



# Valley Time Trade

**member handbook**

*Building community through reciprocity in  
the Pioneer Valley of Western Massachusetts*

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# INTRODUCTION

Time Banking 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 is valued equally. Valley Time Trade keeps track of service offers, requests, exchanges, and TD\$ through an online database called Community Weaver.

**HERE IS HOW IT WORKS:** Trader Jamila fixes Trader Al’s fence, which takes 2 hours. She earns 2 TD\$. With his TD\$, she purchases 2 one-hour guitar lessons from Trader Juan Carlos. Trader Juan Carlos 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 member. Each potential member attends an orientation and fills out an application. 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.

## Time Banking provides a structured network that:

- Connects people and unmet needs with untapped resources
- Provides economic relief through access to alternative resources
- Encourages increased community interaction, wherein people help themselves and others
- Fosters mutual respect for all individuals in a community and bridges gaps between existing barriers
- Promotes equality, recognizing that all services are necessary to society and equally valuable



## Core Values

### **Assets: We can all be valued contributors.**

The real wealth of any society is its people. Every individual has valuable experience, skills and connections to contribute to the wellbeing of others in their local community.

### **Work: Some work is beyond a dollar value.**

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

### **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 freely, and receive freely, we honor

each other's positive contributions.

### **Social Capital: Networks make individuals stronger.**

Networks are stronger than individuals. Community is based on putting down roots, building trust, and creating networks.

### **Respect: Respect for all means accountability to all.**

Our respect for our neighbors, our communities, and our planet is displayed by being accountable for our behavior and actions. When respect is denied, we all are injured. In order to offer respect, we must recognize our power to hurt or heal with all our choices and actions.

## Our Overall Belief

Valley Time Trade is a way to come together to meet practical needs, have fun, make new connections, and maintain old ones, while affirming the dignity and worth of all. Weaving community – an hour at a time.





# MEMBER RIGHTS & RESPONSIBILITIES

Valley Time Trade Members have the right:

- **To be treated with dignity, care and respect.** When you receive service from a Valley Time Trade member, you are not receiving charity. You worked hard for the time dollars you are now using.
- **To give.** Members provide services that are comfortable and satisfying. They also give services for which they have the skills, interest and knowledge, as well as the ability to use the tools necessary to provide the services offered.
- **To a guaranteed price.** One time dollar buys one hour of service. The price is guaranteed.
- **To earn.** Members earn one time dollar for every hour they spend helping another member.
- **To exchange with any other member.** As a community building program, Valley Time Trade does not limit exchanges to the person for whom you provide a service or from whom you receive a service. You may provide a service for one member and receive a service from another member.
- **To save.** Each time dollar is banked in the member's personal time bank account, available to be used when the member wants or needs a service that another member can provide.
- **To use time dollars to help others.** Members can use the time dollars they earn to assist other family members or friends.
- **To spend.** Members may spend their time dollars at any time on any service other members offer.
- **To choose with whom they will enter into an exchange.**
- **To have questions answered.** Members can direct any questions about policies, procedures, and/or problems to the Valley Time Trade staff and/or the Core Committee.



Members rights continued:

- **To have confidentiality maintained.** All members of Valley Time Trade are expected to respect the privacy of other members. What you see and hear is not to be shared with anyone unless you think the health and/or safety of an individual is in jeopardy.
- **To be valued.** Members will receive recognition for their valuable service to the community.
- **To be treated fairly.** Any dispute, complaint, or misunderstanding arising out of involvement with Valley Time Trade will be reviewed and resolved promptly.

**Valley Time Trade Bank Members have the responsibility:**

- To respect the privacy and confidentiality of other members.
- To be prompt and keep scheduled commitments.
- To be accepting of guidance and instructions.
- To attend a Valley Time Trade 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 Valley Time Trade Coordinator.
- To acknowledge other members messages regarding service offers/requests in a timely manner.



