



## MEMBER HANDBOOK

**Family Service Rochester**

[www.familyservicerochester.org](http://www.familyservicerochester.org)

(507) 287-2010



## TIME TRADER

### Description

Time Trader is an organized exchange system through which members earn Time Dollars (TD\$) for time spent helping other members. One hour of service earns one TD\$. Members can "buy" hours of service they want or need with TD\$. Everyone's time and service are valued equally. Time Trader keeps track of service offers, requests, exchanges and TD\$ through an online database called *Community Weaver™*.

**Here is how it works:** *Trader Al* fixes *Trader Jane's* fence, which takes 2 hours. He earns 2 TD\$. With his TD\$, he purchases 2 one-hour guitar lessons from *Trader Brad*. *Trader Brad* spends his TD\$ on a massage from *Trader Nicole*... **It's easy: give what you want, get what you need!**

Anyone in the community can sign up to be a Time Trader. Each potential member attends an orientation and fills out an application. From there, Time Trader runs a criminal background check. Once this process is successfully completed, the member is granted access to log on to our secure website, where members post service requests and offers. If a member does not have a computer or Internet access, we will assist in managing his/her account. It's free to join and there are no membership fees or strings attached.

### Vision

An integrated community in which individuals invest in each other's well being through reciprocity, exchanging time and service

### Mission

**Provide a structured network to:**

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

## Core Values and Beliefs

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

TimeBanks build and strengthen communities through member-to-member relationships. Time Trader is part of TimeBanks USA, a growing network of TimeBanks across the country. (See [www.timebanks.org](http://www.timebanks.org) for more information.)

TimeBanks USA, founded by Edgar Cahn, has provided written materials, computer software and research on other national and international TimeBank programs. Other local TimeBanks were very helpful in sharing their technical expertise with Time Trader as well as brochures, forms and manuals.

## DEFINITIONS

<b>TimeBank</b>	A TimeBank is an organized exchange network, through which members trade services and the "currency" of exchange is time. Everyone's time and service are valued equally. Time banking connects people and unmet needs with untapped resources by enabling individuals to use their everyday skills to benefit a network of people.
<b>Member</b>	An individual, family or group, who has completed an orientation session and necessary forms, and is eligible to give and receive services. Members are participants of Time Trader and may attend training sessions, social events and activities sponsored by the TimeBank.
<b>Time Dollars (TD\$)</b>	The currency of exchange. One TD\$ is earned for each hour of service.
<b>Online Member</b>	A member who manages his/her online Time Trader account via regular access to a computer and the Internet.
<b>Off-line Member</b>	A member who does not have regular access to a computer and/or Internet in order to manage an account. When possible, another member (deemed an "online buddy") will be assigned to assist in managing the off-line member's Time Trader account. Online buddies earn TD\$ for their assistance. When an online buddy is not available, off-line members will work with the TimeBank Coordinator to manage their account and set up exchanges.
<b>Provider</b>	A member who <b>provides</b> service. Upon completion of a service exchange, the provider's account is <b>credited</b> TD\$ for the hours of service.
<b>Receiver</b>	A member who <b>receives</b> service. Upon completion of a service exchange, the provider's account is <b>debited</b> TD\$ for the hours of service.
<b>Exchange</b>	Refers to the actual trading of services between Time Trader members. May include one-to-one services, group activities and donating to the Community Fund.

