

Starting A Time Dollar Program

Time Dollar programs have grown up in all shapes and sizes, from the small program in a senior citizens building to a coalition of over half-a-dozen major organizations operating at over 30 different program sites. They all have one thing in common, however -- a commitment to transform a group of strangers into a community.

In many cases, people already know what they want to do: what services they want to provide, and who they want to help. Many are already affiliated with organizations that might be willing to start a program so they are not interested in discussions of how to choose a base. They want more "nuts-and-bolts" materials.

Starting a Time Dollar program in many ways is like starting a business. You will need to decide what services you want to offer, who will provide them, who your customers will be, and how you will reach them. You will need to develop a strategy to recruit your "workforce." You will need a marketing strategy to attract organizations and institutions which may need your services for their clients or members. And you will have to worry about other mundane things like rent, phonebills, xerox charges and the cost of whatever core administrative staff is needed to manage the enterprise.

The only thing you won't have to worry about is finding money to pay your workers; they earn Time Dollars. Most of them do, at least. You may have to secure the services of someone who has to be paid in dollars for at least part of his or her time. But more about that later.

Time Dollar Basics

What are Time Dollars and how do they work?

The Time Dollar is a currency that literally turns time into money. If you serve in a Time Dollar program, you earn credits for the time you spend helping other members. One hour of service earns you one credit -- a service credit (or a Time Dollar). With that credit, you can "buy" an hour of a particular service that you need. If you don't need all the credits you earn, you can save them up. Or you can donate them to someone you know. Or you can give them back to the "bank", so that the people who run the program can make sure the members with the (most urgent) needs get all the help they require.

Unlike traditional volunteer programs, Time Dollar programs recognize that people who need help can often help others, too -- just in different ways.

How do you launch a successful Time Dollar program?

The steps fall into three major stages:

- I Planning and Organizing the Program
- II Completing the Preparatory Work and Running the Program -- Day to Day
- III Sustaining and Securing a Long Term Future for the Undertaking.

I. Planning and Organizing the Program

There are six steps to be completed here. But they are a lot easier now than they would have been even a year ago.

- ! **Identify needs, services and target population**
- ! **Identify and secure a base of operations**
- ! **Establish basic policies and procedures**
- ! **Find a coordinator and establish basic staffing pattern**
- ! **Institute record keeping system**
- ! **Prepare budget**

1. Identify the needs you will meet, the services you will provide and the target population you want to serve.

Identify Needs

If you are reading this manual, chances are that you probably already have some idea of the particular need or social problem you want to address. That means more than you suspect. It means that you have a hunch that a significant part of the need could be dealt with by peers, or family, or friends or neighbors if their time could be mobilized on a sustained basis.

It means something else: you have an intuitive, gut sense of what you would personally like to be involved in doing. The first step is instinctive: a readiness to make a personal commitment and the drive to muster up basic resources. Time Dollars will enable you to make a difference if you are willing to make the commitment yourself. So now you know what your "mission" is. The question is: how do you get there?

Identify Services

You already have taken the first step! You know what you want to provide help with health or education or housing or child care.

You must now ask what people who earn Time Dollars working with you will want to buy with those Time Dollars? If you are producing child day care and they want child day care for themselves as well, then you need only produce one service -- child day care. If you are producing home care for the elderly, or transportation, or translation services and that is what they will want, then there is no need to go further. But if you think they will be more willing to help you if they can use the Time Dollars to purchase a second or third kind of service, then you will have to find a way to make that happen. You can either add that second service to the list of things your program will produce or you can see if another person or group or organization is willing to do so, possibly in exchange for being able to buy the services you will be producing.

In Washington D.C. and St. Joseph's, Missouri, they decided to start with respite care: providing relief for a family that was taking care of an older relative. As soon as they began getting requests for help, they realized they had to add some services: some older folks were living alone; they didn't need respite; they just needed help. So they added companionship, meal preparation, light housekeeping. Then, because the person taking care of some of the seniors was, so frequently, a daughter with a child of her own, they added baby sitting. And because the daughter often was working, they added a kind of babysitting for school age children who got sick and couldn't go to school. Before long, requests for rides emerged as a major need: rides to the doctor, rides to the supermarket, and rides to the senior center. Everyone started with a short list -- and started adding to it as soon as they were dealing with real people.

Below is a list that was assembled by the Greater Miami Service Credit Program, a coalition convened by State Senator Carrie Meek composed of Covenant Palms, Miami Dade Community College, Hospice, Little Havana Activities & Nutrition Centers, South Shore Hospital and the Adult Education Division of the Board of Education. Meeting over a period of months, they asked themselves two questions:

What did people need?

What kinds of services would people want to buy with the Time Dollars they earned?

Services to Elderly	Services to Children	Educational Services
Adult Day Care Advocacy Companionship Escort Excursions Gardening Home Repairs Homemaker Services Letter Writing Light Housekeeping Meal Preparation Pet Care Post-Hospital Discharge Reading Religious Visitations Respite Care Shopping Telephone Assurance Translation Transportation Typing	After-school daycare Baby-sitting Child development Home Visiting Latchkey Pre-school Pre-natal School Support Services: Cafeteria Aide Classroom Aide Library Aide Monitor Teacher's Aide Tutor Sick Baby Daycare for working parents	Arts & Crafts Certificate Programs Citizenship Entitlements Entrepreneurial/Management Establishing a Daycare Business Exercise Classes First Aid Literacy/English Literacy/Spanish Parenting Classes Sewing Classes Special Courses Avocational Continuing Education Weekend Institutes Teen Pregnancy

This chart simply provides a starting point that may help you in sorting out what you will produce and what other services need to be produced by someone so that your "workers" can use the Time Dollars they earn to get something they really need or want. There may be some exciting possibilities you overlooked. Think about it. Brainstorm with others. Work with other groups. Trust your collective judgment.