# Receiving and Providing Services



## Using Community Weaver Software

To use the Community Weaver program online, you'll need access to the Internet and email. If you don't have access to the Internet, you will be paired with an "online buddy," who will help manage your account. Online buddies earn TD\$ for their time spent helping offline members.

1. Add the email address [sysadmin@TimeBanks.org](mailto:sysadmin@TimeBanks.org) to your contacts so email from Valley Time Trade doesn't go to your junk mail.
2. Go to [www.commonwealthcenter.org](http://www.commonwealthcenter.org) and click on the "TimeBanks" logo in the upper right corner, that will take you to the Valley Time Trade page.
3. In the upper right hand corner see, "Join us" and click on "click here"
4. Fill in the information on the Join screen as follows:

**Make sure it says "Valley Time Trade."**

**Name:** Enter your first and last name

**E-Mail Address:** Enter the email address you want to use to receive correspondence from the TimeBank.

**Password:** Enter a password of your own choosing. It can be a mix of letters and numbers, and is case-sensitive. You will need to enter your email address and this password to sign in to the system every time you log in, so don't forget it!

**Verify Password:** Retype your password. (Do not cut & paste.) This step ensures you did not accidentally enter a typo the first time.

**Review the Terms and Conditions** and click the box next to "I Agree".

**Click the join button** (lower right) to submit your registration request.

5. Wait about a minute to access your primary email and then go retrieve your email. You'll find an email from **sysadmin@TimeBanks.org** that contains a link back into the system. Click on that link and sign into the system as instructed in the email. If you don't see the email in your inbox, check in your spam mail.

6. Now you can update your personal profile.

7. When finished, click the update my profile button (lower right).

8. Once the Valley Time Trade Coordinator has approved your application and activated your profile, you will receive another email inviting you to return to the website, where you can interact with other Valley Time Trade members, post ads, and exchange services.



If you don't get an email saying that your profile has been activated within three days, please call or email the Valley Time Trade Coordinator:

Phone: 413-585-0373  
Email: [jladd@commonwealthcenter.org](mailto:jladd@commonwealthcenter.org)

### When You Want to Receive a Service:

1. Consult your Member Directory and find a member who can provide the service you're looking for.
2. Contact the member(s) in advance of when you need the service and agree on: the date, time and location of service to be provided; the amount of time the member will spend providing the service as well as time spent traveling to and from where the service will be provided; and the parts, supplies or ingredients needed. The member who is receiving the service is responsible for paying for parts, supplies or ingredients. You and the other member must decide which of you will provide tools, if needed.
3. If your presence is required for the service, be sure to be there and on time. If you will be late, be sure to notify the other member as soon as possible.
4. Then have the work done!

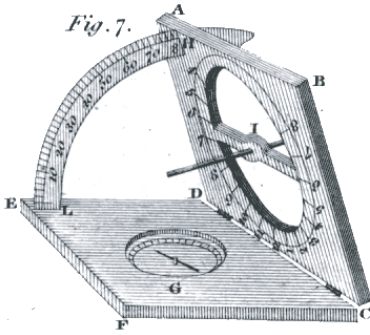
If you have questions about arranging your exchange or need assistance, call the the VTT Coordinator.

## Things to Remember When You Are Requesting a Service

**Be Patient** —If a member does not return your call within a few days, try calling again. If your call is still not returned, call the Valley Time Trade office.

**Call In Advance** —Busy lives make can make it difficult to schedule a time to provide a service. If possible, call at least a week in advance of when you need the service provided.

**Discuss Issues** —Any issue that may present a problem during the exchange should be discussed. Examples might include smoking, allergies to pets, aggressive pets.



**Be Understanding** —Let the person know you understand if they say they are not available.

**Be Flexible** Try to be flexible with what a person can do. Example: You need someone to help weed your garden. The job will take 4 hours. The member you called only has an hour. They may be able to help you out, but they should not be expected to stay

longer. Be prepared to have to wait for service or to find another time bank member to help out.

