

Member Handbook

*In a world where everything seems to be about money —
where advertisers use their enormous talents to convince us
that all we need is newly whitened teeth or hair that flows in a certain way
or insurance protection that supplies guardian angels —
Time Bank members find that there just may be another way
to know you are valued, trusted and even loved.*

**EDGAR S. CAHN,
Creator of Time Dollars and Time Banking**



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**Community Exchange is a partnership of the
Columbia Association and the Horizon Foundation
and an affiliate of TimeBanks USA in Howard County**

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History and Introduction

While recuperating from a massive heart attack in 1980, 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, lay in the hospital feeling useless and alone. At the time massive cuts in government spending on social welfare created a need for social change and Dr. Cahn developed the concept of a new currency, Time Dollars.

The concept is simple; when you spend an hour doing something for an individual or group, you earn a Time Dollar. Then you can use that Time Dollar to buy an hour of another member’s time or service. Time Dollars value everyone’s contributions equally. One hour equals one Time Dollar.

Community Exchange is a member of TimeBanks USA, the network that represents Time Banks internationally. To learn more about the various international Time Banks and founder, Edgar Cahn, visit www.timedollar.org.

Mission

The mission of Community Exchange is to enhance the lives of people living and working in Howard County by creating social networks and an incentive system for neighbors to take care of each other.

5 Core Values of Time Banking

The five core values are the foundation on which all Time Banking programs are built. They are:

- **assets**

Everyone has the capacity to be a contributor to the well-being of others in their community.

- **redefining work**

Work has to be redefined to value whatever it takes to raise healthy children, build strong families, revitalize neighborhoods, make democracy work, advance social justice, and make the planet sustainable. That kind of work needs to be honored, recorded and rewarded.

- **reciprocity**

We need each other. Giving and receiving are the basic building blocks of positive social relationships and healthy communities.

- **rebuilding community**

Belonging to a mutually supportive and secure social network brings more meaning to our lives and new opportunities to rebuild our trust in one another.

- **respect**

Respect underlies freedom of speech, freedom of religion and everything we value. Respect supplies the heart and soul of democracy. When respect is denied to anyone, we all are injured. We must respect where people are in the moment, not where we hope they will be at some future point.

Your Role

As a member of the Community Exchange, you:

- Should both give and receive services! If you don't receive you may be preventing someone else from giving.
- Must attend the orientation/training session prior to giving or receiving services.
- Earn one Time Dollar for each hour of service you provide.
- Spend one Time Dollar for each hour of service you receive.
- Report the Time Dollars you earn and spend to the Community Exchange office.
- May donate Time Dollars to another Community Exchange member or to the Time Dollar Credit Bank.
- May incur an indebtedness of no more than three (3) hours or two (2) services.

Community Exchange Definitions

Credit Bank: A repository, managed by Community Exchange staff, where donated time dollars are stored.

Member: An individual, organization or group who is eligible to provide (offer) and receive (request) services. Please note: members must attend an orientation/training session prior to providing or receiving services.

Transaction: An exchange of services between two or more Time Banking members.

Transaction Agreement: Step #5 in the service transaction when the service provider and service recipient finalize the arrangements for a requested service (*see page 8 of this Handbook*).

Time Dollars: "Currency" earned and used for services provided and received. One hour of service equals one time dollar.

Service Provider: A Community Exchange member who gives services to another Community Exchange member.

Service Recipient: A Community Exchange member who receives services from another Community Exchange member.

Youth Member: Any Community Exchange member under the age of 18.

Time Dollar Credit Bank: The pool of donated time dollars that are stored for reserve and emergency use. This pool of donated time dollars is to be used by those members who are unable to earn enough time dollars due to illness or disability or to offset hours used to administer programs. Use of the time dollars in the credit bank will be based on need as determined by the program manager.

Donor: A Community Exchange member who gives a portion of the time dollars earned to the credit bank or another Community Exchange member.

Donee: A Community Exchange member who has a service need, but who has not banked enough time dollars to receive the service.

Community Exchange Policies & Procedures

Overview

Community Exchange is a Time Dollar program serving Howard County, Maryland. At this time, Time Dollars earned have no expiration date. This is subject to change. Members will receive advance notice of any changes.

Time Banking transactions are based on a shared value system among members that acknowledges and accepts service exchange as an economic alternative. Elements of goodwill, good faith, cooperation, sharing, luck and timing affect all transactions. Appreciation of another's best efforts and **“Doing your best, with an attitude of gratitude”** are part of what makes the Time Banking concept work. Evaluation is built into all of the activities and processes of the Time Banking Program. The Community Exchange staff, Community Exchange Advisory Board review comments, suggestions and complaints. Everyone strives for excellence and quality. The available services are based on the skills, talents, abilities and availability the program members.

