

# TIMEBANK



# GRAND RAPIDS



1260 Kalamazoo SE  
Grand Rapids MI 49507  
[www.oakdaleneighbors.org/timebank](http://www.oakdaleneighbors.org/timebank)  
[timebank@oakdaleneighbors.org](mailto:timebank@oakdaleneighbors.org)  
616-248-2848

# Table of Contents

What is Timebank Grand Rapids? .....	4
Why Join a Timebank? .....	4
How Does a Timebank Work?.....	5
How Do I Become a Member? .....	5
Membership Application .....	7
Services to Offer and Request.....	8
Offering and Requesting Services .....	9
How do I offer or request a service?.....	9
Online.....	9
Use the printed Timebank Grand Rapids Directory .....	9
Through Oakdale Neighbors.....	9
Providing or Receiving a Service .....	10
Recording hours or time dollars.....	10
Questions and Answers.....	11
Why is each person’s time valued equally?.....	11
How will I get to know other members?.....	12
Can I exchange goods through Timebank Grand Rapids?.....	12
Can my organization or church become a member of Timebank Grand Rapids?.....	12
How are group projects and classes handled by Timebank Grand Rapids? .....	12
Timebanks Community Weaver Website Quick Start Guide .....	13
Legal Stuff .....	15
Taxes.....	15
Insurance .....	15
Keeping Ourselves Safe .....	16
Reference Checks.....	16
Member Acknowledgements .....	16
Online Member Profiles.....	16
Working in Teams or Pairs .....	16
Photo Identification Cards and Online Photos.....	16
Criminal Background Check.....	17
Volunteer Insurance .....	17
Reference Check Form .....	18
Timebank Member Orientation.....	19
What is Needed.....	19
Topics to Cover.....	19
Activity: The Local Economy Web .....	20
Activity: Offer and Request Bulletin Board .....	22
Benefits of a Community Currency .....	23
Mobilizing the Real Wealth of a Community.....	23
Fostering Self-Reliance & Self Esteem .....	23
Increased Personal Savings & Disposable Income .....	23
Creating Local Economic Control .....	23
Building Community Support Networks .....	23
Fostering Social Justice & Equality.....	24

Building a Sense of Community .....	24
Keeping Wealth Where it is Created .....	24
Bringing the 'Money Power' Back to the Commons.....	24

## What is Timebank Grand Rapids?

A timebank is a system that helps people exchange services with one another. As a member you earn a time dollar by doing a service for someone else. The time dollar you earn is “stored” in the timebank. You can spend time dollars by asking another member to do something for you.

A timebank helps people work together for the common good. It brings out the best in people by matching their skills and talents with needs in the neighborhood. You can read more about timebanks and similar complementary currencies here:

- [www.timebanks.org](http://www.timebanks.org)
- [www.timebanking.org](http://www.timebanking.org)
- [www.community-exchange.org](http://www.community-exchange.org)

Timebank Grand Rapids is hosted by Oakdale Neighbors in partnership with TimeBanks USA. Oakdale Neighbors is a community development organization in southeast Grand Rapids. You can learn more about Oakdale Neighbors at [www.oakdaleneighbors.org](http://www.oakdaleneighbors.org). TimeBanks USA is an international network of timebanks. You can learn more about timebanks and TimeBanks USA at [www.timebanks.org/faqs.htm](http://www.timebanks.org/faqs.htm).

## Why Join a Timebank?

Joining a timebank can benefit you personally. The time dollars you earn are a form of currency that you can use to “purchase” services that you need. The timebank also benefits our community and society by building relationships of trust, caring, and reciprocity.

Through a timebank we:

- get to know our neighbors
- support and care for one another
- build a sense of community
- affirm one another’s contributions
- promote equality and social justice
- increase personal savings and wealth