<b>Transaction</b>	The process of crediting/debiting TD\$ from members accounts after a service exchange.
<b>Exchange Partners</b>	Two members entering into a service exchange together.
<b>Community Weaver</b>	Online software program used to keep track of member accounts, service offers, service requests, contact information and communication between members.
<b>Community Fund</b>	A pool of donated TD\$ to be used by those members who are unable to earn TD\$ due to illness or disability. It is also intended for TD\$ donated by TimeBank members who do not wish to accumulate extra TD\$ to their own account. Designation of Community Fund TD\$ is based on need and determined by Time Trader staff.
<b>Community Fund Receiver</b>	A member who is unable to provide service due to illness or disability. Time Trader staff determine this designation. The account of a Community Fund Receiver is balanced with donated TD\$ from the Community Fund.
<b>Donor</b>	A member who donates TD\$ to another member or to the Community Fund. Members may also donate money or goods to Time Trader.
<b>Time Trader Coordinator</b>	The Family Service Rochester staff person responsible for overseeing Time Trader membership and operations.
<b>Advisory Committee</b>	Persons from the community, coordinating agencies and members of Time Trader who assist TimeBank staff with development and expansion of the program. The Advisory Committee meets to discuss program issues, marketing, publicity plans and other activities related to Time Trader. Advisory Committee members earn TD\$ for their work as committee members.

## MEMBER RIGHTS

All members of Time Trader have these rights:

- To be treated with respect and dignity without discrimination
- To receive equal consideration based on their skills, talents and abilities
- To give and receive quality and considerate service
- To receive support from Time Trader staff
- To participate in one or more TimeBank areas (provider, receiver, donor, Advisory Committee, other committees)
- To attend social events, trainings and other activities sponsored by Time Trader
- To have staff and other members maintain confidentiality
- To choose with whom they will enter into an exchange
- To reconsider providing or receiving a service, with adequate warning to the exchange partner
- To spend one earned TD\$ for every hour of service received
- To earn one TD\$ for each hour of service performed
- To request references of a service provider
- To donate TD\$ to the Community Fund or other members

## MEMBER RESPONSIBILITIES

All Time Trader members have the following responsibilities:

- To maintain the confidentiality (privacy) of other TimeBank members
- To respect diversity and treat all members considerately
- To be available to provide and/or receive services on a regular basis
- To communicate clearly and have fair expectations of other members
- To accept support from Time Trader staff
- To attend a TimeBank orientation session and complete necessary forms

- To read and understand the information in this handbook before beginning transactions
- To keep contact information current in Community Weaver and/or with the TimeBank Coordinator
- To acknowledge other members' messages regarding service offers/requests in Community Weaver in a timely manner
- To discuss problems and concerns with Time Trader staff

### **ADDITIONAL RESPONSIBILITIES**

#### **Providers**

- To provide quality, considerate, prompt service to all TimeBank members
- To notify the receiver as soon as possible if unable to fulfill commitment
- To treat receiver's property with care and caution
- To complete the transaction in Community Weaver (for off-line users, work with TimeBank staff)

#### **Receiver**

- To schedule with the provider the day and time of service to be completed
- To clearly define expectations for service requested
- To discuss with provider what materials may be needed to perform the service
- To understand that Time Trader is not able to accommodate emergency or crisis requests

#### **Time Trader Staff**

- To provide support to all Time Trader members
- To promptly respond to calls and emails from members
- To assist with communication between members when needed
- To coordinate social events and trainings for members

## **TIME DOLLAR POLICY**

As a member of Time Trader, it is strongly encouraged to give *and* receive services on a regular basis.

#### **Earning TD\$**

One TD\$ is earned for each hour of service. Round up to the half-hour for fractions of an hour. For example, 20 minutes of service = .5 TD\$. 1 hour 40 minutes of service = 2 TD\$.

#### **Spending TD\$**

Prior to setting up a service, exchange partners should come to a mutual agreement on the approximate number of TD\$ to be used in the transaction. (One hour of service equals one TD\$.)

#### **Transfer/Donation of TD\$**

TD\$ may be transferred or donated to another TimeBank member or the Community Fund. The transaction can be completed in Community Weaver or by contacting the TimeBank Coordinator.

#### **Community Fund Receiver**

The Community Fund is a pool of donated TD\$ to be used by those TimeBank members who are unable to earn TD\$ due to illness or disability. TimeBank members who do not wish to accumulate TD\$ to their own account can donate TD\$ to the Community Fund. Those members who are unable to provide a service due to illness or disability are referred to as "Community Fund Receivers." TimeBank staff determine this designation.