Community Exchange is a member of TimeBanks USA allowing members reciprocity throughout the Time Banking system. Time Dollars have no cash value and are not redeemable for cash or credit but are honored by all TimeBanks USA members/participants. Therefore Community Exchange members can use time dollars in other Time Banking programs if they so choose. For example, if a member with 20 time dollars in the bank is vacationing in Portland, Maine and needs a ride to the airport, the Community Exchange member can call the Portland time banking program and access that service from a member/participant.

In this way, members not only receive a needed service, but can make a friend with a mutual interest (Time Dollars) as well!

Orientation and Registration

All Community Exchange members (including contact persons from families, groups, agencies, etc.) must attend Community Exchange orientation/training. This orientation/training is essential in order for members to become thoroughly knowledgeable and confidently familiar with every nuance of Time Banking. Additionally, registration and other important forms must be completed prior to providing or receiving services.

Other Key Points

- Members should notify the Community Exchange office with any changes of address, email or telephone number.
- If a member must be inactive for more than two weeks, s/he should notify the Community Exchange office so we will know not to refer other members for services.
- Sometimes it is necessary for a member to resign from Community Exchange (usually due to relocation). In this case, please provide the staff with at least 7 days notice.
- If you are relocating and would like our help, we will try to connect you with another Time Banking Program and transfer any earned Time Dollars.

Calculating and Reporting Hours

Service hours are rounded up to a quarter hour for fractions of an hour.

For example:

52 minutes of service = 1 Time Dollar (TD)

1 hour and 18 minutes of service = 1 1/2 Time Dollars (TDs)

Time dollars are calculated from the time you leave your house/place of origin to perform the service until you return to your place of origin.

It is the responsibility of the service provider to report the hours of service given to another member. All hours should be reported within a week of the date of service, and no later than by the 30th of each month using a Service Transaction form.

Forms are available in this handbook, and can be obtained by calling the office. If you are unable to obtain a form, please submit the following information:

- Your name (service provider)
- The service you provided
- Name of the service recipient
- The date of the service
- Number of hours of service (How long did it take you to perform the service?)

You may provide the information by any of the following methods:

Mail 5851 Robert Oliver Place • Columbia, MD 21045

Fax 410-992-5723

Telephone 410-884-6121

Email communityexchange@columbiaassociation.com

Member Rights

All Community Exchange members have a right:

To be treated with dignity, care and respect — When you receive service through Community Exchange, you are not receiving charity. Someone — you, a friend, an anonymous donor, or a loved one — has worked hard for the Time Dollar you are now spending for important services.

To learn – To attend ongoing training opportunities, social events and other Time Banking activities sponsored by the Community Exchange.

To be valued – For your service to others, Community Exchange and the community at large.

Member Responsibilities

All Community Exchange Members are expected to:

- Maintain confidentiality at all times. All members in the Network are held to a strict Code of Ethics. A member can be dismissed from this program and prevented from participation in other Time Banking programs for violating this code. Members are prohibited from disclosing information about the people they serve except to Community Exchange staff.
- Be prompt and keep scheduled commitments, or notify the service recipient of unexpected delays as soon as possible.
- Accept the guidance and instructions that are offered. They are designed to help you.
- Report Time Dollar activities as directed per the Service Transaction Form **located in the back of this Handbook.**
- Call the office in advance when you need a service (**we need 3 days advanced notice**). It is your responsibility as a service recipient to plan for your service, e.g., exact date, day, time, materials needed, etc. Remember that service recipients are responsible for all costs incurred for services received (*See “Materials and Equipment Used in Services”*).
- Keep the circle of giving and receiving in perpetual motion by helping another member with a service. Everyone has some skill or talent to share!
- Return Recipient Evaluations as often as possible (monthly is preferable). We want to hear about your experiences, any special stories you may have, special relationships made, etc.
- Read and understand all information presented in this handbook and during the orientation/training before beginning transactions as a provider or recipient.
- Ask questions! Remember: there are no stupid questions. Ask and you shall receive the information you desire!

Have fun! Share your experiences with all! Make friends!

Connecting Providers and Recipients

Members may only provide and receive service after they have completed the registration process including an orientation/training.

Community Exchange is not designed to meet emergency needs.

When scheduling service be patient. Sometimes busy schedules make it difficult for providers and recipients to connect.

All exchanges should be made through the Community Exchange office so that accurate records can be kept. Time dollars may not be issued for exchanges made between members independently.

Only the home owners are eligible to receive assistance on home repairs. Maintenance on rental property is the responsibility of the landlord.