A word of caution: start with a limited range of services (two or three) that you are relatively sure you can deliver. That way people come to know the program, rely on it and identify it with a particular need. Do not try to launch an all-purpose, social service barter system to provide every conceivable kind of service and meet every conceivable kind of need. It won't work. You can't mount fifteen new lines of service at the same time.

2. Identify and secure a base of operations.

A. Considerations

The base depends on what you want to do. You might operate it out of your home or apartment if you are trying to provide a neighbor-to-neighbor type service. But there are reasons why you may want to set up your base of operations in some kind of institution or organization. These are: logistical, constituency-oriented and philosophical.

Logistical

Time Dollar programs recruit volunteers, receive requests for service, match volunteers and recipients, keep track of hours, provide some form of quality control. All of this requires logistical support. Organizations and institutions normally have certain built-in capacities: phones, office space, staff, recognition, and record-keeping ability. They can usually provide support with little or no additional cost. Your own place of employment or worship or social activity may be just such a base.

Constituency-Oriented

Organizations normally are built around a mission. They have a client base, a membership, and a constituency that can be tapped. Congregations have elderly members; senior centers serve meals and provide services to the elderly; senior housing complexes have a built-in "captive" pool of volunteers and recipients; hospitals discharge elderly patients who are in need of a variety of non-medical support services. Securing an organizational base greatly facilitates the job of recruiting volunteers and generating requests for service.

Philosophical

Time Dollars are more than a service delivery system; they are a vehicle for recreating a sense of community. They tend to have names like Friend-to-Friend or Member-to-Member. No matter how many years we may have lived in one place or how close we live to one another, we often live as strangers. If you choose an organization as a base, you will be increasing the rewards and benefits of being associated with that institution. Creating a Time Dollar program means increasing the ways in which people can relate to each other. The base can be almost anywhere: a religious congregation, a veterans organization, a senior center, a community college, a community-oriented public school, a membership club or a block association. Time Dollar programs rebuild community. They tend to spin off efforts and activities for which people do not earn Time Dollars, like crime watch programs, food banks and informal neighbor-watching-out-for-neighbor systems.

B. Choosing the Organizational Base : Some Options and Considerations

Starting with one organization or a coalition?

Most of the original Time Dollar programs started through the efforts of one organization with the interest, capability and energy to make a program work. In Miami, however, the organizers decided to create a coalition, the Greater Miami Service Credit Consortium in order to involve organizations from diverse ethnic groups, with sufficient geographic spread to offer county-wide coverage. The coalition method was slower getting off the ground but has proven to be more successful at pulling in other organizations because no one group "owned" the program.

In one Texas community, some nineteen organizations have banded together because they know that, in combination, they had the clout to secure a grant from the local community foundation even though they were already in competition with each other on separate grant applications!

Which route should you take? The choice is not mutually exclusive:

Follow whatever strategy will tap the greatest energy fastest. The depth of commitment and excitement from the leadership or from a particularly energetic staff member can make all the difference. Enthusiasm and energy are major considerations. Hopefully, there will be several sources. If only one group is ready, go with it.

But do what you can to keep the door open. And involve enough other groups in the planning that they can come into the program when they are ready or when resources permit. A successful program generates imitation other organizations want to join or set up their own. In San Francisco, the planning effort involved a hospice, various organizations involved with seniors, a group working with AIDS patients, a Community Action agency, a Visiting Nurses organization, various municipal officials as well as potential donors from the private sector. This lay the foundation for future expansion, even though it was clear that the program would begin at one senior center in the Mission district.

What organizations might be sponsors?

Organizations now sponsoring Time Dollar programs include a non-profit community hospital, a health maintenance organization, a community college, a senior center network, a state social service agency, various churches, a health community-oriented primary care clinic, a senior citizen housing project and an area agency on aging. It is important to appreciate that they are involved in a way that advances their own institutional mission. In securing a sponsor or base, you would do well to think through ways in which your vision of a Time Dollar program could advance the institution's own agenda and mission. Sometimes the incentives are intangible; sometimes they are very tangible.

— Community-oriented non-profit hospitals have been sponsors because they want to say to their patients: "We care about you after you leave the hospital." That is good business because it fills hospital beds. It also makes it possible to discharge patients who don't need hospital-level care, yet must have some support system when they return home. That can help cost-containment efforts that in turn affect hospital finances.

___ Churches and synagogues are becoming involved because helping others is basic to their faith. But they also understand that membership will grow and member loyalty will increase if membership means more than simply weekly worship services.

___ Twelve-step programs like Alcoholics Anonymous have begun to express interest. Members sometimes find themselves pushed to the breaking point. Existing support structures may not be enough. Time Dollar programs provide a way to mobilize help and share burdens.

___ Senior centers which serve congregate meals often frequently operate meals-on-wheels programs for members who are too frail to get to the center. A home visiting program can maintain that linkage and provide companionship for members, on evenings and weekends when the center is not open.

___ Housing projects need resident involvement -- to address problems that arise, to initiate activities that contribute to the quality of life, to perform some of the functions now contracted out to management and to generate a sense of ownership in the community.

___ Community colleges and community-oriented schools at all levels need to reach out to seniors and to involve students (of all ages) in community service. These schools can become the hub of an informal support network as well as a resource for a diverse social services.

___ Some organizations need volunteers simply to fulfill their mission. In order to receive payment from the federal government, hospice organizations need to enlist volunteers. Other organizations often have to demonstrate (in competitive bidding situations) that they are cost-effective. One organization secured a major foundation grant based in part on its proven ability to mobilize volunteers.

Whatever their particular reasons for sponsoring a Time Dollar program, organizations of all kinds find that launching a Time Dollar programs gives their members something to be proud of and enhances their image in the community. So consider all possible organizations: retiree associations, a chamber of commerce, veterans associations, condominium and tenants associations, unions, fraternal organizations.

Build Around Strengths of the Organization

In picking a base, there is one basic principle: Build Around Its Strengths.