#### **Group/Agency Rate**

A service exchange can happen between an individual and a group/agency, such as someone instructing a class, a team of people painting a member's house or a member doing office work for an agency. Group rates should be negotiated by all exchange participants. When either providing service as a group/agency or receiving service from a group/agency, contact the TimeBank Coordinator to discuss how to determine a fair TD\$ exchange. All parties involved must be members of the TimeBank.

### **Off-line Member Transaction**

Offline members completing service requests are responsible to either  
1) call the TimeBank Coordinator to complete the TD\$ transactions,  
2) have the receiver of the service submit the transaction on their behalf,  
or 3) have their Online Buddy complete the transaction for them.

### **Negative Account Balance**

When a member's account is -5 TD\$, she/he must begin earning TD\$ before procuring additional services. The Time Trader Coordinator will contact the member to discuss possibilities for earning TD\$.

## **GENERAL POLICY**

### **Eligibility**

Membership in Time Trader is open to people of all ages and abilities. The TimeBank honors the rich diversity of our members' backgrounds, understandings, skills and services. All members must attend an orientation, complete necessary enrollment forms and sign required agreements. Age restrictions may apply with some services, but children are invited to join with their parent's written permission. Failure to follow the policies, procedures and Code of Ethics can be grounds for loss of membership.

### **Confidentiality**

As respect is a core value of Time Trader, members' personal information may only be shared appropriately with other Time Trader members. Contact information may not be used for any type of solicitation.

### **Orientation Session**

All members or a contact person from a group/agency must attend a Time Trader orientation. An orientation session includes an introduction to TimeBanking, an overview of member guidelines, a tutorial of Community Weaver and time for questions and answers.

### **Family Participants**

Families are able to become members individually or as a family unit. If a family chooses to join as a family, each family member over the age of 12 must complete necessary enrollment forms, attend an orientation session and sign required agreements. Family members may provide and receive services like other members, but will not have separate accounts in their name. Records of the family will be on one account, in the family's last name.

### **Group/Agency Participants**

One person from a group/agency may join the TimeBank and sign up the group/agency as participants. This individual will be the contact person. The contact person will be responsible for sharing information and materials from the orientation session with other group/agency participants, listing participants on the appropriate enrollment forms, and indicating which services they can provide and would like to receive.

Group or agency members earn TD\$ as a group; one hour of service equals one TD\$. If the group/agency wishes to receive TD\$ for individual participation, they need to complete necessary enrollment forms, attend an orientation session and sign required forms in order to become an

individual member. Otherwise, the records of the group/agency will be on one account, in the name of the group or contact person listed on the enrollment form. They may provide and receive services like other members, but will not have a separate account in their name. Records of a group/agency member will appear on the account statement of the group or the contact person.

Group/agency members are encouraged to attend an orientation session and join Time Trader as individual members.

### **Off-line Members**

It is not necessary for a person to have a computer or regular Internet access to become a Time Bank member. When possible, the Coordinator will pair an off-line member with an "online buddy," who will assist with managing the online account. If circumstances do not permit for an online buddy or if the online buddy is not available at the moment of need, the Coordinator will assist with managing off-line accounts.

### **Communication**

Time Trader will communicate with all members via newsletters. For online members, service alerts and TimeBank announcements will be emailed to members' primary email address. Online members are able to access the list of services offered and requested at will, and need not receive printouts of services listed. Online members are also able to access their own TD\$ account balance of TD\$ spent/earned.

Offline members will receive a printed list of the current services offered and requested periodically via mail, along with an account balance statement showing their total TD\$ remaining, spent and earned. The TimeBank Coordinator will contact off-line members via telephone to manage their account as needed (i.e. when someone is requesting a service offered by the off-line member or offering to provide a service requested).

All members are encouraged to contact the Coordinator with questions at any time.

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

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

If proper equipment or materials are unavailable to either member in the transaction, the TimeBank Coordinator may be contacted for ideas or additional resources.