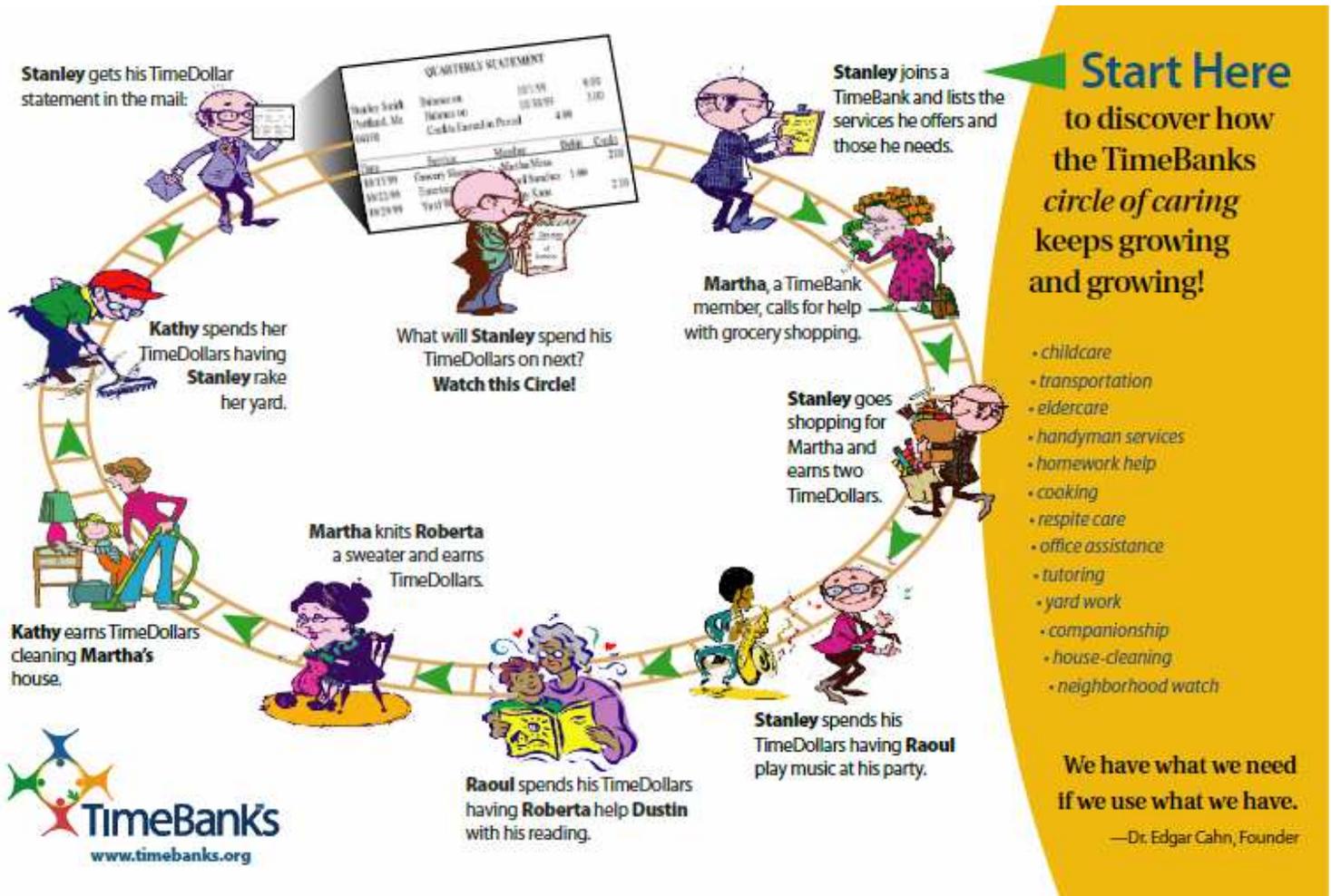
Our timebank holds five core values:

1. **Assets:** Every human being has something to contribute.
2. **Reciprocity:** We serve others and let others serve us.
3. **Respect:** We listen to and are accountable to one another.
4. **Social Networks:** By helping each other, we build communities of support, trust, and strength.
5. **Redefining Work:** All kinds of work needs to be honored and rewarded.

You can read more about the value of timebanks and similar exchanges below in the section called “Benefits of Community Currencies”.

## How Does a Timebank Work?

This diagram is a simple explanation of how the timebank works:



## How Do I Become a Member?

To become a member of Timebank Grand Rapids take these simple steps:

1. Try to attend an information meeting (contact Oakdale Neighbors, 248-2848, for days and times).
2. If you have internet access, submit an online application (which authorizes a background check) to Oakdale Neighbors:
  - a. Go to [www.community.timebanks.org](http://www.community.timebanks.org).
    - i. Click "Find Timebanks".
    - ii. Search for **Timebank Grand Rapids**.
    - iii. Click "Join Now".
    - iv. Fill in:
      1. Your Name

2. Your email address
3. Your password
- v. Click "I agree".
- b. You will receive an email from [sysadmin@timebanks.org](mailto:sysadmin@timebanks.org) like that shown to the right.
  - i. Click on the link in the email.
  - ii. Enter your email address and password to sign in.
  - iii. Create a Personal Profile by answering the questions.
  - iv. Click "update my profile" at the bottom of the page.
  - v. Click "confirm."
- c. You will receive a second message from [sysadmin@timebanks.org](mailto:sysadmin@timebanks.org) like that below.
3. If you do not have internet access, submit a paper application form (which authorizes a background check) to Oakdale Neighbors. (See next page.)
4. Oakdale Neighbors will contact you by phone or email to set up an orientation meeting.
5. Create your online profile after Oakdale Neighbors activates your account. If you do not have internet access, Oakdale Neighbors will create and manage your online profile for you.
6. Try to request a service from another member within two weeks.
7. Try to attend regular events to get to know your new timebank community.

From: "sysadmin@timebanks.org"  
<sysadmin@timebanks.org>

Dear \_\_\_\_\_,

Congratulations on taking the first step towards joining Timebank Grand Rapids, a Timebank community.

Please click on the link below to validate your email address and user information:

[http://community.timebanks.org/reg\\_signin.php?uid=54c06250](http://community.timebanks.org/reg_signin.php?uid=54c06250)

If the link is broken or not clickable, please copy and paste it into the address field of your browser.

Your user account has not yet been created. When you visit the link above, you must sign in and complete the remaining steps.

Your user account will be created when you have successfully completed all four steps. Just two more quick steps left to go!

If you need assistance at any point, please write to Tom Bulten, Coordinator of your Time Bank, at [admin@oakdaleneighbors.org](mailto:admin@oakdaleneighbors.org) with your questions.

