's dog, oiling a squeaky door, raking leaves, stuffing envelopes, braiding hair, cooking meals, giving music lessons, running errands to lending professional advice, everyone in a TimeBank has a valuable skill to share. TimeBanking can be as simple as a group of moms getting together to share carpooling kids to activities. It can also include services like child care, grocery shopping, taking care of elderly parents, and helping out with homework. The kinds of services people share in a TimeBank depend entirely on what their group or community needs. When you find someone who provides a service that you need, you can read about that person's availability, location, and background (if they have particular expertise in their service, are doing it as an amateur, etc.).

## Keeping Track and Reporting Time:

The reason we are a "TimeBank" is that the hours of time you give to others are credited to your "account" in our online software, and hours of help you receive are "debited" from your account after each service exchange. The online website software allows members to e-mail each other with service exchange information, such as placing an ad for services ("I am able to provide transportation"), placing service requests ("I need a ride to my Doctor next Wednesday), and confirming that the service took place.

The way the exchanges happen is pretty simple...

Let's say you need someone to help out in the garden for two hours. If you use the TimeBank online software, you can find another member and set up the exchange by email. If you do not have Internet access, all you have to do is call the TimeBank Coordinator and tell them what you need and when. Your TimeBank Coordinator will either set you up to get help from an 'online buddy' or check the member records for a "match," call them up, and call you to confirm.

So, Your TimeBank friend comes by and helps out in the garden. The time is reported and logged in the TimeBank online Community Website software. You've spent two TimeDollars for two hours of garden help. Your friend has two TimeDollars to spend. It is the responsibility of the provider of the service to report the service given to another member. Once you have provided a service, you can enter the hours earned into your account, automatically deducting them from the account of the recipient and generating an email notifying the recipient of the deduction.

It is the responsibility of the **provider of the service** to report the service given to another member. All services need to be reported as soon as possible, preferably within a week of the date of service. You may report online or by phone, mail, email, or in person to the TimeBank Coordinator. Report your name, the service you provided, name of the person who received the service, date of the service, and hours of the service. Remember that transportation counts; your time begins when you leave your home and ends when you return.

## Earning TimeDollars

One hour of service always earns one TimeDollar, and one TimeDollar always buys one hour of service. For fractions of hours, round up to the nearest half hour.

For example,.. 20 minutes of service = .5 TimeDollar.  
1 hour 40 minutes of service = 2 TimeDollar.

## Spending TimeDollars

Prior to setting up a service, exchange partners should come to a mutual agreement on the approximate number of TimeDollars to be used in the transaction and what materials are needed and who will provide them.



## Service Requests and Offers

Give plenty of information about your needs and what you can provide in your requests/offers. This will allow everyone to make the best possible matches and avoid confusion.

### *A few examples may be:*

OFFER: Cooking. I will do organic, vegetarian, sugar-free cooking. I will prepare and deliver a meal for 1 to 8 people. I'd like to have 2 days notice.

OFFER: Carpentry. I have experience with carpentry and home remodeling/repair. I have tools and can work alone or assist with your projects.

REQUEST: Garden and Yard Work. I need someone to help my prepare my flower bed for winter and rake leaves.

REQUEST: Diet and Nutrition. I need to reduce my cholesterol. Will you work with me to suggest recipes and plan menus two or three times over the next month?

## When You Want to Receive a Service

1. The Online website ([www.hOurCommunityTimeBank.org](http://www.hOurCommunityTimeBank.org)) is your main resource for TimeBanking. Log into the website with your username and password. Search the categorized posts for another member who can provide the service you're looking for. If you do not have Internet access you can simply call our office and we will assist you in finding the help you need.
2. Contact the member(s) in advance of when you need the service and agree on:
  - Date, time and location of service to be provided;
  - The amount of time the member will spend providing the service as well as time spent traveling to and from where the service to will be provided;
  - Parts, supplies or ingredients needed. The member who is receiving the service is responsible for paying for parts, supplies or ingredients;
  - Tools required to complete the service. You and the other member must decide which of you will provide those tools.
3. If your presence is required for the service, be sure to be there and on time. If you will be late, be sure to notify the other member as soon as possible;
4. Then have the work done! Remember to say, "Thank you" after they helped you.

## Other Things to Think About When You Are Requesting a Service

Call in Advance and Be Patient: If a member does not return your call within a few days, try calling again. If your call is still not returned, call the TimeBank office. Busy lives make can make it difficult to schedule a time to provide a service. If possible, call at least a week in advance of when you need the service provided.

Discuss Issues: Any issue that may present a problem during the exchange should be discussed. Examples might include smoking, allergies to pets, aggressive pets.

