



# Time Trade Network *of Greater Newburyport*

## **Member Handbook**

Welcome to the Time Trade Network of Greater Newburyport (TTNGN). This handbook was created to explain the policies and procedures of our time bank and to help answer any questions you might have after your orientation. The content of this handbook may change over time as members make suggestions for improvement. Your ideas and comments are important in helping TTNGN be a creative, meaningful and rewarding network in our community.

**Thank you for joining!**

### **How to contact us**

www.timetradenetwork.org

Phone: 978-225-3440

Email: [timetradenetwork@gmail.com](mailto:timetradenetwork@gmail.com)

Mail: PO Box 1282, Newburyport, MA 01950

**Time Trade Network of Greater Newburyport**  
does not discriminate on the basis of age, gender, race,  
ethnicity, religion, sexual orientation, or disability.

## Table of Contents

|  |   |
|--|---|
| <b>Vision, Values &amp; Mission</b> .....  | 3 |
| <b>Key Concepts</b> .....                  | 4 |
| • What is Time Banking?                    |   |
| • Who is a Member?                         |   |
| • What is a Time Credit?                   |   |
| <b>What Else Do I Need to Know...</b>      |   |
| <b>...about MEMBERSHIP?</b> .....          | 4 |
| • Member Orientation                       |   |
| • Member Contribution                      |   |
| <b>...about TIME CREDITS?</b> .....        | 4 |
| • Earning and Using Time Credits           |   |
| • Member Recruitment Bonus                 |   |
| • Donation of Time Credits                 |   |
| • TTNGN Social Capital Fund                |   |
| • Account Balance                          |   |
| <b>The HOW-TOs of Time Trading</b> .....   | 5 |
| • Arranging a Trade                        |   |
| • Recording TCs                            |   |
| • Exchanging Products for Services         |   |
| • Resolving disputes                       |   |
| <b>TTNGN Member Responsibilities</b> ..... | 6 |
| <b>Corrective Action Procedures</b> .....  | 6 |

## Our Vision

The **Vision** of the Time Trade Network of Greater Newburyport is to be a thriving culture of reciprocity – the exchange of skills and talents based on time – that fosters the spirit of giving and receiving so we can more fully enjoy life in community.

## Our Core Values

**Assets:** We are all assets.

*Every human being has something of value to contribute.*

**Redefining Work:** Some work is beyond price.

*Work must be redefined to include whatever it takes to revitalize neighborhoods and families, to make democracy work and to advance social justice. This kind of work needs to be honored, recorded and rewarded.*

**Equality:** The heart of a Time Credit is equality.

*One hour of service equals one credit, regardless of the service, and all people are valued equally.*

**Reciprocity:** Helping works better as a two-way street.

*We ask: “How can we help each other build the world we both will live in?” rather than: “How can I help you?”*

## Our Mission

The **Mission** of the Time Trade Network of Greater Newburyport is to provide a time exchange system that connects unmet needs with untapped resources by empowering its members to both seek assistance and share their wealth of skills and experiences; thereby enhancing the quality of our members’ lives and fostering a greater sense of cooperation that enriches our local community.

## Key Concepts

### What is Time Banking?

The concept is simple. *Time banking* is the exchange of skills and services between members based on time.

Unlike volunteering, time banking is about developing reciprocal relationships within our community. Unlike receiving charity, when you receive service through TTNGN, you or another member worked for the Time Credit you are now spending.

Furthermore, time banking is not bartering because: time banking exchanges are made within a network rather than one-to-one; services are not assigned monetary value; and, exchanges are made in good faith and are not legally binding.

### Who is a Member?

A *member* is an individual who would like to provide (offer) and receive (request) services and has attended an orientation session. Member participation is vital to the success of TTNGN and all are welcome and encouraged to attend social events and activities of TTNGN, including board meetings. To maintain *active membership* status, you must earn a minimum of 6 Time Credits per calendar year.

