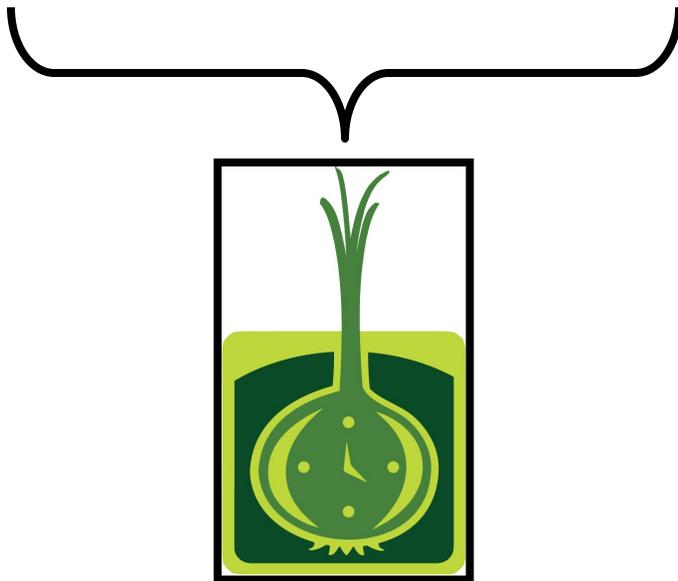


Sharing Time
Saving Money
Redefining Work
Building Community



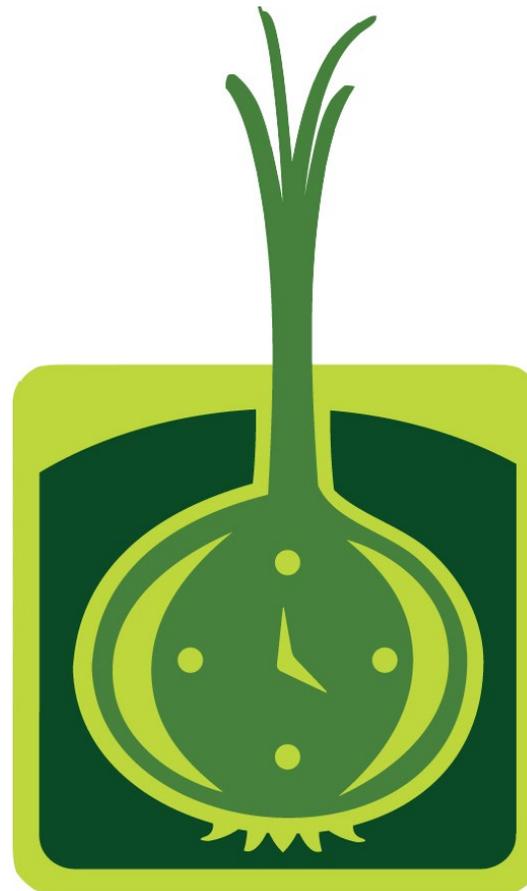
Onion River Exchange

**46 Barre Street
Montpelier, VT 05602**

(in the Center for Arts and Learning building)

**Tel. 802-661-8959
info@orexchange.org
www.orexchange.org**

Onion River Exchange



**Timebank and
Tool Library
Member Handbook**

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**WELCOME to the
Onion River Exchange
Timebank and Tool Library**

**Large print version of
handbook is available.**

HISTORY OF TIME BANKING

“The roots of Time Banking extend back to the creation of Time Dollars™ in 1980 when Dr. Edgar S. Cahn, co-founder of the National Legal Services Program, author of "Our Brother's Keeper," and founder of the Antioch School of Law, suffered a massive heart attack. He was 46. Recuperating in the hospital and “feeling useless,” he dreamed up Time Dollars as a new currency to provide a solution to massive cuts in government spending on social welfare. If there was not going to be enough of the old money to fix all the problems facing our country and our society, Edgar reasoned, why not make a new kind of money to pay people for what needs to be done? Time Dollars value everyone’s contributions equally. One hour equals one service credit.” *(Taken from www.timebanks.org)*

To learn more about time banking, check out TimeBanks USA at www.timebanks.org.