First, get the **support of the leadership**. That may mean key board members; it may mean the executive director. But someone "at the top" must share your vision and must believe that Time Dollars offers a special opportunity for the organization to fulfill its mission. If no one at the top has bought into that belief, if they are just tolerating you, this may not be the right "home" for the program.

Second, some institutions and agencies have "**captive**" **memberships**: senior housing projects, congregate meal sites, patient discharge units in hospitals, congregations, student bodies. The program's design for recruitment and for identifying service recipients should "piggyback" on those internal features. *Example*: senior centers that serve federally-subsidized lunches offer an ideal audience for recruitment. If they also operate a home-delivered meal program, they have a natural source of demand. Discharge planning offices in hospitals have to arrange for a full array of support services for patients about to go home; membership in a religious congregation can become a source of mutual assistance; senior housing projects have regular tenants' meetings where people will understand that their neighbors are still

"strangers."

Third, structure your program around the "**natural flow**" of the organization.

Example: a health clinic has a person who makes appointments. To build a transportation pool, assign that person to inquire if the patient needs a ride or can give a ride to someone else and earn Time Dollars.

Example: as people go through an intake or waiting room, it is an ideal opportunity to show them a video about the program, sign them up, and identify what they are willing to do for each other.

Example: some health clinics have a cashier's office which administers a sliding fee scale based on ability to pay. Others simply send out bills. Either system provides a vehicle to tell people about Time Dollars. In El Paso, the "cashier's office" is establishing a procedure that will enable people to get a discount that incorporates Time Dollars. And one HMO permits members to pay one of their quarterly premiums with Time Dollars. Although the policy decision has to be made at the top of the organization, implementation is built into operations.

Example: if a "regular" fails to show up for several days at a congregate meal site, the staff finds a Time Dollar member who is a neighbor to look in on him or her and deliver a meal.

Example: if expectant mothers tend to drop out of pre-natal programs, one program will offer them an incentive to finish in the form of a "free" grandmother (earning Time Dollars) to help with the newborn.

Caveat: If you find that the "base" you have chosen already has a volunteer program, avoid conflict or competition. Schools, hospitals, churches and synagogues all have volunteer organizations. That's great. They can still add a Time Dollar program. They fill a real need and they provide special, meaningful opportunities for people to serve. There are few enough people who give selflessly; the last thing you want to do is be involved in putting them down.

Senior centers in Miami have long used volunteers to help serve meals; they are a critical part of the operation; the service credit program runs out of those very centers and many of the volunteers who serve meals also earn Time Dollars providing transportation and other services. There is no conflict; they get no credits for serving meals.

Volunteer coordinators, may feel threatened by a Time Dollar program. It is a whole new undertaking. They may feel overwhelmed by the number of tasks entailed. The coordinator of a hospital volunteer program who was very interested in the idea suddenly became concerned about whether starting a Time Dollar program meant that she would now have to pay Time Dollars to the volunteers who run the gift show and to the "candy-strippers" who visit each patient daily and wheel in a cart with magazines and candy.

The following suggestions may prove useful:

a. Don't permit people to earn Time Dollars for what they have already been doing without receiving Time Dollars. This is a "rule of thumb," not an absolute.

b. Distinguish volunteer programs which operate within an institution, augmenting that institution's staff capacity (like volunteers running the gift shop) from Time Dollar programs which tend to give one-on-one service in people's homes or in settings where volunteers have not been heavily used before.

c. Time Dollar programs should **add** to the programs and resources of an institution, not substitute for existing volunteer programs. For example, a Time Dollar program might enable an institution to stay open nights and weekends or take on additional service components. Your best bet is to start by making the Time Dollar program separate. Do not begin by trying to incorporate it in any ongoing volunteer program.

d. Retain flexibility on whether existing volunteer programs should be included in the Time Dollar program. Make the decision on a case-by-case basis and avoid making **any** decision until you have contacted people in ongoing programs and had the benefit of their experience and intuition in sorting out the pro's and con's.

3. Establish Basic Policies and Procedures For the Program

This can be both laborious and time consuming. In the past, programs have been delayed by six months or more while they labored over these manuals that are rarely if ever used. More often than not, some procedure or rule that had been fought over for hours made no sense in practice and had to be abandoned once the program got going.

Systems and Procedure Manual

The good news is that a procedure manual has developed already been (indeed over and over again.) The most comprehensive, detailed and well-indexed manual is available on diskette in Word Perfect 5.0 format as part of the Compleat Time Dollar Kit. You should look at it briefly and put it aside until a problem arises. Then look to see if the manual provides any guidance and handle each situation on a case-by-case basis,

modifying the manual as experience dictates.

Memorandum of Understanding

If you go the coalition route, you will have to work out certain administrative, fiscal and governance issues. Who will be fiscal agent for the coalition? Where will records be kept? Above all, what mutual obligations do each of the coalition members have to each other in terms of honoring Time Dollars earned by individuals associated with one group or another. It is a good idea to write a Memorandum of Understanding between the "lead agency" and other "Prime Sponsors" in the Miami coalition. It gives you a starting point for identifying the issues. Details have to be worked out in advance, such as whether one organization can get access to the membership lists of another in order to fill an urgent need for a volunteer. Work out these issues in advance to avoid tensions between organizations and charges of "raiding" each other's membership.

4. Find a Coordinator (or Director) and Establish Basic Staffing Pattern

Choosing a Director: The best programs seem to have found people with a kind of contagious warmth and enthusiasm that makes others feel welcome and appreciated. They are excited by the idea, and by its potential. They do not need to be professionals. They do need to be self-starters who are not easily discouraged, who have lots of energy and a warm smile of approval. They do not need to be extroverts; they can be low-key and very modest.

People with this kind of "people touch" often do not want to devote their time to keeping records. They are fantastic at making presentations, recruiting, responding to phone calls and hand-tooling assignments that match just the right volunteer with the right recipients of service. It is best to make full use of those talents so long as there is a clear understanding that they are responsible for seeing to it that somehow the hours get recorded and the volunteers get their monthly or quarterly bank statements.