## When You are Asked to Provide a Service

When you receive a call from a member requesting a service:

1. Discuss and write down all the necessary information: (see Receiving a Service above) Know the recipient's name and be sure he or she knows yours.
2. Keep the scheduled appointment. Be on time; 5-10 minutes early is even better. If you are going to be late or cannot make it, notify the other member immediately and, if necessary, make other arrangements.
3. Request information you feel is necessary while in the recipient's home such as the location of telephones, emergency phone numbers, any safety risks.

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4. When you have completed the service log your hours (See Reporting Hours for more information).

## Things to Remember When You Are Providing a Service

**SMILE!** Another member needs your help. Call them back as soon as possible!

**It's OK to Say No** Let the member know you would like to help them out, but are unable to. If you can, offer an alternative date in the near future. We know it is hard to say no, but if you say no quickly then the member can look for another solution. This is better than having the member waiting to hear from you.

**Please Say No** Say No if you are being asked to provide a service for which you do not have the skills or is beyond your skill level. Do not over commit yourself: As with anything, stretching beyond what you have the time to do is not good. Try and decide your availability to provide services ahead of time. For example, ask yourself how many hours per month you can commit to earning time dollars, and commit yourself to providing no more than that amount.

**Expect the unexpected** Sometimes a member will request or need services other than those in his or her original request. If a situation is not what you expected, take a moment to re-evaluate and decide if your skills fit the request, if you have the time to fill the request, and if you want to fill the request. Discuss it with the member who made the request and make an appropriate decision. If in doubt, contact the Valley Time Trade Coordinator.

**Be courteous of the other member's personal space and items** If you must make a personal phone call during your time, please use your cell phone or calling card. Only use a member's car if it is agreed upon by both parties and is necessary in order to provide the service. Don't advise members in medical, business, or legal matters. Referrals may be made if a member wants assistance.



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**Details Count in Offers and Requests** Give plenty of information about your needs and what you can provide in your requests/offers. This will allow members to make the best possible matches and avoid confusion. Examples:

OFFER: Cooking. I will do organic, vegetarian, sugar-free cooking. I will prepare and deliver a meal for 1 to 8 people. I'd like to have 2 days notice.

OFFER: Carpentry. I have experience with carpentry and home remodeling/repair. I have tools and can work alone or assist with your projects.

REQUEST: Garden and Yard Work. I need someone to help me prepare my flower bed for winter and rake leaves.

REQUEST: Diet and Nutrition. I need to reduce my cholesterol. Will you work with me to suggest recipes and plan menus two or three times over the next month?

## Elder and Childcare

Receiving Baby Sitting or Companion Care for an Elderly or Disabled Person: Choosing the right baby sitter or companion care provider for a loved one is a very important decision. If you are a Valley Time Trade member who wants to receive these services from another member, you need to know that Valley Time Trade does not do background checks on any of its members. Like any of the other services provided by members, Valley Time Trade does not guarantee the quality or appropriateness of the work or service. The decision to provide a service and receive a service is the responsibility of the member, based on a relationship of trust, mutual support and respect.



## Transportation

Valley Time Trade members who want to provide transportation services must

- Have a valid driver's license;
- Have a safe, dependable vehicle that is registered, insured and inspected according to Massachusetts Law;
- Observe all speed limits and driving laws;
- Wear seat belts at all times while driving and require passengers to wear seat belts.;
- Observe all laws regarding the installation and use of child safety seats;
- Never drive a vehicle when texting, talking on a mobile phone, tired or taking medication that causes drowsiness.

### **Transporting Children:**

For the child's safety, any person under the age of 18 must be accompanied by his or her parent or guardian when getting a ride from a Valley Time Trade member. The parent or guardian is responsible for the proper installation of the car seat in the vehicle and the child in the car seat.