We look forward to your contribution to the Timebanks community.

best regards,  
The Community Weaver Team  
TimeBanks USA  
<http://www.timebanks.org/>

From: sysadmin@timebanks.org

Dear \_\_\_\_\_,

Congratulations!! You have successfully joined Timebank Grand Rapids.

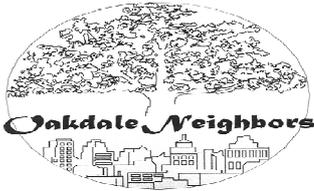
Your membership application has been sent to Tom Bulten, the Coordinator for your Timebanks community and is pending activation. Tom Bulten will be contacting you shortly to set up a meeting and an orientation plan.

If you have any questions or clarifications about your Timebanks, you may contact your Coordinator:

Tom Bulten  
c/o Oakdale Neighbors,  
1260 Kalamazoo SE  
Grand Rapids, MI 49507  
616-248-2848  
616-452-1763  
[admin@oakdaleneighbors.org](mailto:admin@oakdaleneighbors.org)

Welcome to the global Timebanking community!!

best regards,  
The Timebanks Team  
<http://www.timebanks.org/>



## Timebank Grand Rapids

c/o Oakdale Neighbors  
1260 Kalamazoo SE  
Grand Rapids, MI 49507  
Ph: 616-248-2848

Email: [timebank@oakdaleneighbors.org](mailto:timebank@oakdaleneighbors.org)  
Web: [www.oakdaleneighbors.org/timebank](http://www.oakdaleneighbors.org/timebank)



### Membership Application

Full Name: \_\_\_\_\_

Nickname: \_\_\_\_\_

Address: \_\_\_\_\_

Date of Birth: \_\_\_\_/\_\_\_\_/\_\_\_\_

\_\_\_\_\_

Home Phone: \_\_\_\_\_

\_\_\_\_\_

E-Mail: \_\_\_\_\_

Other ways to reach you: \_\_\_\_\_

Please give two non-relative references:

1. Name: \_\_\_\_\_

Home Phone: \_\_\_\_\_

Email: \_\_\_\_\_

Work Phone: \_\_\_\_\_

2. Name: \_\_\_\_\_

Home Phone: \_\_\_\_\_

Email: \_\_\_\_\_

Work Phone: \_\_\_\_\_

On the attached page check (✓) five services you would most like to **receive** from other members.  
On the attached page circle five services you would like to **offer** to other members.

By checking the boxes and signing below, I certify that I have read this document carefully, that I understand its terms, that I recognize that it constitutes a waiver of legal rights, and that it is enforceable to the extent allowed by law.

- I understand that the references I have provided may be contacted.
- I understand that the Time Bank may do a background check on qualified applicants.
- I consent to the release of relevant information concerning my ability and fitness to work.
- Members offer neighborly services to each other to the best of their ability; work is not guaranteed.
- It is my responsibility to use normal judgment and precautions in choosing an appropriate exchange.
- At any time it is my right to decline an exchange.
- I will hold Oakdale Neighbors, its employees and board members, harmless from any and all liability, actions, claims and damages of any kind, including those caused by or arising from negligence, for injury to person or property.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Please return to: Oakdale Neighbors, 1260 Kalamazoo SE, Grand Rapids, MI 49507.  
See [www.oakdaleneighbors.org/timebank](http://www.oakdaleneighbors.org/timebank) or call 248-2848 for more information.

## Services to Offer and Request

Check (✓) five services you want to **receive** from others.

Circle five services you want to **offer** to others.

### Transportation

- Errands / Shopping
- Local
- Long Distance
- Medical
- Train / Bus / Airport
- Worship
- Miscellaneous
- All

### Help At Home

- Child Care
- Cooking & Sewing
- Hair & Beauty
- Housekeeping / Chores
- Pet Care
- Respite Care
- Miscellaneous
- All

### Companionship

- Clubs
- Dining Out
- E-mail / IM
- Home Visits
- Medical Errands
- Telephone Calls
- Miscellaneous
- All

### Community Activities

- Clean-up / Recycling
- Community Service
- Fund-raising
- Help Our Timebank!
- Special Projects
- Work For Social Change
- Miscellaneous
- All

### Wellness

- Complementary Therapies
- Counseling
- Diet & Nutrition
- Fitness & Exercise
- Medical Services
- Yoga / Meditation
- Miscellaneous
- All

### Recreation

- Books & Videos
- Dancing
- Events
- Games
- Sports
- Travel
- Miscellaneous
- All

### Education

- Advocacy
- Classes / Workshops
- Computers / Technology
- Languages / Translation
- Personal Finances
- Tutoring / Mentoring
- Miscellaneous
- All

### Arts, Crafts & Music

- Classes
- Crafts
- Entertainment
- Lessons
- Photo & Video
- Theater
- Miscellaneous
- All

### Home Repair

- Car Care
- Carpentry /Construction
- Electrical
- Garden & Yard Work
- Painting
- Plumbing
- Miscellaneous
- All

### Business Services

- Clerical
- Computer Support
- Financial
- Legal
- Marketing
- Research
- Miscellaneous
- All

### Miscellaneous

- Freecycling
- For Sale
- Wanted
- All Other Services
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_

## Offering and Requesting Services

Once your membership request has been approved you will create an account in [Community Weaver](#), the Timebank Grand Rapids online data system. If you don't have access to a computer, Oakdale Neighbors will create this account for you. During the application process you will indicate what services you can offer and what services you want to receive. You (or Oakdale Neighbors) can update these lists whenever necessary.