Staffing: There are three standard possibilities when it comes to staffing -- full-time staff, part-time staff, and volunteer staff. One way or another, some mix of these is needed to make sure that everything that needs to get done, gets done.

The decision as to which mix to use will come largely from answers to three questions. First, how much are people associated with this organization (such as you) willing to do? Second, how much are others willing to do to help you? Third, how much can this organization pay new people?

At least one program is being run almost entirely by volunteer staff earning Time Dollars. Many other time dollar programs rely on member-volunteers as part-time staff. Naturally, the more all-volunteer the staff is, the cheaper the program is to run.

Increasingly programs are turning to a federal agency, ACTION, which operates a program called VISTA (Volunteers In Service To America). This program provides stipends of approximately \$400 per month for full time volunteers. Miami uses twelve VISTA positions to recruit, match providers and recipients, make presentations and oversee the 32 locations out of which the program runs. The St. Louis program run by Grace Hill Neighborhood Services has just received several VISTA slots. Centro San Vicente in El Paso, Texas has been awarded six VISTAs who coordinate the transportation element of each of the Time Dollar initiatives they are launching. VISTA grants can be renewed for up to four years. Until longer term funding strategies are implemented, this support is proving critically helpful.

It does seem to be the case that a program needs a fulltime professional staff person, at least to get things off the ground. Most Time Dollar programs have at least one paid staff person as director. Even though they are paid, those running Time Dollar programs really effectively are candidates for burn-out because they are totally committed to what they are doing and so give so much of themselves. That means that over the long haul, you need to plan for some fund raising strategy that will provide pay for at least the core staff. (We deal with that in Stage III below).

Whether you have paid staff or not, you will have to divide up some of the responsibilities. If you rely primarily on volunteer staff, you probably have to start with a core group of committed individuals and then, perhaps, parcel out tasks to other members as the program grows.

One thing you might want to try, is to draw up an organization chart -- a list of people (positions) in the organization, and the tasks each is responsible for. Organization charts don't have to be fancy. They are most useful when they clearly assign the tasks individuals are responsible for, so everyone (whether paid or a volunteer) knows who's supposed to be doing what.

While you can run a program with only one person, it's a good idea to have a "back-up" in the wings. This not only gives the main person help and relief, but it gives the program room to grow.

Several programs have steering committees made up of staff, members, and funding sources. These committees generally set broad policy for the program, such as who the program will serve, who is eligible to earn credits, who is eligible to spend them and consider whether any major new initiative is to be launched.

5. Record Keeping to Run a Time Dollar Program

There are three basic kinds of record keeping:

— **Bank Records:** a credit and debit system that records credits earned, credits spent, and credits given away.

— **Volunteer Assignments:** someone has to search the pool of volunteers to find someone available nearby, willing to do needed tasks and, where applicable or important, able to negotiate steps or speak a language other than English or drive at night or tolerate being in the same room with a smoker. A tentative match has to be made, then confirmed with both parties.

— **A Quality Control System** has to be put in place to track performance, provide follow-up, check to see if things are going all right, and deal with complaints.

At first some people thought that a computer was essential to these tasks. It turns out that one can make do with regular index card file though it gets more cumbersome as the numbers pass fifty or one hundred. Records do have to be kept. Volunteers have to be matched. A small program can be run out of a shoe box. And even with large programs, it turns out that there are two ways to create a BIG program:

BIG = BIG
or: SMALL + SMALL + SMALL = BIG

Time Dollar programs are not intended to create an impersonal monolithic army of volunteers to be "matched" by some form of computer dating service. The program directors who are most effective get involved personally in the matching process, to make sure that helpers and recipients will at least get along and possibly even bond as friends.

Computer programs can match people by zip code, task, availability, experience, and so forth. They are helpful in narrowing the list of candidates for an assignment but this is less critical than the personal touch, particularly when programs are getting off the ground.

The need for a computer grows as the program grows in size and on those occasions when there is staff turnover. New staff have to make matches among people they don't know. Here, the computer can help greatly.

Eventually, computer programs will assume a more important role as the numbers get more massive and as people start spending more credits than they do at first. Computer programs can be particularly helpful in making sure that those volunteers whom a program director doesn't know personally gets assignments. There is a natural tendency to keep using the volunteers you have learned you can rely on. A computer program can help you identify all those members who have not had an assignment in the past two weeks or month. And that may be important to know to avoid losing them.

There is now a program available with screens in English and Spanish that requires no computer expertise, can be used on any IBM-type computer and keeps the records, helps with matching, tracks assignments, and generates reports. It uses only the arrow keys, Enter, Page Up, Page Down, and Escape. The Computer program can be obtained by going to the Time Dollar website: www.Timedollar.org

6. Prepare your budget. How much does it cost to operate a Time Dollar Program?

The cost of time dollar programs varies depending on a number of factors: whether you have paid or volunteer administrative staff; whether the paid staff is full-time or part-time; whether you are required to pay volunteer insurance; whether you need to rent office or meeting space. Although no program has yet

succeeded in being self-sustaining (no outside support), some programs have come very close and have a lot of ideas about how to get closer still.

Today, it should be possible for anyone with access to launch a program for \$100 or so if they are prepared to work full-time (and over-time) without compensation (and maybe even wrangle the help of their friends). Access to an IBM-type computer with a hard disk would make things considerably simpler -- but is not essential.

There are a number of things you really have to have before you can start a Time Dollar program. These are listed below. Naturally, you can buy these things, find someone to donate them, or donate them yourself. The process of preparing your budget starts with thinking through how you're going to obtain these resources.