### **Special Events**

Gatherings and other events for TimeBank members will be held at least quarterly. These activities will be held at Family Service Rochester or other locations in the community. Members can invite family and friends to attend TimeBank activities. Members can offer to host a special event in their home, Family Service Rochester or other community location and earn TD\$. Notices will be put in newsletters, posted on Community Weaver and sent via mail to off-line members. These gatherings are great opportunities to meet other members in the TimeBank and discuss potential service exchanges.

### **Termination of Membership**

Membership in Time Trader is voluntary. Members can choose to resign at anytime. In consideration of the needs of other members and TimeBank staff, we ask that a member give at least one-week notice before ending membership.

Under certain situations, a member's status may be suspended or discontinued. These include, but are not limited to the following:

1. if there is a violation of the policies, procedures, Code of Ethics or Non-Liability Agreement;
2. if there is a continuous negative account balance.

Violations will be reviewed and a determination regarding membership status will be made by Time Trader staff.

## PROBLEM RESOLUTION PROCEDURE

The following steps shall be taken if there is a violation of the policies, procedures or Code of Ethics as stated in the Time Trader Handbook or forms. **Note: Whenever possible, the Provider and Receiver should first try to work out an agreement among themselves if a problem arises during a service exchange.**

1. The member with a complaint or problem should discuss it with Time Trader staff as soon as possible. When possible, complaints should be put in written form and mailed, emailed to or dropped off with the TimeBank Coordinator. The Coordinator will attempt to resolve the issue within 10 working days after receiving the complaint. A response will be given to all parties involved in the complaint. If needed, a grievance committee will meet to assist Time Trader staff in the resolution of the complaint.
  - a. If it is decided the grievance is without merit, it shall be dropped and a written record of the complaint will be filed in the member's file. Time Trader staff will contact all parties involved and review policies, procedures and Code of Ethics to prevent further similar issues.
  - b. If it is determined the grievance has merit, Time Trader staff and/or a grievance committee shall determine the severity of the problem. If the complaint involves a violation of the law or threatens personal safety, TimeBank staff have the authority to suspend or dismiss the offending member from Time Trader and, if appropriate, report the member to local law enforcement. If the problem is less serious, TimeBank staff will issue a written warning and explanation as to why the member is in violation. Further warnings, beyond an initial warning, may be cause for dismissal from the TimeBank.
2. If either party is not satisfied with the staff's decision, a written grievance letter must be sent to Family Service Rochester's Executive Director within five days after receiving communication from Time Trader staff.
3. After receiving the written grievance letter, the Executive Director will conduct an investigation of the incident, when appropriate, and will provide a written response to the members involved within 20 business days. If more time is needed to respond, the person filing the grievance will be notified. The decision of the Executive Director is final.

4. Members who are suspended or dismissed from Time Trader may use the Problem Resolution Procedure outlined above to challenge the suspension or dismissal. However, the member is restricted from providing or receiving Time Trader services pending the completion of the resolution process.

## CODE OF ETHICS

As a Time Trader member, I agree to:

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

## AGREEMENT OF UNDERSTANDING AND NON-LIABILITY

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

Since any agreement shall be made by and between parties involved in the transaction, the TimeBank staff, members, Advisory Committee or Family Service Rochester will not be held responsible and will not assume any liability for claims, damages or any other occurrences which may arise from this agreement. Nor are any TD\$ guaranteed beyond the members' good faith.

I have participated in a TimeBank orientation session. I have read and understand the policies, procedures and Code of Ethics as stated in the

Member Handbook. I agree to abide by its content as well as follow other guidelines required by the TimeBank. I understand that failure to abide by the contents of the TimeBank Policy Handbook and forms would be cause for the suspension or discontinuation of my membership.

I understand that if I use my personal automobile in the course of my service for the TimeBank, I have a current driver's license and I will keep in effect automobile insurance of an amount equal to the minimum limit required by law.

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

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

Signature

Signature of Parent/Guardian if member is under 18 years of age