TO RECEIVE SERVICES

- 1.** Call the Community Exchange office (410-884-6121) at least three business days prior to the date service is needed.
- 2.** Requests should include:
 - Type of service required.
 - Date and time service is requested. Please note: While some service requests will not allow any flexibility on the date or time (i.e. a ride to a doctor's appointment), flexibility in the request will increase the possibility of accommodating the request.
 - Any special request, i.e. non-smoker, references or examples from other jobs.
 - Any other information the service provider may need to know, i.e. if there are pets in the home, if parking is an issue etc.
- 3.** Community Exchange staff will try to match the service request to a service provider who is available to perform the service at the desired date and time. Community Exchange staff will contact the available service provider(s) to obtain confirmation that the member is ready, willing and able to provide the service at the time, date, etc. needed.
- 4.** If the service provider agrees to perform the service, he/she is then provided contact information for the service recipient
- 5.** The service provider will contact the service recipient to finalize the arrangements (transaction agreement)
 - During the transaction agreement some questions that may need to be discussed are:
 - Date and time service is to be provided
 - Estimated amount of time it will take (be sure to include travel time)
 - Agree upon the estimated time and the number of time dollars for the transaction (remember: one hour of service equals one time dollar)
 - Discuss what happens if the job takes more or less time than expected. If either party has time restraints they should be discussed.
 - What if any materials will be needed? Who will get the materials needed?

Please note: The service recipient is responsible for all costs associated with supplies and materials. *(Please read the section on Materials and Equipment.)*

- Any special circumstances or request associated with the transaction should be reviewed at the time service is provided.

6. The service provider completes and turns in Transaction and Service Evaluation Form.

7. The service recipient completes and turns in Transaction and Service Evaluation Form.

Please Note: Receipts are not provided for services received.

As with any program some problems may occur. Community Exchange does not guarantee work performed by Community Exchange members. There may be situations when the work that is done does not meet the expectations of the service recipient. It is also possible that a service may take longer to complete than originally estimated during the “transaction agreement” phase. If any problems occur, please contact the Community Exchange office and we will try to assist you in a suitable resolution (*See section on Member Concern/Complaint Resolution*).

TO PROVIDE SERVICES

Once the registration process is complete, service providers will be contacted by the Community Exchange office based on the information provided on their application form and obtained during the orientation/training and intake process. After being contacted by the Community Exchange office to provide service the provider should contact the service recipient to initiate the transaction agreement. (*See step #5 in section To Receive Service*)

When accepting/completing an assignment service providers should:

- Write down the name, place, date, telephone number, directions (if necessary) and period of time that the assignment is expected to take
- Be prompt. If you are running late, **CALL!**
- Know the service recipient’s name and be sure he/she knows yours. Wear your Community Exchange identification badge.
- Request information you feel is necessary while in the recipient’s house, i.e. location of telephone, emergency telephone numbers, any safety risks, etc.
- Complete and turn in Transaction and Service Evaluation Form.

Materials and Equipment Used in Services

There may be service situations when materials and equipment are needed during a service exchange, e.g., paint for certain jobs, gasoline for the lawn mower, tools for carpentry work, money for groceries or prescriptions, etc. In general, the service recipient is responsible for supplying the needed materials or equipment to be used in the transaction. However, there may also be times when it is best for the service provider to furnish his/her own materials or equipment, e.g., when transporting

another member*, using specialized tools or equipment for certain jobs, etc. It is expected that if a member offers to provide a service requiring specialized materials or equipment, they know how to use them and can also provide them if needed.

This is why it is so important for the service provider and service recipient to discuss and plan for the needed service before service provision is attempted. Both parties need to discuss what may be needed to complete the task and agree on who will provide the necessary materials and equipment. These details should be discussed during the Transaction Agreement.

**Please note when providing transportation the service provider may only use a vehicle for which he/she has provided the Community Exchange office with proof of insurance. The provider must follow all applicable traffic laws, and, as required by law, the driver and all passengers must wear seatbelts.*

Member Concern and Complaint Procedures

Whenever possible, the service provider and service receiver should try to work out an agreement between them when there is a conflict during the service exchange.

However if this cannot be done or if there is a violation of Community Exchange or TimeBanks USA policies, procedures or **Code of Ethics** it may be necessary to involve the Community Exchange staff. The steps listed below serve as a guideline in complaint resolution. The Community Exchange staff reserves the right to skip any of the steps in the complaint/concern resolution process where it deems appropriate.

- 1.** A member with a concern/complaint should discuss it with the Community Exchange staff within five (5) working days of the problem's occurrence. The Community Exchange staff will have five (5) business days to respond.
- 2.** If the complaint/concern is not resolved to the satisfaction of the complainant he/she may review the matter with the Community Exchange Manager. The Community Exchange Manager will have five (5) business days to respond.
- 3.** If the complaint/concern is not resolved to the satisfaction of the complainant he/she may request a Grievance Committee review. The request must be submitted in writing to the Community Exchange office within five (5) working days after receipt of the communication of resolution from the Community Exchange Manager. This letter must bear the heading, "**Grievance Letter.**"
- 4.** The decision of the Grievance Committee is final and not subject to appeal.
- 5.** If it is decided that the complaint/problem does not have merit, it shall be so noted and a written record of the complaint will be filed in the Community Exchange office.
- 6.** If the complaint/problem is found to have merit, the Community Exchange staff and Grievance Committee will determine the severity of the problem and course of action.