- ! office space
- ! a place to meet, train, and socialize
- ! a coordinator or director (preferably full-time, whether paid or unpaid)
- ! clerical and record keeping help (to answer phones; keep Time Dollars earned and spent)
- ! other staff
- ! phone and answering machine (experience indicates that much of your contact with members regarding services they need and services they agree to provide will take place by phone)
- ! office furniture, such as desks, filing cabinets, lamps
- ! extra chairs (members have to have somewhere to sit when they're filling out their membership application forms, or when they're talking over their experience assisting another member)
- ! supplies (pens, pencils, paper clips, stapler, paper, stationary, envelopes, stamps -- it's amazing how fast these little things add up)
- ! a brochure explaining the program (which could be as simple as a single sheet of paper)
- ! membership applications
- ! forms to track member requests for services (and debits to their accounts)
- ! forms to track member provisions of services (and credits to their accounts)
- ! xeroxing/printing (for brochures, fliers, forms, notices)
- ! volunteer insurance and, in certain limited situations, worker's compensation (volunteer insurance is available for \$3.00 per volunteer per year. See discussion of insurance, below).
- ! refreshments, special events, awards, certificates
- ! reimbursement of travel expenses for care providers (optional)
- ! a computer and printer (optional, depending on the size of the program and whether you want one; however, computers provide an efficient, safe means of tracking Time Dollars earned and spent, and providing an accounting to members)

The budget items listed below can add up to a lot or to almost nothing depending on how formal you make them. While you need the various plans listed, they might consist of only a few handwritten pages, costing nothing more than the paper they're written on. Even the kits and materials listed can be fairly informal, although they should be neatly typewritten at the very least.

- ! Plan for recruiting/servicing members & membership kit
- ! Volunteer training materials
- ! Fund raising plan and materials
- ! Publicity plan and press kit
- ! Administrative policy and procedures manual

Once you've worked through what you need to start your Time Dollar program, you can start writing up how much you expect each of the things to cost. If you can get things, services, or space donated, just write "donation". If there are items you don't think your program will need, just write "N/A" for "not applicable". There are blank lines at the bottom of the budget where you can add items not listed.

Stage II. Completing the Preparatory Work and Launching the Program

There are seven steps you need to follow. Fortunately, many others have done these already so you can build on and adapt what they've done to save time and effort.

1. Develop an informational package

There are several components.

- a. a brochure.
- b. a one page hand-out.
- c. one or two newspaper or magazine articles so that people know that the idea has been tried elsewhere and has worked.
- d. a set of Q&A=s.

Your brochure can be as simple or fancy as you want to make it. If you have access to a computer with a word processing program and laser printer, you can usually produce a brochure for next to nothing. If you have access to a xerox machine as well, you can make a lot of brochures for next to nothing. If you're not up for creating a brochure, a one page hand-out will do.

A brochure needs to contain answers to these questions:

- ! What is the program's name?
- ! What are Time Dollars?
- ! Why are Time Dollars important?
- ! What does the program do? What services does it provide?
- ! Why is this program important?
- ! Who can join?
- ! Why should I join?
- ! If I want to join, who should I call? Where should I go? What can I expect?

Feel free to take any text from this manual. As soon as you can, you should add testimonials from members of your program who have received help and from others who have provided service. Eventually you will want to incorporate these testimonials into the brochure itself; but until you do, just print them on a separate sheet of paper and tuck them into the brochure. Remember, people are often convinced by testimonials even when they're not convinced by your assertions, no matter how eloquent. After all, you're selling something -- and even if *you* know that that a Time Dollar program is great, the people you want to convince won't know that. Testimonials are proof that what you're selling is worth buying into.

2. Develop a "sales pitch" or presentation.

There are some basic points you will want to get across in talking to groups and individuals. Your own personal enthusiasm is more important than any specific information you want to convey. When you're trying to recruit volunteers into the program, the last thing you want to say is that they should earn Time Dollars against the day they need them. People don't want to think about that grim possibility, especially seniors, and they certainly don't want to join a program where that's what people are thinking about. As Terrie Raphael, director of the ElderPlan program observed, the insurance industry discovered long ago that they had to sell "life insurance, not death insurance."

It's the same with Time Dollar programs. You have to sell people on the **personal satisfaction**, the sense of being "needed," and the new friends they make in helping others. People want to build networks and they want to cease being afraid of strangers. They want to be less alone, and they want to know that they have something to offer that others value and need. And they will like the idea of being part of the wave of the future, especially when it means recapturing the best of their pasts. These inducements, coupled with human interest stories and personal testimonials, are most effective.

Anna Miyares who heads the Greater Miami Service Credit Program includes three elements in her recruitment pitch that are extremely effective.

First, she reminds people of their roots, asks whether they remember a time when neighbors helped neighbors. Then she tells them that this is what Time Dollars are trying to bring back. She couples this with a reminder about budget cutbacks in services and how we need to be able to cope with these.

Second, she asks how many of them are now helping someone or have helped someone during the past year or so -- shopping, fixing a meal, babysitting a sick child, helping move or clean. She gets them to raise their hands if they have done any of those! They do and somehow, that means they have crossed a certain line from passive to active, from audience to participant. It amounts to a tentative commitment.

Third, she says that in this program, they will do the same kind of thing, but for a new friend. That addresses their fear of not knowing what to do (since they are already doing it) and it emphasizes that Time Dollars helps you renew and expand your circle of friends and acquaintances.

3. Decide how and where you are going to recruit the very first group of volunteers. Think small: 5 or 7 is more than enough. You and a friend ought to be able to drag that many acquaintances in to

get things going. From that point on, it gets easier and easier because they give "testimonials" and you use what they are doing to give examples to others to get them interested. Here, the choice of a base or site may be essential. One announcement at a meal site for seniors is likely to net you more than you can handle, particularly if a staff person or the head of the organization introduces you and "endorses" the idea. Make sure you can give them an assignment within two to three days. The saying, "Use them or lose them" really holds true about volunteers. (See Exhibit 4 for member information forms designed to provide the information in a format that can then be transferred to a computer.) In identifying the initial volunteers, take advantage of the base you have selected and the tips on how to build a program around the "natural flow" of the organization.