The timebank is most useful and powerful *when it is used*. Use it as much as possible! Whenever you are facing a task, consider asking another timebank member to do the task for you. Look over the list of member profiles (online or in a paper directory) to acquaint yourself with services that are available.

You should try to request a service as soon as possible after becoming a member. If everyone waits to be asked, no exchanges will occur. Similarly, if everyone tries to maintain a positive time dollar balance, the level of timebank activity will be low. For the timebank to function some of us will have positive balances, and some of us will have negative balances.

### How do I offer or request a service?

To offer, search for, or request services, use one of these methods:

#### **Online**

If you have online access, you can offer or request services using the timebank Community Weaver website at [www.community.timebanks.org](http://www.community.timebanks.org). You will receive information about how to login and set up your profile when your membership is approved. The *Timebanks Community Weaver Website Quick Start Guide* on page 12 describes some of the basic features of the online system. You can view an online video of the software at [www.timebanks.org/swf/tour/weaver-demo.htm](http://www.timebanks.org/swf/tour/weaver-demo.htm).

You will be notified by email (from [sysadmin@timebanks.org](mailto:sysadmin@timebanks.org)) of relevant activity on your timebank account. When you receive an email you should go to the timebank website to look at and respond to requests by other members.

#### **Use the printed Timebank Grand Rapids Directory**

1. A printed *Timebank Grand Rapids Directory* is available on request.
2. Look through the directory to find someone offering the service you need.
3. Call the person to request the service.
4. Agree on a time and date for the transaction to take place.
5. If you leave a message and the person does not respond within a few days, try contacting him or her again.
6. If you still fail to contact him or her, contact Oakdale Neighbors for assistance.

#### **Through Oakdale Neighbors**

If you don't have online access, Oakdale Neighbors will be glad to present offers, make requests, and arrange exchanges for you.

1. Call Oakdale Neighbors at 248-2848.

2. Explain what service you are offering or seeking.
3. Oakdale Neighbors will look for someone offering or seeking that service and invite that person to contact you to arrange an exchange.

## Providing or Receiving a Service

Whenever you provide or receive a service, you should:

1. Recognize that all timebank service is voluntary.
2. Contact the person offering or requesting the service.
3. Discuss and clarify the details of the service:
  - a. date
  - b. time
  - c. how much time the person thinks the service will take
  - d. materials needed and their cost. Materials, supplies, parts, and ingredients should be paid for in US dollars.
2. If you have been asked for a service but are unable to provide the service, thank the person for calling and suggest that they call Oakdale Neighbors for assistance.
3. Always arrive on time or contact the person as soon as possible if you are going to be late or need to change the time.
4. Make sure the other person understands what you are going to do before you start doing it.
5. Respect other members' privacy, confidentiality, home, property, and valuables.
6. Be patient and open, rather than critical.
7. Respect others' religion, beliefs, and political viewpoints.
8. If you must cancel an appointment, contact the other member as soon as possible.
9. If you are renting your home, check with your landlord before requesting home repairs.
10. If you are using your personal vehicle for a service, maintain adequate and legal automobile liability insurance covering bodily injury and property damage and operate your personal vehicle in accordance with Michigan law.
11. Dial 911 in the event of an emergency.
12. Do not provide any "hands-on" care such as giving medicine, baths, lifting, or cutting nails.
13. Do not ask for or accept money or tips.
14. Do not provide medical, business, or legal advice.
15. Do not smoke in a member's home without permission.
16. Do not use alcohol or illegal drugs while performing services.
17. Do not purchase alcohol for members.

### Recording hours or time dollars

It is the responsibility of the **provider of the service** to record the service given to another member. All services should be recorded as soon as possible, preferably within a week of the date of service. You can record your service online. If you do not have access to a computer or need help, contact Oakdale Neighbors. 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 time counts; your time begins when you leave your home and ends when you return. The Time Dollar Recording Form here (and online at [www.oakdaleneighbors.org/timebank](http://www.oakdaleneighbors.org/timebank)) can be used to record your service hours.

## Time Dollar Recording Form

Use this form to document agreements between members and the hours you have served.

1. If you have online timebank access, record your service at [www.community.timebanks.org](http://www.community.timebanks.org).
2. If you do not have online access, submit this information to Oakdale Neighbors to have it recorded for you:

Oakdale Neighbors  
1260 Kalamazoo SE  
Grand Rapids, MI 49507  
Phone: 248-2848  
Email [timebank@oakdaleneighbors.org](mailto:timebank@oakdaleneighbors.org)

Name of person reporting (service provider): \_\_\_\_\_

Who received the service: \_\_\_\_\_

Service provided: \_\_\_\_\_

Date of service: \_\_\_\_\_

Time Dollars earned: \_\_\_\_\_

Signed (provider): \_\_\_\_\_

Signed (recipient): \_\_\_\_\_

Download this form at [www.oakdaleneighbors.org/timebank/timedollarrecordingform](http://www.oakdaleneighbors.org/timebank/timedollarrecordingform).