Individuals under the age of 18 may become members with the written consent of a parent or legal guardian.

Though we presently offer membership only to individuals, we plan to expand membership to organizations, businesses and groups in the future.

### What is a Time Credit?

For every hour of service provided to another TTNGN member you earn one *Time Credit (TC)*. Time Credits are a community currency that members earn by using their time, energy, skills and talents to help each other. Through exchanging services, members create new neighborhood networks and strengthen our community, helping each other in ways that family and neighbors have traditionally done. You, the member, can spend your TCs on any number of services. It's your choice; it's your time. You can even save up TCs for future use. Member information and TCs are managed using an online system.

## What Else Do I Need to Know...

### ...about MEMBERSHIP?

#### Member Orientation

All prospective members must attend an orientation session. Here you will learn in more detail how the TTNGN system works and have the opportunity to meet other new members. After your application and other necessary submissions have been completed and approved, you will become a member. During orientation, TTNGN will help you to recognize your skills and talents and to begin to identify your needs. You will then be ready to list your offers and requests online. *You will earn your first TCs for the time spent at orientation!*

#### Member Contribution

The Time Trade Network of Greater Newburyport does not charge fees for membership; however, to help support the organization we ask members to make an annual tax-deductible donation of \$25.00 and 2 TCs. These TCs are automatically deducted from your account balance on the anniversary of your membership.

[For members who cannot or choose not to make a cash donation, we ask that they provide 2 hours of service annually to help TTNGN operations. This gives everyone an equal opportunity to nurture and sustain our community.]

### ...about TIME CREDITS?

#### Earning and Using Time Credits

One Time Credit is earned for each hour of any type of service. Every TC earned gives a member the ability to receive an hour of service from another member.

Round up portions of an hour to the next quarter hour. For example:

- one hour and 15 min. is 1.25 TCs;
- one hour and 10 min is also recorded as 1.25 TCs.

TCs are earned by attending an orientation, providing services to other members or assisting with TTNGN operations, social events and other programs.

When you attend a TTNGN event, you will notice your account will reflect an equal number of TCs earned and spent. This reflects the reciprocal nature of these network-strengthening events.

All earned TCs are to be honored by all members. [Immediate family members are not eligible to exchange services with each other for TCs.] TCs have no cash value, are not redeemable for cash or credit, and have no expiration date.

TCs are only valid within the TTNGN network.

### **Member Recruitment Bonus**

Recruitment of new members will enhance the variety of services available to us all.

Members can earn 1 TC for each person they recruit once that person attends an orientation and earns at least one additional TC.

### **Donation of Time Credits**

Time Credits may be donated to another TTNGN member or to the TTNGN Social Capital Fund. To arrange a donation, please contact TTNGN.

### **TTNGN Social Capital Fund**

The Time Trade Network of Greater Newburyport Social Capital Fund is a pool of donated TCs to be used by TTNGN members who are unable to earn enough credits due to illness or disability, or to offset hours used to administer programs. Distribution of the credits will be based on need and is determined by TTNGN.

### **Account Balance**

In order to make our time bank work in a healthy way, there needs to be reciprocity. All members are givers and receivers. We will provide periodic reminders to encourage exchanges.

We understand that for various reasons members may find it necessary to use more TCs than they have earned. It's OK! Members can fall behind up to 24 TCs. After this, the member must earn 50% of that time (i.e., 12 TCs) before being able to use the time bank's services again. If you have a situation where you will be behind by more than 24 TCs, please contact TTNGN to discuss your options.

## **The HOW-TOs of Time Trading**

### **Arranging a Trade**

Members may contact any other member for a service they need by phone, email or directly through the website.

[If the member is under the age of 18, it is the sole responsibility of the parent/guardian to ensure the minor's safety and well being in all TTNGN transactions.]

Members are encouraged to find their own matches. You will meet other members at orientation or TTNGN social events. If you need help making your first request, please feel free to contact TTNGN.