ORE - ITS HISTORY AND ORGANIZATION

ORE was founded in January 2008 (launched in April), as an offshoot of the EnVision Montpelier Social Systems Committee. EnVision Montpelier is a long-term planning project for Montpelier. The Social Systems Committee agreed to start a time bank to increase social capital, alleviate poverty, and build community. ORE became an independent organization in October 2008, funded through private donations, event fundraising and grants. Since then, ORE has continued to grow in membership and expand far beyond Montpelier. In 2010 the REACH timebank was formed, also in Central Vermont and in 2012 the REACH timebank merged in to ORE.

The Onion River Exchange is a nonprofit registered in Vermont and recognized as a 501c3 charity with the IRS. Donations to ORE are tax deductible.

ORE is managed by its Board of Directors

- Edisa G Revilla Muller, Co-Chair
- Dan P Towle, Co-Chair
- Eric L Bachman, Secretary
- Amanda Garces, Treasurer
- William Doelger
- Chris MacGregor
- Dotty Vautier

Together with the help of the

- Executive Committee
- Development Committee
- Finance Committee
- Tool Library Working Group
- Strategic Plan Implementation Task Force
- Membership Working Group
- Elder Initiative Working Group

Members are encouraged to join in the work of ORE, staffing the office, promotional work like tabling at events, joining a committee or working group, or becoming a board member.

ORE thrives because its members are active.

ONION RIVER EXCHANGE

CONTACT INFORMATION

Tel. 802-661-8959
www.orexchange.org
info@orexchange.org

46 Barre Street, Montpelier, VT 05602

The ORE office is in the **Center for Arts and Learning** building, located at 46 Barre Street across from the Recreation Center. The entrance for ORE is on the right side of the building. The office is on the first floor a few steps up from the entrance.

The ORE office is staffed by ORE members.
ORE staff are available to help members when the office is open, on Wednesday and Thursday, 10 to 2 pm.

ORE MISSION STATEMENT

The Onion River Exchange (ORE) promotes the exchange of skills and talents, using time instead of money, to increase the sustainability and well-being of communities.

THE FIVE CORE VALUES OF TIME BANKING

All around the world, time banking works to promote five core values. These are the basis of any service exchange program, including the Onion River Exchange. Reprinted with permission from TimeBanks USA™.

ASSETS

We are all assets. Every human being has something to contribute.

REDEFINING WORK

Some work is beyond price. 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. That kind of work needs to be honored, recorded and rewarded.

RECIPROCITY

Helping works better as a two-way street. The question: “How can I help you?” needs to change so we ask: “How can we help each other build the world we both will live in?”

SOCIAL NETWORKS

We need each other. Networks are stronger than individuals. People helping each other reweave communities of support, strength & trust. Community is built upon sinking roots, building trust, and creating networks. Special relationships are built on commitment.

RESPECT

Every human being matters. Respect underlies freedom of speech, freedom of religion, and everything we value. Respect supplies the heart and soul of democracy. When respect is denied to anyone, we all are injured. We must respect where people are in the moment, not where we hope they will be at some future point.

LEAVING ORE

Participation in ORE is voluntary and members can leave at any time. Members that wish to leave ORE will have their Community Weaver accounts suspended, which does not allow for making exchanges. ORE does request that if a member is leaving they provide the following:

- Explain their reason for leaving. ORE strives to keep getting better using member feedback.
- A leaving member should have a zero balance when leaving. They may transfer CCs to other members, to the Neighbor Fund, to ORE, or may leave them in their *Inactive* account if they will be returning to ORE at a later date.

Remember, a suspended account can be reactivated at any time by contacting ORE.

