



Handbook

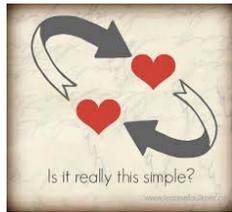


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Introduction

Time Bank Mahoning Watershed is an organized system through which members can exchange services, earning Time Credits for time spent helping other members. One hour of work earns one Time Credit. Members can exchange earned Time Credits for services they want or need, which are provided by other members. Everyone's time and service is valued equally. Time Bank Mahoning Watershed keeps track of service offers, requests, exchanges, and Time Credits through an online database.

Anyone can sign up to be a member. Each candidate fills out an application, after which they will be contacted by a Time Exchange Coordinator for an introduction to the Time Exchange. After the introduction, the candidate can then become a full member of the Time Exchange by filling out an online profile.

Time Bank Mahoning Watershed: Core Values

Assets

We can all be valued contributors. The real wealth of any community is its people. Every individual has valuable experience, skills, and connections to contribute to the well-being of others in their local community. An hour is an hour, regardless of the service. All people are valued equally.

Redefining Work

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

Reciprocity

Helping works better as a two-way street. Giving and receiving are the basic building blocks of positive social relationships and healthy communities. All people want to make positive contributions – when we give and receive, we honor each other's positive contributions.

Social Networks

Networks strengthen and empower individuals. When we help each other, we all build support, strength and trust.

Respect

When we are accountable for our behavior and actions we show respect for our neighbors our communities and our planet.

Our Overall Belief: Time exchange is a coming together to meet practical needs, make new connections, strengthen old ones, and have fun, while affirming the dignity and worth of all. Weaving and strengthening community, one hour at a time.

Member Rights and Responsibilities

Rights

To be treated with dignity, care and respect. When you receive service from a Time Bank Mahoning Watershed member, you are not receiving charity. You worked hard for the Time Credits you are now using.

To Give. Members provide services that are valued. They also give services for which they have the skills, interest and knowledge.

To a guaranteed price. One Time Credit buys one hour of service. The exchange rate is guaranteed.

To Earn. Members earn one Time Credit for every hour they spend helping another member.

To exchange with any other member. You may provide a service to any member and receive a service from any member. There are no limits; you can exchange services with anyone.

To save. Time Credits are saved to the member's personal account, and can be accumulated, or used whenever the member wants or needs a service.

To use time credits to help others. Members can use the Time Credits they earn to assist other family members or friends. In other words, Time Credits are transferable.

To spend. Members may spend their Time Credits at any time on any service other members offer.

To choose with whom they will trade. Members decide with whom they wish to exchange. Offers and requests carry no obligation.

To confidentiality. All members of Time Bank Mahoning Watershed are expected to respect the privacy of other members.

To be treated fairly. Any dispute, complaint, or misunderstanding will be reviewed and resolved promptly.

Responsibilities

- To respect the privacy and confidentiality of other members.
- To be prompt and to keep scheduled commitments.
- To be accepting of guidance and instructions.
- To read and understand the information in this guide before beginning transactions.
- To keep contact information current with the Time Bank Mahoning Watershed.
- To acknowledge other members' messages regarding offers/requests in a timely manner.

About Time Credits

When a Time Exchange member wants help, they find and contact another member through the directory, or call a Time Exchange Coordinator, who can help match members up for exchanges. After the exchange of service, the provider logs the hours earned, and a confirmation is sent to the receiver.

One hour of service equals one time credit, regardless of the service.

Earning Time Credits

- One Time Credit is earned for each hour of service. Round up to the next quarter hour for fractions of an hour. For example, 14 minutes of service = .25 Time Credits. 20 minutes of service = .5 Time Credits.
- Preparation Time: Time credits can be earned for the time used preparing to provide the service.
- Travel Time: Time spent traveling by the person providing the service is included in the exchange.

Spending Time Credits

- Prior to setting up a service, exchange partners should agree on the approximate number of Time Credits to be exchanged (one hour of service always equals one Time Credit).

Transfer/Donation of Time Credits

- Time Credits may be transferred or donated to another Time Bank Mahoning Watershed member or the Community Fund. The donation can be completed online or by contacting the Time Bank Mahoning Watershed Coordinator.

Class or Performance Exchanges

- Members may teach a skill or give a performance to several members at a time earning Time Credits for preparation and teaching.
- Every member attending the class pays in Time Credits, which is deducted from the accounts by the Time Exchange – facilitated by having a sign-up sheet for the class or performance.
- The teacher or performer gets one Time Credit for every hour of instruction plus prep and clean-up time. Planning time may be included for newly developed programs.
- If there are left-over Time Credits after paying the teacher for his/her time, half of the extra Time Credits goes to the Community Fund and the other half goes to an organizational member that the teacher chooses. A Time Exchange Coordinator logs these hours.
- When agreed to, hosting, sponsoring, or overhead expenses may be paid for with Time Credits.

Materials and Equipment Used In Service

Materials, goods and equipment may be needed during a service exchange (wood for a deck, ingredients for baking, supplies for a project). Members should negotiate such arrangements prior to the exchange happening. Typically, the receiver is responsible for supplying the materials needed or equipment used during the transaction. There are times when it makes sense for the provider to furnish their own materials or equipment, in which case the receiver should pay for the materials used. An example of this would be a skilled carpenter who is building something for a receiver may be the better choice to get supplies from the local lumberyard by virtue of their expertise.

Policies and Procedures

Eligibility

Membership in the Time Bank Mahoning Watershed is open to people of all ages and abilities. The Time Bank Mahoning Watershed honors the rich diversity of our members' backgrounds, understandings, skills and services. All members must fill out necessary forms and sign the required agreements. Age restrictions may apply with some service, but youths are invited to join with their parent/guardian's written permission. Failure to follow the policies and procedures can be grounds for loss of membership.

Confidentiality

All members must protect the privacy and confidentiality of other members.

Member at Will

The Time Bank Mahoning Watershed reserves the right to revoke membership at will. Time credits have no monetary value and are forfeited upon termination.

Liability

No guarantee of performance: The Time Bank Mahoning Watershed does not guarantee the quality of services provided by members. The Time Bank Mahoning Watershed does not do background checks on any of its members. However, some organizations may require background checks depending on the type of service. The decision to provide or receive a service is the responsibility of the member based on a relationship of trust, mutual support, and respect.

IMPORTANT NOTE: The Time Exchange functions like the Yellow Pages. We offer listings and contact information for services you might wish to request, but we do not verify the licensure, skill level, or experience of those offering the service. Being clear and honest about your expectations and your own experience and ability is your responsibility as an engaged member of a community-based system. The Members state that they are able to perform services, but the Time Exchange cannot guarantee the performance of anyone who is referred. The Time Bank Mahoning Watershed will not be held responsible for any injury to persons or damage to property involved with the transaction.

Members Under 18 Years Old

Young people are welcome and encouraged to join the Time Bank Mahoning Watershed. Like any other member they must complete the member application and speak with a Time Exchange Coordinator. In addition, any member who is less than 18 years old must also have their parent or guardian sign the Member Acknowledgements and Agreements.

Organization and Business Members

Organizations and businesses can also join the Time Bank Mahoning Watershed to further their community connections. Membership enables them to hold Time Credits which can be used with volunteers and patrons.

Organizations use time credits to encourage volunteering and obtaining resources to further their missions. Businesses can use Time Credits as discounting coupons, to stimulate business at off-peak hours and encourage local spending.

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