### **Receiving Transportation Services:**

If you are a Valley Time Trade member who wants to get a ride from another member you need to know that Valley Time Trade does not do background checks or check driving records on any of its members. Like any of the other services provided by members, Valley Time Trade does not guarantee the quality or appropriateness of the work or service. The decision to provide a service and receive a service is the responsibility of the member, based on a relationship of trust, mutual support and respect.

### **Reporting Hours**

It is the responsibility of the provider of the service to report the service given to another member. All services need to be reported as soon as possible, preferably within a week of the date of service. This should be done online. If you do not have access to a computer or need help -contact a coordinator. Go to your account on Community Weaver, click the "My Hours" tab. Then click on the "Add Time" tab in the upper left hand corner. Fill out the "Record Hours" form that will pop up. Report your name, the service you provided, the name of the person who received the service, the service category, the date of the service, and hours of the service. Remember that transportation counts; your time begins when you leave your point of departure and ends when you return. Be sure you work out mileage considerations before you exchange.



## Health and Safety

The Valley Time Trade wants all its members to be safe and healthy while doing tasks or receiving help. Valley Time Trade maintains high standards of safety for its members.

Please take care of yourself and the health and safety of anyone else who may be affected by what you do. You should only do something that you know you can do safely. Please report immediately to the Valley Time Trade staff any concerns, risks, near misses and actual accidents. This is so we can learn from these to protect all members.

Do not put yourself at risk. If you are not sure that something is safe – DO NOT DO IT! Trust your judgement. If anything concerns you, deal with it immediately or leave as quickly and safely as possible. Have a way to contact someone, such as a mobile phone, if there are any problems.



## Emergencies While Engaged In A Task

Although the likelihood of a serious medical emergency while you are visiting with a member is extremely small, you should always be prepared and know what you need to do. If an emergency results in illness or injury to a member:

Call 911. Keep the injured or ill member warm and comfortable; If knowledgeable, administer first aid;

Above all, stay calm and know that help will arrive shortly; After you have ensured the safety of the injured or ill member (and only after), please contact the Valley Time Trade Coordinator and let them know

# POLICIES AND PROCEDURES

## Eligibility

Membership in Valley Time Trade is open to people of all ages and abilities. Valley Time Trade 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.

**Members Under 18 Years Old:** Young people are welcome and encouraged to join Valley Time Trade. Like any other member he or she must complete the member information form, provide 2 references and attend a member orientation. However, any member who is less than 18 yrs old and not emancipated must also have their parent or guardian sign the Member Acknowledgment and Agreement.



## Liability

**No Guarantees of Performance:** Valley Time Trade does not guarantee the quality and appropriateness of services provided by members. Nor, does Valley Time Trade do background checks on any of its members. The decision to provide a service and receive a service is the responsibility of the member based on a relationship of trust, mutual support and respect.

PLEASE NOTE: Valley Time Trade 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 skill level is YOUR responsibility as an engaged member of a community-based system. Valley Time Trade refers members who state that they are able to perform services. Valley Time Trade cannot guarantee the performance of anyone who is referred. Valley Time Trade or its staff or members will not be held responsible for any injury to persons or damage to property experienced while involved with the transaction.

## Confidentiality

All members must protect the privacy and confidentiality of other members. A member can be dismissed from the program for violating this rule. Contact information may not be used for any type of solicitation. The only exception for sharing information is when a member feels that the health and/or safety of another member is in danger.

## Time Dollars = TD\$

One hour of service equals one time dollar, regardless of the service. The smallest fraction that can be reported is 0.25 or quarter time dollar. All exchanges less than 0.25 or quarter should be rounded up to the next 0.25 or quarter time dollar.



### Earning TD\$

One TD\$ 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 TD\$. 16 minutes of service = .50 TD\$.

**Preparation Time:** Time dollars can be earned for the time used preparing to provide the service.

**Travel Time:** Time dollars can be earned for travel time by the provider to and from a recipient's home or any other place the service will be provided.