*When negotiating a service...*

- Be clear about your expectations or requirements for the job;
- Discuss and agree upon the estimated number of TCs for the transaction. Talk about what will happen if the job takes more or less time than expected;
- Agree upon the dates, times and location of the service to be provided. Make sure you have accurate contact information for one another;
- Discuss the need for any materials or equipment and who will pay for them and/or provide them. In general, the receiver will pay for any cash expenses;
- If you are providing a service that requires special materials or equipment (e.g., power tools), it is expected that you know how to use them and will provide them if needed;
- Ask the provider for references or examples of his/her work if you want them.

TTNGN transactions are based on a shared value system among members that acknowledges and accepts service exchange as an economic alternative. There is an element of risk involved in all transactions that occur in the TTNGN. No work is guaranteed and there is no receipt for services. There may be situations when the work done does not meet the expectations of the receiver. Elements of good will, good faith, cooperation, sharing, and timing affect all transactions. Appreciation of another's best efforts and a "doing your best" attitude are a big part of what makes TTNGN work.

### When trading...

- Be on time. If you are going to be late, notify the member immediately.
- Please keep the scheduled appointment; if you cannot, call the member and make other arrangements, or let the member know she/he needs to find someone else. *Please give the member at least 24-hour notice if you must cancel.*
- If you use your personal car to transport a member, maintain the required liability insurance. Wear your seat belt and require that your passengers wear one. Obey all the rules of the road.
- Treat members with respect and courtesy, just as you would like to be treated.
- Be patient. Sometimes busy schedules make it difficult to get in touch with one another.
- In the unlikely event of an emergency during an exchange, call 911 (or other emergency number), and stay with the member until help arrives.
- Keep exchanges flourishing. Always remember, everyone has a skill or talent to share.
- Have fun!

### Recording TCs

It is the responsibility of the service provider to report online the hours of service rendered to another member. Be sure to report your hours as soon as possible, preferably within a week of the date of service. *The information needed is: number of hours, exchange date, recipient name and service provided.*

We use the online software program, *Time & Talents*, to facilitate the exchange of services and to manage TCs for our members. This software is provided by the hOurworld Cooperative and can be accessed from the member tab on the TTNGN website. The *Time & Talents* user guide and video are also available on our website.

If you need help recording your exchanges, please feel free to contact TTNGN.

### Exchanging Products for Services

TTNGN does not participate in the negotiation of the exchange of products for TCs among members. Members may opt to make exchanges among themselves, at their discretion.

### Resolving disputes

*To minimize the likelihood of a dispute, be sure to follow the guidelines outlined in this handbook.*

If there is a dispute about an exchange, we recommend that the provider and receiver make every attempt to work out an agreement themselves. If they are unable to reach a resolution, the member with the dispute will contact TTNGN within seven (7) working days of the occurrence. If possible, disputes should be put in written form. [A guideline for this submission is available upon request.]

TTNGN will work with both parties to help resolve the issue within seven (7) days after receiving the complaint.

### TTNGN Member Responsibilities

No member may possess, distribute, sell, or be under the influence of alcohol or drugs while receiving or providing service. The legal use of prescription drugs is permitted during service only if doing so does not impair the member's ability to perform or receive services safely and effectively.

Members are expected to maintain a smoke-free environment during the time that service is being received or provided.

Members are expected to maintain confidentiality of all members. Discussing inappropriate information about a member with others is prohibited and could be grounds for dismissal.

A member may not solicit another member for inappropriate personal financial gain. Cash payment or tipping is not permitted.

Members may not use TTNGN as a vehicle for promoting political, religious, or other personal beliefs.

### Corrective Action Procedures

If TTNGN receives a complaint involving a violation of the law or a threat to personal safety, it has the authority to dismiss the offending member and report the member to local law enforcement.

For complaints that involve other inappropriate conduct by a member, TTNGN will weigh the circumstances and take corrective action if warranted, up to and including dismissal.

A dismissed member's TCs will be transferred into the social capital fund.