One hour of service always earns one time dollar, and one time dollar always buys one hour of service. For fractions of hours, round up to the nearest quarter hour. (For example, 52 minutes of service earns 1 time dollar. 1 hour and 10 minutes of service equals 1.25 time dollars). Time dollars are not redeemable for cash. When a member accrues a debt of 10 time dollars, she or he should begin earning time dollars before going further into debt. Contact Oakdale Neighbors for assistance.

## Questions and Answers

### Why is each person's time valued equally?

In the "caring economy" of the timebank every person's time is valued equally – just like it is inside a family. At first glance, it seems crazy that a person is paid the same for pulling weeds as someone else is paid for web design. But this equality is central to how the timebank works.

In the market economy people invest in special training to make their time more valuable. This practice has come to dominate our experience of the world. Putting different prices on different people's time separates them by making some more "valuable" than others.

The timebank treats everyone as valuable persons created in the image of God. The timebank builds relationships by assuming that everyone has God-given talents, skills, and gifts that are valuable. That is why it places an equal value on each person's time.

Time dollars aren't meant to replace standard dollars. They are designed to complement the market economy where almost everything is monetized. With the timebank we are building a parallel economy where people take care of each other as family members. We are creating an extended family by geography, shared concern, and mutual care.

### **How will I get to know other members?**

Get to know other members by:

1. Reviewing the profiles of other members online or in the printed directory.
2. Attending periodic potlucks for members.

### **Can I exchange goods through Timebank Grand Rapids?**

Yes. For example, you may want to offer a bread-baking service to other members. To do this you should charge time dollars for the hours it takes to produce something and US dollars for the cost of the materials. This is called a "mixed currency transaction" and maintains the tax-exempt status of the transaction and Oakdale Neighbors. Read more about this topic here: [www.timebanks.org/faqs.htm#buything](http://www.timebanks.org/faqs.htm#buything).

Business that want to support the social economy of timebanking and attract customers can offer discounts to individuals with a certain time dollar balance or a certain level of timebanking activity.

### **Can my organization or church become a member of Timebank Grand Rapids?**

Yes! This is a great way for your volunteers to earn time dollars. The organization pays time dollars to volunteers. To earn time dollars, the organization has to offer something of value that can be exchanged for time dollars. Examples include,

- entrance to events that the organization is sponsoring
- a service the organization is offering
- posting a link on the organization's website
- putting an ad in the organization's newsletter
- use of space in the organization's building

For an example of how this could work, watch this animated movie:

[www.youngwales.com/wicc\\_eng\\_ANIMATION.htm](http://www.youngwales.com/wicc_eng_ANIMATION.htm).

### **How are group projects and classes handled by Timebank Grand Rapids?**

A timebank member that organizes or teaches a class or event will earn just one time dollar for each hour he or she puts into the class or event (in preparation, running the class or event, and doing the after-class or after-event work). Each member that participates in the class will pay time dollars for the time he or she participates. Excess time dollars will go into the Timebank Grand Rapids account.

Group projects such as leaf-raking or window washing will be organized periodically by Timebank Grand Rapids. The recipient of the service will "pay" each participant for his or her time on the project.

# Timebanks Community Weaver Website Quick Start Guide

## Sign In

(Everything on this page requires that you sign in first.)

1. Go to <http://community.timebanks.org>
2. Click **Sign In** button (upper right)
3. Enter your full email address and password
4. If this is an unshared computer, click the "remember me" box.

## View Profiles of Other Members

1. Click the **Member Directory** link on the left side or in the upper right corner.
2. Click anywhere in a row to see a Member's Profile

## Look up Community Events

5. Click the **community** tab
6. Click the **what's coming up:** link on the left side to see a description of events.

## Place an Ad for an Offer/Request

1. Click the **give & receive** tab at the top or the **Marketplace** link on the left side.
2. Click the **category** you're interested in. Looking at other ads might help you in writing yours.
3. Click the **Add Your Offer** or **Add Your Request** link to go to the Add a Service screen.
4. Write your description of an offer or request.
5. Click **preview service ad**, then **submit service ad**.

## Edit or Stop an Ad for an Offer/Request

1. Click the **my account** tab, then **My Services**, then **My Offers** or **My Requests**.
2. Find the ad you want to change, and click the **Edit** or **Stop** button.

## Search for an Offer/Request

1. Click the **give & receive** tab at the top or the **Marketplace** link on the left side.
2. Click a specific **category** to view offers and requests.

## Respond to an Offer/Request

1. If you want to reply to an offer or request message, click on the **reply now** button or review the draft reply message that is pre-built for that ad and contains contact information from your profile. You can use the message as is or edit it to your liking.
2. Click the **preview message** button to see how your message will appear before sending it.
3. If you like how it looks, click the **send message** button or click **edit message** to go back and make changes.

## Set up an Exchange

1. When someone responds to your ad or you respond to their ad, you will get an email inviting you to come to the website to see his or her response. Click on the **underlined link in the email** to go to the your Messages Inbox.
2. Your Inbox contains emails about an ad for an offer or request. Click the **read conversation** button to see all the emails about a particular service exchange.

