



# T O M P K I N S T I M E T R A D E R S

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## *MEMBER HANDBOOK*

### **Welcome!**

Welcome to Tompkins Time Traders! We look forward to you becoming an active member in our community of neighbors helping neighbors. In this guide, we'll tell you: who we are, what we do, how to get started, and tips on how to have the most rewarding experience trading time.

### **What is Tompkins Time Traders?**

Tompkins Time Traders (T<sup>3</sup>) is an organized exchange system serving all ages, through which members exchange Time Credits (TCs). One hour of service earns one TC, regardless of the service being provided. Each person's time and service are valued equally. The T<sup>3</sup> software keeps track of service offers, requests, exchanges and TCs.

### **How does T<sup>3</sup> work?**

If you would like a service, you contact a member who offers that service and request it. Each hour of service results in the debit of one time credit (TC) from the recipient's balance—which is then credited to the provider's balance. It is the responsibility of the service provider to report the TCs exchanged for the service.

### **Is time trading taxable?**

No! Time is not taxable. So, your time trading will be tax exempt! For this reason, it's crucial that you keep money and time separate.

### **What is Time Trading?**

"Trader John's" fence gate is broken. He checks the T<sup>3</sup> directory and sees that "Trader Jemila" is a carpenter. He contacts Jemila via the software and they come to an agreement about how long it will take to fix the gate. It takes Jemila 2 hours to fix the gate. After the gate is fixed, Jemila goes online and records 2 TCs exchanged.

With her TCs, Jemila receives a one-hour massage from "Trader Anne" and a one-hour guitar lesson from "Trader Matt." Anne then exchanges one TC with "Trader Li," who reads to Anne's elderly, bedridden mother for an hour...

## Revolution in an Hour!

Time Trading is a concrete way to build equality, which builds stronger, more just and interconnected communities. Everyone is eligible to be a member. We honor the diversity of our community and welcome that diversity into the Time Traders membership, which is dedicated to building “beloved community” characterized by abundance.

In mainstream economics, the more specialized a skill, the more it is valued in terms of fees paid for a service... and you can't get help unless you can pay for it, or unless someone volunteers his or her time—this keeps us all stuck in a scarcity mentality!

But we all know that caring skills—ones that everyone can perform—are vital to creating a thriving community. The fact that this work is underpaid and thus undervalued is a market failure. By becoming a Tompkins Time Trader, you co-create a new economic paradigm that values the caring work that is at the core of our economy—because one hour of specialized skills (such as dentistry, carpentry, or plumbing) is equal to one hour of elder care, childcare, or cooking.

### Our Core Values

- Assets* • We are all Assets. We all have unique knowledge and something to give or share with others. Everyone can make positive contributions to our society.
- Mutual Respect* • Every human being matters and deserves to be treated with respect.
- Reciprocity* • Helping works as a two-way street. Instead of asking, “How can I help you?” We’re asking, “How can we help each other?” By doing this we build the world we want to live in.
- Redefining Work* • Some work is beyond price. We are encouraging people to value everyone’s hard work.
- Social Networks* • We need each other. Networks are stronger than individuals and can reweave communities of support, strength and trust.

### Guidelines for Good Negotiation!

The key to happy exchanging is communication. Both parties should clearly communicate their expectations before the exchange.

Elements of good will, good faith, cooperation, sharing, luck and timing affect all exchanges. Keys to making exchanges work are respecting other’s best efforts and bringing your own “doing your best” attitude.

You can exchange TCs in increments of a quarter hour. You may wish to ask for an estimate of how many hours a job may take to make sure you have enough TCs already earned. If a member is traveling a far distance, they may ask to earn hours for travel time. If it takes time to prep or clean up negotiate if this work is included in the service. Such agreements should be worked out in advance before the exchange is made.

If a job requires special tools, it is typically the responsibility of the

receiver of the service to provide them. If the provider incurs expenses (ex. gas for a lawn mower, fabric, etc.) they may wish to be reimbursed for them. Again, this should be worked out in advance and Tompkins Time Traders assumes no responsibility for money exchanging hands, and remember to always keep time and money separate. Members should discuss what might be needed to complete the task and agree how the necessary materials and equipment will be obtained. If you communicate clearly before you make an exchange, you are most likely to have a positive experience. If you are unsatisfied with an exchange please notify the coordinator, they may be able to help you mediate a conflict.

### **Be the Best Trader You Can Be!**

We ask that you keep your account updated, make sure your contact information is accurate and that you are able and willing to provide the services you have listed. If for any reason you are too busy or unable to offer a service, please remove it from your profile – you can always add it back later.

If you are going on a long trip or won't be participating for an extended period of time, please contact the coordinator and we can make your account temporarily inactive so other members won't try to contact you while you are gone. Your account can be made active again at any time and you will keep any hours you have earned.

*Respond to requests within 48 hours* It can be frustrating to contact members who say they provide a service and not hear back. So we ask members to try their best to respond to a request within 48 hours. If you have attempted to contact someone twice and they have not responded within a week, please contact an administrator and let them know, they will attempt to contact that member and change their status to “inactive” if that's the case.

We ask that you only offer services that you are able to provide. Please be clear in your description what it is you are offering. If you are a licensed professional, please include that information. Tompkins Time Traders does not verify or guarantee or take legal responsibility that anyone is able to perform the service that they offer. We encourage all participants to use common sense and safety measures to protect their person and personal property.