4. Decide how and where you are going to secure your first assignments or requests for assistance.

This particular task is more difficult than most people think. It is critical that you not underestimate the difficulty.

First, people generally don't like to accept charity. Even though Time Dollar programs are self-help programs, not charity, you have to convince them of that.

Second, people might need help, but that doesn't mean they'll ask for it. Frequently, they equate asking for help with begging on street corners.

Another problem is that people are afraid to invite strangers into their homes. They are warned by their neighbors and children not to open their door to strangers and with good reason, considering some of the scams that have been perpetrated in recent years. So be prepared to demonstrate to both the prospective member and his or her family and friends that your program is legitimate, and that the volunteers coming to the recipient's home are trustworthy.

It may help to explain to the person receiving help that he or she has something to offer to the program and that, as soon as they are able, you will expect them to be earning Time Dollars. Even if they are still confined to bed, they can be part of the telephone assurance pool that makes contact with other members and checks to see if a service performed was satisfactory. That makes clear to people that you don't view them merely as a charity case.

Your best bet is to identify one or two organizations or agency staff who always need help for a client and who can virtually guarantee to deliver some requests for assistance on an ongoing basis. Be creative in identifying these organizations. For instance, make a pitch to organizations that provide home-delivered meals they have a built-in list of people who need companionship, grocery shopping, and light meal -- preparation. Talk to hospital discharge planners -- they know the recently discharged patients who require non-medical support beyond what insurance covers. Organizations to which elderly and disabled people travel could use a transportation service. Pre-natal care centers could use a "grandmother service" to help mothers with new-born infants. Hospice always needs more volunteers. And even though Hospice has intensive training requirements for those volunteers who work most closely with the family, they often need a volunteer who will just take the kids to the zoo, or do some shopping.

The point to remember is this: We are a society where many who need help are reluctant to ask for it. Informal channels for seeking help have disappeared for many. So be prepared to invest extra time in generating requests for help.

5. Arrange Insurance for the Volunteers and Recipients.

It is essential to carry insurance that will cover any injury to a Time Dollar volunteer or to a person receiving help from a volunteer. Accidents happen; people get hurt and you don't want anybody to be worse off for having participated in the program. A special insurance program for volunteers has been offered for over 20 years by CIMA (Corporate Insurance Management), 216 Payton Street, Alexandria, VA 22314. Phone: (703) 739-9300. The annual premiums are phenomenally low; \$3.00 per year (personal liability \$50, accident insurance: \$2.50) buys \$1 million in coverage for injury to the volunteer or the recipient. An additional \$3.00 buys excess automobile coverage for volunteers using their cars. The carrier is INA (Insurance Company of North America). In some states (e.g., Florida), volunteers to state agencies are covered by Worker's Compensation; in San Francisco, Pacific Presbyterian Hospital covers all of its volunteers with Worker's Compensation but does not require that the organizations in its Time Dollar coalition do likewise. Check out the applicable law. But regardless, get the private insurance.

6. Arrange for Media Coverage Sometimes editors actually read press releases and make assignments. Just as often, releases get thrown away. Make personal phone calls to local reporters and see if you can get some coverage in the newspaper. If not, get a public service announcement on radio. Ideally, you want a story that simultaneously announces the start of the program and describes one or two of the first

assignments that members are carrying out. That, in turn, becomes part of your hand-out packet at meetings and for new volunteers. Local TV news likes this kind of story: they can film at their convenience and use it as filler on a slow day. A story about a new Time Dollar program has the feel of a "hard" news event which stays current for days if not weeks.

7. Conduct the Initial Orientation and Training Session and Make the First Assignments

You will need a packet of orientation materials and forms.. The orientation materials include:

- ! A Statement of Rights & Responsibilities
- ! A Summary of Do's and Don'ts.
- ! A Code of Ethics for Members

Training: Up-Front vs. On-the-Job and Formal vs. "Candy-Coated"

All programs provide some kind of basic orientation. They need to gather information about new members, introduce them in greater depth to the Time Dollar concept, and provide a briefing on the Code of Ethics and Do's and Don'ts. The "don'ts" are important: don't try to lift someone; don't administer medication. People trying to be helpful can sometime exceed their own physical capability and their own knowledge without realizing it. Beyond that initial orientation, the similarity in training ends.

Programs differ greatly in their approach. Some provide a great deal. Most have found that too much training turns off many volunteers because they have already been helping out neighbors or raised children or done the things they will be asked to do. So programs "candy-coat" the training by incorporating it into regular social events and gatherings. Pot luck lunches where volunteers engage in joint problem solving resemble "case rounds" that originated in a medical school setting. They stimulate insights and increase sensitivity, identify resources and options and create a new kind of social setting for volunteers. This kind of informal exchange is probably the best kind of training, particularly when a resource person is available to provide additional information and insight.

Many programs have evolved into informal but highly effective referral systems, enabling people to get tangible help and services they did not know was available. Over time, programs have begun to assemble materials in a kind of Yellow Pages for social services helpers: what agencies provide what kinds of service, whom to call to get what, and the like. You will probably want to do that, but not right off. In the meantime, ask your local United Way or Area Agency on Aging or hospital discharge planner if they have developed a resource handbook. They probably have. A team approach where volunteers are paired for an assignment provides a kind of safety margin for the service recipient; supervision, back-up calls, and spot checks provide additional margins of safety while the training is actually "on-the-job."

Other programs insist on training because they want Time Dollars to provide a new opportunity for life-long learning and for the acquisition of new skills. Participants in Elderplan's peer counselling program take real pride in their new knowledge. All programs seem enthusiastic about providing a kind of continuing education on subjects of interest to members -- such as sessions on financial planning, entitlements, insurance, etc. The first time they actually have to make use of that knowledge, they will need access to a resource person and feedback. If you build in substantial training, consider awarding certificates and understand that the training ought to confer credentials as a reward. If it can be done in a community college setting, so much the better.