3. Click **read and reply** to continue a conversation about an offer or request.
4. To structure the conversation, type a message and use these three fields:
  - a. **Availability**: click in the time blocks that you are available
  - b. **Change Status to**:
    - i. Keep the Yellow **Pending** setting if you are still negotiating a date and time.
    - ii. Click the Green **Agree** setting if you can do the proposed date and time.
    - iii. Click the Red **Can't Do** setting if you can't or don't want to do the service. Please don't be shy about using the **Can't Do** setting.
  - c. **Projected Date**: click on the calendar icon on the right of the Projected Date field to choose a date from a calendar.
5. When both people use the Green **Agree** setting, the date is set.

### Record Your Hours

1. Click the **my account** tab, then the **Message** tab, then **Inbox**.
2. Click the **Record Hours** button inside the message summary row for the competed task.
3. On the Record Hours screen, enter the **Date of Service** and **Time Spent** in quarter hours.
4. Click the **Preview** button.
5. Click **Confirm**. This will subtract Time Dollars from the account of the person who received the service and add them to the account of the person who gave the service.

### View Your Account Status

1. Click the **my account** tab, then **My Hours**, and **View Activity**.
2. To change the date range. Use the **View Transactions** pull down menu, then click on the **view** button.

### View Reports

1. Click the **My Account** tab, then the **My Reports** tab.
2. Choosing the **Member Contact List** will provide you with a shortened list of all members that can be sorted by clicking on any field header, including first and last name, city, or zip code.
3. Choosing the **List of Service Offers** will generate a report which can be sorted by First Name, Last Name, Category, Ad Title (Service Offered), or Ad Expiration Date. Clicking on any field in the report will take you directly to a corresponding list of services, or the specific ad, or the member's profile.
4. Choosing the **List of Service Requests** will generate a report which can be sorted by First Name, Last Name, Category, Ad Title (Service Requested), or Ad Expiration Date. Clicking on any field in the report will take you directly to a corresponding list of services, a specific ad, or the member's profile.
5. Any of these reports may be printed using your browser's print options.

### Exit the System

When you are finished, you don't need to sign out of the system unless you are using a public computer or share your computer with someone else. In these circumstances, it is a good idea to sign out so other people can't use your account. Simply click the **Sign Out** button (upper right). That's it!

## Legal Stuff

### Taxes

Exchanges of services through Timebank Grand Rapids are tax free because:

2. Exchanges are informal.
  - Either member (the service provider or the service recipient) can contact Oakdale Neighbors for assistance in recording exchanges.
  - Oakdale Neighbors does not have any responsibility for crediting and exchange unless it is contacted.
3. Similar services are being exchanged.
  - These are primarily domestic or personal services.
4. Exchanges are made on a noncommercial basis.
  - Time dollars are valued solely on the number of hours of service provided without regard to the type of service.
  - An “hour” or “time dollar” is always an hour, regardless of what is offered.
  - Members incur only moral obligations that are not legally binding.
  - Members do not have contractual rights to receive any services.

For more information, see [www.timebanks.org/faqs.htm#taxexempt](http://www.timebanks.org/faqs.htm#taxexempt) or [www.danecountytimebank.org/documents/IRS\\_TimeDollar\\_Rulings.doc](http://www.danecountytimebank.org/documents/IRS_TimeDollar_Rulings.doc)

### Insurance

Members of Timebank Grand Rapids will be treated as volunteers of Oakdale Neighbors and are covered by its liability insurance policy through the Church Mutual Insurance Company. However, members must take responsibility for their own safety by getting to know other members of the timebank and using caution when doing services for fellow members.

## Keeping Ourselves Safe

Timebank Grand Rapids offers many benefits. Of course, every activity has some level of risk. The only way to avoid risk in life is to *do nothing!* To promote safety and a positive timebanking experience, you should take several steps:

### Personal Responsibility

You are responsible for your own safety and security! Get to know other member of the timebank by attending periodic potlucks, dinners, or meetings. Ask for and contact references if you do not know the person offering a service. Oakdale Neighbors is not responsible for your safety.

### Reference Checks

By requesting and checking references of members you can find out about incidences of concern in the past. Sometimes references are provided in the online profile. Otherwise, ask the timebank member for references when you are arranging the service.

### Member Acknowledgements

When a person applies to become a member of Timebank Grand Rapids he or she acknowledges (by signing a paper form or clicking to submit an online form) the following:

- I understand that the references I have provided may be contacted.
- I understand that the Time Bank may do a background check on qualified applicants.
- I consent to the release of relevant information concerning my ability and fitness to work
- Members offer neighborly services to each other to the best of their ability; work is not guaranteed
- It is my responsibility to use normal judgment and precautions in choosing an appropriate exchange
- At any time it is my right to decline an exchange.

### Online Member Profiles

When you set up your online profile you can make your personal contact information available to all members of Timebank Grand Rapids or available to the coordinator only.

### Working in Teams or Pairs

Some members will prefer to work in teams or pairs. When a service is requested of a member that wants to work in a team or pair, Oakdale Neighbors will assist her or him in identifying a team or partner.