Be Understanding and Flexible: Let the person know you understand if they say they are not available. Try to be flexible with what a person can do. Example: You need someone to help weed your garden. The job will take 4 hours. The member you called only has an hour. They may be able to help you out, but they should not be expected to stay longer. Be prepared to have to wait for service or to find another timebank member to help out.

## When You are Asked to Provide a Service

1. When you receive a message from a member requesting a service, discuss and write down all the necessary information:
  - Date, time and location of service to be provided;
  - The amount of time the you will spend providing the service;
  - Parts, supplies or ingredients needed. The member who is receiving the service is responsible for paying for parts, supplies or ingredients;
  - Tools required to complete the service. You and the other member must decide which of you will provide those tools.
2. Know the recipient's name and be sure he or she knows yours.
3. Keep the scheduled appointment. Be on time; 5-10 minutes early is even better. If you are going to be late or cannot make it, notify the other member immediately and, if necessary, make other arrangements.
4. Request information you feel is necessary while in the recipient's home such as the location of telephones, emergency phone numbers, or any other any safety risks.
5. When you have completed the service, report the exchange. *Remember, it is the provider of the service who reports the exchange.*

## Other Things to Think About When You are Providing a Service

SMILE!: Another member needs your help. Call them back as soon as possible!

It's OK to Say No: Let the member know you would like to help them out, but are unable to. If you can, offer an alternative date in the near future. We know it is hard to say no, but if you say no quickly then the member can look for another solution. This is better than having the member waiting to hear from you.

Please Say No: Say No if you are being asked to provide a service for which you do not have the skills or is beyond your skill level. Do not over commit yourself: As with anything, stretching beyond what you have the time to do is not good. Try and decide your availability to provide services ahead of time. For example, ask yourself how many hours per month you can commit to earning time dollars, and commit yourself to providing no more than that amount.

Expect the unexpected: Sometimes a member will request or need services other than those in his or her original request. If a situation is not what you expected, take a moment to re-evaluate and decide if your skills fit the request, if you have the time to fill the request, if you want to fill the request. Discuss it with the member who made the request and make an appropriate decision. If in doubt, contact the TimeBank Office.

Be courteous of the other member's personal space and items: If you must make a personal phone call during your time, please use your own cell phone. Only use a member's car if it is agreed upon by both parties and is necessary in order to provide the service.

Don't advise members in medical, business, or legal matters if you are not qualified. Referrals may be made if member wants assistance.

## TimeBank Dos and Don'ts

### TimeBank Dos

- ✓ Make sure the other person understands what you are going to do before you start doing it.
- ✓ Contact the other member in advance if you must cancel.
- ✓ Be patient and open, rather than critical.
- ✓ Refrain from smoking in or bringing pets or another person into my exchange partner's home, unless agreed upon beforehand.
- ✓ Respect others' religions, beliefs, and political viewpoints.
- ✓ If renting, check with your landlord before having another member do home repairs.
- ✓ If using your personal car to transport a member, have liability insurance and wear seat belts.
- ✓ Dial 911 in the event of an emergency.

### TimeBank DON'Ts

- ✗ Do not provide any "hands-on" care such as giving medicine, baths, or lifting.
- ✗ Do not ask for or accept money or tips.
- ✗ Do not provide medical, business, or legal advice unless you are certified/ licensed to do so.
- ✗ Do not smoke in a member's home without permission.
- ✗ Do not use alcohol or illegal drugs while performing services.

### Community Resources Information

A TimeBank seeks to meet unmet needs in the community by connecting the gifts, talents, and service of others. Sometimes not all needs can be met through the TimeBank. Additionally, other organizations in the area may be better equipped to handle specific needs. Be sure to seek out appropriate services if needed in the area by contacting the following organizations:

#### **United Way 211**

<http://www.unitedwaymc.org/211.htm>

CALL 2-1-1: or 715-848-2255 or 800-922-5590

Call any time for free and confidential, personalized information and referrals. Information Specialists can answer your questions, tell you who to contact, and how to take the next step in solving your problems or meeting your needs."

#### **The Aging and Disability Resource Center of Central Wisconsin**

<http://www.adrc-cw.com>

1000 Lake View Drive, Wausau, WI 54403

Phone: 715-261-6070 , TTY: 715-261-6068

The Aging and Disability Resource Center of Central Wisconsin promotes choice and independence through personalized education, advocacy, and access to services that prevent, delay, and lessen the impacts of aging and disabilities in the lives of adults.

The content of this handbook may change over time as members make suggestions for improvement. Your ideas and comments are important in helping hOur Community TimeBank become a creative, meaningful and rewarding program.