You may wish to ask other member for recommendations on who they have received services from and how their experience was. Social events hosted by Tompkins Time Traders are a great way to meet and get to know members. If you do not feel comfortable with a person or situation, then simply let the person know you are not interested in making an exchange with them at this time. Please contact the coordinator any time you have concerns about T<sup>3</sup> related issues. Please do not solicit other members for personal financial gain or promote your political, religious or other personal beliefs.

Time Credits do not expire. You are allowed to go in debt with a negative balance of credits, however we recommend that you do not go more than -10 credits in debt before you start trading credits back. Your account will be made inactive when you credits owed reaches -25. There are times in our lives when we need help and for medical or other reasons are unable to offer a service. If this is the case, please contact the coordinator. We want people to be able to get what they need when the need is greatest. If you do not make an attempt to contact the coordinator, or to trade back credits, your account may be made inactive.

### *No-Show Policy*

In an effort to help members take their T<sup>3</sup> commitments seriously and to follow through with scheduled exchanges we have initiated a no-show policy. When members have an exchange scheduled it is not in the good faith that this community is built upon for one of the members to not show up and not to communicate this with the other member. We understand that things come up, but each one of us deserves respect and at the minimum a phone call can be made.

Members who have an agreed upon exchange and meeting time scheduled who are then stood-up by the other member may receive 0.5 Time Credit from the No-Show member. This penalty is deducted from the No-show member's account.

### **Safety**

We ask that everyone be mindful of our core values and treat each other with respect, be courteous and be safe. Tompkins Time Traders' function is to connect people for exchanges. It is up to members to verify professional credentials, and to ask for and check references. Do not invite anyone into your home/your vehicle/around your children, nor enter anyone else's home or vehicle if you do not feel completely comfortable. It is your responsibility to verify someone's license and insurance or decide if you are comfortable with the provider's ability to provide a service that does not require a license.

Here are some examples to illustrate this:

- If another member is driving you to an appointment, you may ask to see their drivers license and proof of insurance, and to make sure you know their insurance limits.
- If a member is providing a skill for which they are a licensed professional, ask to see their credentials.
- If a member is not a certified childcare professional, get to know them, and ask them to walk you through a "home safety check" before you leave your child with them, etc.

That said, please note that T<sup>3</sup> checks two references before enrolling new members. We also require members with criminal records to self-disclose. Members who don't self-disclose a criminal history will be excluded from all future membership. Further, T<sup>3</sup> policy states that anyone with a

child abuse or pedophilia history may never have access to kids, may not advertise as baby sitters, etc. T<sup>3</sup> will report to authorities any abusive or illegal behavior reported within a time banking relationship.

Misdemeanor histories will be considered on a case-by-case basis. For example, someone with a DWI record might not be allowed to offer driving services.

If you observe anything that could be interpreted as illegal while transacting a T<sup>3</sup> exchange, please notify the police immediately and then notify the coordinator when you can. If there is an accident, please notify the appropriate authorities (police, fire, paramedics, etc.) and then notify the coordinator at your earliest convenience. Always remember—Safety First! Err on the side of caution!

### **Zero Tolerance**

#### *for Alcohol and Drug Use While Trading Time*

No T<sup>3</sup> member may possess, distribute, sell, or be under the influence of alcohol or illegal drugs during exchanges. The legal use of prescription drugs is permitted during services only if doing so does not impair the members' ability to provide or receive services safely and effectively. Inappropriate conduct may result in the member's account being made inactive and forfeiture of all hours earned.

### **Minors**

Children of adult members are welcome and encouraged to join T<sup>3</sup>!

Individuals under the age of 18 may only be involved in exchanges with consent of their parent or legal guardian and with adult supervision. It is the parent/guardian's responsibility to be present or have an agreement with another adult to serve as supervisor for an exchange. Tompkins Time Traders adheres to federal and state guidelines governing minors.

### **Giving Back**

We are a not-for-profit organization (currently we are not a 501(c)3 and depend on donations in order to operate. We ask our members for an annual donation to help us pay for things that require money, such as office supplies, printing costs, our website and email.

#### *Donations*

We suggest an annual donation of \$25 for an individual member, \$35 for a family (2 or more adults in a household) or organization membership and \$75 for a business membership. Checks can be made payable to Tompkins Time Traders.

If you are unable to donate the suggested amount then as an alternative we suggest you give 2 hours of your time, regardless of the type of membership. As a community organization we rely on the efforts of our members to do the work that needs to be done. Members can help in all sorts of ways. Some examples are speaking to groups and/or local businesses about joining the Tompkins Time Traders, making phone calls,

putting up flyers, writing blog posts, assisting with orientations, becoming a member mentor and contributing to potluck dinners. We will be happy to help you find something you enjoy doing! In this fashion, the Time Bank gets needed services to continue doing its good work.

### **Gratitude!**

Our thanks to all of the folks who have helped us get T<sup>3</sup> off the ground—in particular, Terry and Linda of HourWorld of Portland, ME. In the development of this document some of the ideas and language were inspired by other groups, such as TimeBank.org, Time Trader of Rochester, MN, Merrymeeting Community Shares, Brunswick, ME and Battenkill Time Traders, Southern Washington County, NY.