### 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 Valley Time Trade member or the Community Fund. The transaction can be completed in Community Weaver or by contacting the Valley Time Trade Coordinator.

### Class or Performance Exchanges

Members may teach a skill or give a performance to several members at one time earning time dollars for preparation and teaching.

- Every member attending the class pays in TD\$, which is deducted from the accounts by VTT – facilitated by having a sign-up sheet for the class or performance.
- The teacher or performer gets 1 TD\$ for every hour putting on the class or performance, which includes prep time, class/show time, clean-up, etc.
- If there are left-over TD\$ after paying the teacher for his/her time, half of the extra TD\$ goes to the Community Fund and the other half goes to an organizational member that the teacher chooses. A VTT Coordinator logs these hours.
- If another organization/member/place is hosting the event, that member would also receive TD\$ for the number of hours the class was + set-up and clean-up time.

## Community Fund Receiver



The Community Fund is a pool of donated TD\$ to be used by those Valley Time Trade members who are unable to earn TD\$ due to illness or disability. Valley Time Trade 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.” Valley Time Trade staff determine this designation.

## 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. An example of this is 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 his/her expertise.

## Dues and Fees

Valley Time Trade asks members to pay dues on a sliding scale of \$50 - \$10 per year starting. If you joined anytime in the 3 months prior that counts towards the next year's membership. Dues help pay for a portion of rent, telephone, Internet, admin, and staff time. No one will be turned away if they can't pay dues.

## Termination of Membership

Membership in the Valley Time Trade is voluntary. Members can choose to resign at anytime. In consideration of the needs of other members and Valley Time Trade 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, a violation of the policies, procedures or Non-Liability Agreement. Violations will be reviewed and a determination regarding membership status will be made by Valley Time Trade staff and Core Committee.

## Resolution Procedure

The following steps shall be taken if there is a violation of the policies or procedures as stated in the Valley Time Trade 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 Valley Time Trade staff as soon as possible. When possible, complaints should be put in written form and mailed, emailed to or dropped off with the Valley Time Trade 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 Valley Time Trade 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. Valley Time Trade staff will contact all parties involved and review policies, procedures and Code of Ethics to prevent further similar issues.

**b.** If it is determined that the grievance has merit, Valley Time Trade 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, Valley Time Trade staff have the authority to suspend or dismiss the offending member and, if appropriate, report the member to local law enforcement. If the problem is less serious, Valley Time Trade 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 Valley Time Trade.

**2.** If either party is not satisfied with the staff's decision, a written grievance letter must be sent to Commonwealth Center for Change's Board within five days after receiving communication from Valley Time Trade staff.

**3.** After receiving the written grievance letter, a member of the Board 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 Board is final.

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

# VALLEY TIME TRADE FOR ORGANIZATIONS

## **Membership:**

Organizations are encouraged to join VTT in order to get volunteers, reward already working volunteers and to better achieve the organization's mission and relationship to the community in ways unique to each organization. Call a Valley Time Trade coordinator to learn more about how your organization can benefit from and contribute to your community through Valley Time Trade. VTT does ask organizations to pay a sliding scale, affordable membership fee to support Valley Time Trade's existence.

**Affiliation:** Individual members are welcome to propose names of organizations with which they are affiliated. The Coordinator will add names on the website. This is different than Organizational Membership.

## **FEEDBACK: LET US KNOW HOW IT'S GOING**

We are always learning and growing. This is your Valley Time Trade and we want it to serve the community's needs. Please contact the coordinator with any suggestions you have. We also hold membership meetings where members can bring ideas, suggestions, questions and concerns to the Core Committee and to other members.

**NOW ITS TIME TO TRADE, BUILD COMMUNITY, GET YOUR NEEDS MET, SHARE YOUR TALENTS AND HAVE FUN!**

Thanks to all those who have donated to make Valley Time Trade happen including the Community Foundation of Western Massachusetts and the Lydia B. Stokes Foundation.

# Valley Time Trade

c/o C3

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