### Photo Identification Cards and Online Photos

Timebank Grand Rapids can provide members with a photo identification card. These ID cards will help facilitate recognition, trust, and friendship. Timebank Grand Rapids

urges each member to post a photo in his or her online profile. Oakdale Neighbors can post photos of members online if requested.

### **Criminal Background Check**

Oakdale Neighbors can perform a criminal background check of a member on request. Members that are offering childcare, in-home services, or services for vulnerable populations should ask Oakdale Neighbors to perform a background check, keep it on file, and forward it to other members if requested.

These background checks can be performed:

1. **Michigan Internet Criminal History Access Tool (ICHAT)** to search for public records contained in the Michigan Criminal History Record maintained by the Michigan State Police, Criminal Justice Information Center: <https://apps.michigan.gov/ICHAT/Home.aspx>.
2. **Offender Tracking Information System:** <http://www.state.mi.us/mdoc/asp/otis2.html>
3. **Michigan Sex Offender Registry:** <http://www.mipsor.state.mi.us/>.
4. **National Instant Criminal Background Check System:** [http://www.fbi.gov/hq/cjisd/nics/nics\\_overview.htm](http://www.fbi.gov/hq/cjisd/nics/nics_overview.htm) (for those that have resided outside Michigan in the last 10 years).
5. **National Sex Offender Public Registry:** <http://www.nsopr.gov/> (for those that have resided outside Michigan in the last 10 years).

### **Volunteer Insurance**

Timebank members are very much like volunteers. Oakdale Neighbors will maintain volunteer insurance through the Church Mutual Insurance Company that helps protect members as they serve one another.

**Reference Check Form**

Timebank Member's Name: \_\_\_\_\_

Reference Name: \_\_\_\_\_

Reference Phone # \_\_\_\_\_

Reference Email \_\_\_\_\_

How do you know the applicant? \_\_\_\_\_

How long have you known him/her? \_\_\_\_\_

How responsible is the applicant? \_\_\_\_\_

Does he/she use good judgment and make good decisions?  Yes  No

Does he/she seem to relate to people of various ages easily?

Yes  No If no, please explain:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Do you have any reservations in recommending this person to become a timebank member? If yes, explain your concerns.

Yes  No

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

What special skills do you think he/she could offer other timebank members?

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

# Timebank Member Orientation

About 1 ½ hours  
1-10 new members

## What is Needed

1. Comfortable meeting place
2. Sign in sheet
3. Light refreshments
4. Video ready to show
5. Timebank Manual to distribute
6. Ready to greet new members as they come in the room

## Topics to Cover

1. Introduction
  - a. Welcome
  - b. Review the purpose and agenda of the meeting:
    - i. to become familiar with timebanking
    - ii. find out what it takes to be a member
    - iii. complete the application form
    - iv. get started.
  - c. Personal Introductions
2. Introduction to Timebanking
  - a. Review what a timebank is and what time dollars are
  - b. Show a Timebank video
  - c. Overview of the Timebank
    - i. name of the Timebank
    - ii. history
    - iii. how old it is
    - iv. how many members
    - v. what it seeks to achieve
    - vi. what it has done with Time Dollars
    - vii. why you are happy to have these new members join
  - d. Optional: have a member share their personal experience
3. Do a timebank activity or game
4. Review the Timebank manual
  - a. How to become a member
  - b. How to request or offer services
  - c. Demonstrate software or show software demonstration video
5. Distribute and complete application forms
6. Questions and Answers
7. Thank everyone for coming
8. Set up real member-to-member exchanges

### **Activity: The Local Economy Web**

[http://www.appropriate-economics.org/materials/PLA\\_tools\\_web.html](http://www.appropriate-economics.org/materials/PLA_tools_web.html)

By: Bryce Gilroy-Scott, Centro Bartolomé de las Casas, El Salvador

As the participants arrive for the workshop they are asked to individually think of at least one good or service that they can offer and at least one good or service that they need. Participants should be encouraged to list more in either or both categories.

This information is written out on a large piece of paper, or like material, visible to all participants.

This first step is a basic diagnostic of the local community economy, based on the needs and desires of the community participants.

If people cannot write this information down themselves, the workshop/exercise facilitators should expect to assist this process. In non-literate communities, it remains an important part of the workshop process to visually post this information, both for the facilitator and for the participants, as a concretization of the community responses and a visual reinforcement for the next step in the process.

The workshop participants stand in a circle. Either a participant or a facilitator will start (they will be holding a ball of yarn or equivalent material).

They introduce themselves to the circle (name, where they are from, etc.). They then state one of the goods or services they can offer. They then state one of the goods or services they need.

Anyone/everyone who can provide that good or service raises their hand or somehow signals. The first speaker, who is holding the ball of yarn, will throw the yarn to whoever raised their hand or choose among those who did.

The recipient of the ball of yarn then introduces themselves. They re-state the good or service they can provide and they can list new ones. They then state what good or service they need or would like to have. After a person(s) responds, they choose someone to throw the ball of yarn to.

The exercise continues until everyone in the circle has been brought into the 'community web'.

If there is a 'block' where there is no one who can provide a needed good or service, it is the facilitator's job to use the community diagnostic posted on the wall to find a solution or to come up with a compromise that will allow the exercise to continue (ie: trying a different need or a good or service that partially fulfills the one desired).