The principal conclusion is: Don't be doctrinaire about the need for training. If people like it, if it builds morale and a sense of family, that's great. If it turns people off and they tend to drop out, then cut the training and get them involved, preferably teamed up with a more experienced volunteer at first.

Stage III. Sustaining the Program Over the Long Haul

Before you even get started, people often want to know how you plan to survive over the long haul. They wonder what will happen after the initial funding gives out, or who will carry on the program if you should disappear. There are answers -- even though there are NO guarantees.

They may not realize it but they are actually asking two questions:

1. How do you envision the program evolving to further the organization's mission? In other words, what are your long range ideas on the program.
2. How do you propose to get the program on a stable financial basis over the long haul?

This section shares ideas on both questions. But one thought first.

Time Dollars will be a new idea for most. The very worst that can happen is that some people will help

some other people and feel proud that they did so. And some people will get help they would not otherwise have gotten without feeling they were begging for it, and without feeling they were taking from someone else who needed it more. Those are not exactly terrible things even if the program "fails" and dies. The "downside," the so-called "worst case scenario" is better than doing nothing.

The upside is really exhilarating. If the program succeeds, then new possibilities open up in virtually every sphere of social activity. Where we count upon the student, the patient, the family, the neighborhood, the community to carry part of the load, there is a new way of rewarding and stimulating that effort without vast increases in taxes or expenditures. Time Dollar programs hold out the possibility of tapping a vast reserve of human energy and hope that neither the market economy nor appeals to voluntarism nor threats of being "terminated" from some program have been able to touch. Time Dollars give your organization a chance to get in on the ground floor, to be innovators and social entrepreneurs.

So don't get defensive. The worst that can happen is good. The best that can happen is that we can begin to dream and hope and trust again. That's worth some effort and even some risk. Now for the more concrete answers.

A. Long Range Program Developments Programs have to take root and grow. Increased self-sufficiency is a radical notion in an economy built on specialization and mutual dependence. There are two applications or extensions of the concept that will soon be tested. If they prove viable, it might mean that Time Dollar programs could be incorporated in the woof and warp of every institution and every organization.

1. Charging Time Dollars For Some or All of the Services Now Dispensed Without Charge Or Substantially Below Cost As A Catalyst To Generate Reciprocity

Many social service agencies are funded to provide free services. Some organizations like health clinics and child day care programs are required or obliged to charge a fee but have flexibility to set up a sliding fee scale based on ability to pay. Such agencies are typically overwhelmed. The people they help almost invariably come with a bundle of problems unrelated to what the agency does or outside the scope of the agency's sphere of operations. Time Dollars offer a way to turn the time of clients into a resource with which to address those problems. Any agency that gives free or subsidized service should give serious consideration to charging a fee to be paid in Time Dollars by those whom they help. There are two reasons.

First, charging a fee to be paid in service transforms the helping relationship from one of subordination between professional and client (with the taint of charity) to one of reciprocity. It assumes that the person being helped has something of value to give to others.

Second, enlisting clients as part of a mutual help network enables the agency to mobilize resources that its clients desperately need, often as much as anything the agency itself can provide. If every agency giving away services could use those services as a catalyst to create a resource bank of people prepared to do anything from baby sitting to engaging in a neighborhood crime watch program, then many of the problems that bear on the agency's mission can be addressed. People who are isolated need a way to create informal support networks. Providing services for a Time Dollar fee can trigger the creation of such networks. That may actually rebuild community and create a sense of extended family with the capacity to address problems far more effectively than any single purpose agency.

In addition, that one Time Dollar fee will trigger more service when the client helps another person, then that person in turn can be asked to "pay back" with Time Dollars for the help received. That turns the efforts of paid staff into a chain reaction that just keeps going. There will be exceptions of course: people who can genuinely not pay back. Yet, even in such cases, there are often family or friends or fellow members of a congregation who will happily pay back. Even bedridden people can be part of a telephone visiting program. The presumption ought to be that everyone has something to give. If we act as if we believe it, we will find that faith is vindicated. If we act as if people are worthless and simply manipulating the system, they will probably confirm our worst fears. So set the right tone. A Time Dollar Fee-For-Service policy can trigger major social change.

2. Employee Time Dollar Programs

Except for the once-a-year United Way drive, employees rarely have reason to give thought, as employees, to finding ways to do community service as an extension of their employment. Dreaming up a project of one's own requires a lot of effort and an extraordinary degree of initiative. Nobody makes it easy to do anything beyond one's job that appeals to each person's special strengths or interests and at the same time would be regarded as a significant contribution by others. Dr. Martin Luther King's statement: "Everyone can be great because everyone can serve" is true -- but one rarely ponders its personal application heading home to the kids or dinner or the bills or undone chores. Budget cuts, lay-offs, reorganizations, office politics, career options pre-occupy us before, during and after the work day.

Yet, there is a basic decency that keeps coming out, particularly when a fellow employee is in a car accident or something happens to his or her family. We don't know the potential for good in all of us -- until we give it a chance and a reason to come out.

Why not institute a Time Dollar program as an option for every employee at every work site? Participation should never be imposed as an obligation. But employers could make participation easy and even attractive by:

- ! offering Time Dollar volunteers the opportunity to participate in a flex time program which would permit them to work 40 hours in a four day week if they spent part of the fifth day earning Time Dollars
- ! offering on-site day care, free or at reduced rates (staffed in part by Time Dollar volunteers)
- ! offering, in return for participation, a volunteer to help out at home for women employees in the "sandwich generation", simultaneously raising children and caring for an elderly parent
- ! offering a first chance to pick holiday and vacation scheduling for Time Dollar participants
- ! offering access to a program where Time Dollar participants could pool their sick leave and thereby gain access to more in case of major, prolonged illness
- ! offering preferential access to training programs for Time Dollar participants
- ! offering increased leave time or sick leave carry-over for Time Dollar participants
- ! offering special computer training courses or tutoring by employees for the children of Time Dollar participants
- ! offering special health packages for Time Dollar participants because participation gives them an informal support network that puts them in a preferred risk category.