As the exercise progresses, the community participants will be woven together by the growing web of yarn. This web is based on their mutual needs and offers of goods and services that are presently available in their community.

The significance of this web and its relation to a CCS system, will be the subject of the ensuing discussion which should focus on one or several aspects of a CCS system.

Bryce Gilroy-Scott  
San Salvador, El Salvador  
February 2004

**Activity: Offer and Request Bulletin Board**

[http://www.appropriate-economics.org/materials/PLA\\_tools\\_web.html](http://www.appropriate-economics.org/materials/PLA_tools_web.html)

By: Stephen DeMeulenaere, Indonesia Community Currency Systems (ICCS)  
stephen\_dem@ yahoo.com

Description: There is much wealth in our community, much more than we know unless we build an inventory of the goods, services, and knowledge of the people in a community.

Purpose: To see what the participants have to offer each other should a community currency system be started in their community.

Time Required: Best used before a workshop starts, and as a wrap up discussion with the participants.

Materials Required: Chalkboard or wall with Post-It Notes or a large sheet of paper and a pen.

Process:

1. Put the following sample category headings on the board:

- Something you want to learn
- Something you can teach
- What you spend money on
- What you spend time on
- Your hobby or craft activity
- Something you can make at home
- The work you do

Or, organize categories using the following as a guide:

Agriculture, Business, Building Trades, Crafts, Children, Education, Health, Food, Languages, Recreation, Transportation, Volunteers, Miscellaneous

2. As the participants come in, ask them to write at least one line in each category, plus their name.

3. Do any of the other activities in this guide. Following the workshop or during the break, encourage the participants to look over or add to the board with listings that are different than those they can see up on the board.

## **Benefits of a Community Currency**

Timebank Grand Rapids is a form of community currencies. These complementary currencies are helpful to a neighborhood and community in many ways:

### **Mobilizing the Real Wealth of a Community**

The knowledge and skills of its people is the real wealth of a community. Conventional money drains away while a local currency keeps this wealth working in the community, generating employment and income for all involved. People who have accumulated a wide range of skills and abilities suddenly become once again highly valued members of the community.

### **Fostering Self-Reliance & Self Esteem**

In our communities unemployment is growing and increasing numbers of people are unable to get their needs met. Single-parents may need respite care or other services for their children. Elderly individuals also need a range of specialized services or may simply require company to combat loneliness. At present a person's ability to access these and other services is proportional to their purchasing power. The community currency system breaks this bottleneck, by making it more possible to match someone's need with another's available labor. People are no longer dependent upon welfare or charity, and everyone's self esteem benefits.

### **Increased Personal Savings & Disposable Income**

Because members can get local services through a community currency, they can substitute it for the national currency. Disposable income in conventional money, available after basic needs are met, actually increases. Those who regularly trade with community currencies will find they have more money left in their pockets at the end of each week. The rate of community savings, and therefore of community investment and capital generation, will improve. This will result in an improvement in the quality of life for everyone.

### **Creating Local Economic Control**

Local currencies help to plug the leaky bucket of the local economy. By creating a local currency that cannot leave the community, uncontrolled and activity-limiting capital outflows are reduced. As a community currency only has value in the community in which it is generated, it continues circulating to create more wealth for everyone. They give community members a powerful new tool with which to "steer" the local economy in directions which benefit everyone.

### **Building Community Support Networks**

Because community currency systems plug members into a local information network, they provide new or isolated residents with an instantaneous community support system. This avoids the embarrassment of introductions to strangers. Through a timebank all members have a ready reason for calling for support or help. Elderly individuals, unemployed youth, supporting parents, new arrivals, and single-income

families can all build firm friendships on relationships established through a functioning network.

### **Fostering Social Justice & Equality**

Because the value attached to one's time and commitment is set individually by participants, a community currency equalizes the wage differentials that exist in the conventional economy between the work of women and the work of men. This greater equality helps prevent the polarization of the community "haves" and "have-nots". There is no point in accumulating community currencies as they do not earn interest. It is only by putting them to productive work that the individual or community benefits. Community currencies foster participation at all levels in the local community.

### **Building a Sense of Community**

The increasingly transient, temporary and mobile lifestyle in the world today has seriously damaged our sense of belonging to a meaningful community. Because a community currency builds local relationships it is a powerful means of regenerating a sense of trust among members, a necessary component to the health of any community. As communities become more self-aware and self-reliant through the use of a community currency, isolation, fear and loneliness diminishes and everyone benefits.

### **Keeping Wealth Where it is Created**

National currencies always leak away to the 'money centers' creating money deserts and the cessation of local economic activity. Complementary currencies, on the other hand, are community based and so keep wealth where it is created. Where previously economic activity was stagnant, the local currency stimulates trade and permits things to happen where formerly there was no economic activity. By circulating in a community the entire community becomes self-sufficient and does not have to rely on external businesses to provide what is required.

### **Bringing the 'Money Power' Back to the Commons**

The money we use in our daily lives is provided by the corporate financial system as a profit-making enterprise, not by the government as a public service to the community. As such, the money we use does not belong to the commons and so we have little control over how it is spent and who it benefits. A community currency brings the 'money power' back to the people because its users can decide how that power is exerted.

Adapted from: <http://www.community-exchange.org/docs/whatlets.htm>