Employees have personal lives too. They need family and support systems and neighbors and a sense of community. There is no reason why the employer and the employees cannot seize the opportunity to convert their work site into a base from which to build community, neighborliness and a sense of extended family. And there is no reason why every employer should not endeavor to convert an agency, corporation, or institution into a good citizen contributing tangibly to the civic health of a community.

B. Long Term Financial Stability For Time Dollar Programs

We can anticipate that the short to middle term survival of some programs will depend upon creative fund raising that runs the gamut from grassroots fund raising Techniques to creative grantsmanship of the most sophisticated kind. This will be coupled with efforts to secure private sector contributions in situations in which philanthropy might have a positive effect on productivity. Thus, banks and other businesses are an obvious starting point. Studies indicate that they lose a considerable number of employee days because a work force composed largely of women is struggling to cope with child care and parent care problems, often simultaneously.

Three basic strategies have emerged to generating long term revenue streams necessary to support Time Dollar programs.

1. Institutionalizing the Program Grants are great but they provide only short term funding. Yet, where it is clear that a Time Dollar program generates net revenue or reduces significant costs to an institution, then it is worthwhile for that institution or organization to absorb the cost as part of its basic operating budget. That means the program's survival is no longer contingent on hustling short term support. The Miami program, for example, has generated numerous referrals to South Shore Hospital and resulted in billings to government Medicare and Medicaid programs estimated to be in excess of one million dollars. The Greater Southeast Community Hospital has used its Time Dollar program as part of an advertising campaign to project its image in the community as a leader in health care. Elderplan uses its Eldercare program as a selling point to seniors in a hotly competitive market for health maintenance organizations. If Time Dollar programs could reduce maintenance and security costs in housing projects or improve student performance in schools -- to give just two examples -- that makes the case for building in administrative costs into the core operating budget of those institutions.

2. Servathon: Time Dollar Volunteers Can Generate Funds Based On Hours of Service Delivered All of us have heard of walkathons: friends, merchants, employers pledge a certain amount to charity for each mile a participant walks. That often gets hundreds and even thousands of people out walking as a way of raising money for a good cause. Why not adapt the basic concept to Time Dollars? Why not solicit pledges of \$1.00 for each hour of service that people provide through the program.

Employers whose work force includes large numbers of mothers who both raise children and care for an

elderly parent might like to give a donation pegged to hours spent providing relief for working mothers. Local merchants might want to do the same for grocery and shopping services for the elderly and infirm. Agencies funded to stimulate volunteering as part of their mission (e.g. local Area Agencies on Aging) might like to give a commitment of funds based on the increase in service delivered to or by the elderly. Public schools might like to promote mentoring by the elderly or peers by committing a sum of money to reward the organization that mobilizes those resources. The United Way or the Community Action Agency might want to give a challenge grant that would have to be matched from other sources and that would go to grass roots groups that undertake new or expanded Time Dollar programs.

The arithmetic is simple. One hundred Time Dollar volunteers averaging four hours per week for 50 weeks would generate 20,000 hours a year. Multiply that by \$1.00 an hour and the organization could raise \$20,000 by helping others while its members earned Time Dollars for themselves.

That's \$1.00 an organization would earn for every hour spent running errands for the elderly, taking them for medical check-ups, providing day care for pre-school children, running an adult-literacy program, providing job-training and meals for the homeless -- doing whatever its Time Dollar program does.

If the organization needed start-up funds, it could ask for an advance on the first quarter of the money in order to hire the coordinator and get the program launched. The understanding would be that it could not get the next installment until volunteers had generated enough hours to "earn" the first installment.

A variation would be to sign up two organizations willing to provide matching grants of \$.50 per hour of service (or 4 at \$.25, and so on) if the program meets its stated goal.

Public Sector Support

There are two ways to get public sector support: legislation and earmarking of funds for new approaches, or special purpose programs or special "target" populations.

Executive Branch Discretion

It is entirely possible that right now, the head of an agency dealing with elderly problems or youth problems or welfare problems has the administrative discretion to earmark funds available under some authorization to test the applicability of the Time Dollar approach to some particular need. This is done usually by issuing an RFP -- a Request For Proposals. If you or a grass roots group with which you are involved have entree to an innovative, open-minded administrator, then see if he or she would be willing to issue such an RFP. This was done in New Jersey when a particularly creative administrator (previously with the Robert Wood Johnson Foundation) was in charge of Human Services. An RFP was issued, proposals were received and grant awards were made to four programs. Unfortunately, after this administrator left, his successor was not able to keep that particular "pot of money". If this is something the governor or mayor wants to try, he or she can instruct the appropriate department head to tap into funds in order to try such an initiative. This can be the quickest way to get public funding for a year or two with possible renewals. But it is tricky. Once the RFP is issued, you will have to prepare a proposal.

VISTA Volunteers Grants

There is one federally funded program that has proven so consistently valuable to Time Dollar programs that it should be singled out: the VISTA volunteer program funded through ACTION, the federal volunteer agency. VISTA volunteers are paid a small stipend (\$400 a month plus health insurance). Sometimes funds are available to pay part of the time for an administrator or coordinator. The grant can be renewed for up to four years. An initial cadre of VISTA volunteers can get your program off to an incredibly fast start. They serve as roving field program managers and recruiters, make presentations and do a hands-on job in matching volunteers and service recipients. ACTION applications are extensive and painful to fill out, requiring that you understand what the agency is looking for. For this reason, a copy of a successful (i.e. funded) VISTA application is included in the Compleat Time Dollar Kit. If a VISTA grant is of particular interest, you should also contact those programs that have been successful in obtaining VISTA volunteers: Miami, El Paso, and St. Louis.