Involuntary Removal from ORE

ORE Members who provide false information during enrollment or while exchanging or do not follow the ORE guidelines set out in this Handbook will be suspended and will be unable to make exchanges through ORE.

LIABILITY AND TAX INFORMATION

Tax Information

Exchanges made within ORE are not taxable, because they are primarily domestic or personal services made on an informal, noncommercial basis. Also our currency, time, is not based on the dollar value of the service.

Liability

ORE facilitates neighborly exchanges, and thus cannot be held responsible for any mishaps that occur during exchanges. Think of us like you think of the Yellow Pages of classified ads. We provide a list of people who can provide a service, but it is your job to check and make sure that they are able to provide the quality service that you're looking for.

If you're getting a ride, check that the driver is licensed. If you're getting a massage, check in with the provider about any certification or special training that they've received. Remember, it is your responsibility to remain engaged in the ORE community and to be honest about your skills and expectations.

GRIEVANCE PROCEDURE

What do you do when something goes wrong in an exchange?

If you experience any sort of problem, concern or complaint with or against another ORE member, please follow this course of action.

Communicate kindly and directly, without assumptions about motive directly with the other ORE member.

If you are dissatisfied with the outcome of a service, ask questions. Work together to come up with possible solutions. Listen to each other and work with an open mind.

If you cannot resolve a disagreement or have a conflict with the person involved in the exchange, report it to an ORE staff member.

The staff member will then contact both parties to gather information. Using his or her best judgment and common sense, the staff member will make the determination to either:

- Resolve the conflict him or herself.
- Suggest that the members try one more time to resolve the conflict.
- Call the parties together with the coordinator to mediate the conflict.
- Call the parties together with a mediator to mediate the conflict.
- Report the conflict to the ORE Board to resolve the conflict.

The staff member will then report the decision back to both members involved in the conflict.

Note: It is important to keep track of the expectations and agreements made for each exchange. That way, should a conflict arise, you can check back to what was stated.

THE CORE VALUES IN ACTION

Time banks around the world have used these five values to guide them through the production of complimentary currencies. These alternative economies use these principles to create economic systems that affirm human values—principles of reciprocity and caring that we believe can form new communities, expand our definition of family, and strengthen our connections to one another.

In order to do this, time banks use time as a unit of currency. Here at the Onion River Exchange, we use Community Credits (also known as CCs) as our unit of exchange. One CC equals one hour of time, regardless of what service has been provided.

CCs are different from cash in many ways. Exchanges made by our members operate outside the market economy. Within the cash economy, services are priced according to their market value, which fluctuates with supply and demand. In economic systems like these, the scarcer a commodity or service, the more valuable it is. That renders some services less valuable than others, in spite of the fact that they are just as necessary.

In exchanges made through the ORE timebank, an hour's worth of any service is worth one CC, regardless of the service. This ensures that everyone's time is equally valued. This means several things. First, this system is designed to remind our members of their worth and of the significance of their labor, no matter what they do. Second, it is designed to encourage our membership to provide those services that they truly enjoy—not those that would have the most value in the cash economy. This means that even those members with specialized certification or credentials can remain free to offer services that they love providing—no matter how much they are worth in the cash economy.

SIGNING UP FOR THE ORE TIMEBANK

Our sign up process has two steps. Create an online profile with Community Weaver, the online software that ORE uses to facilitate member exchanges., and fill out our Membership Agreement and Registration Form.

Membership Fee

We ask our individual members to pay an annual fee of \$25, households \$40, and organizations \$100 to cover the costs associated with the day to day operations of the timebank. If you do not have funds to pay the fee, you can also choose to support ORE by responding to one of ORE's service requests for fundraising help or organizational support. Contact us.

WHO CAN SIGN UP?

Everyone is welcome in the Onion River Exchange Timebank! Timebank membership is voluntary and is open to people of all ages and abilities. Individuals, families, organizations, businesses and groups all have the option of participating in ORE.

Youth Membership—Under 14

For youth under 14, we ask that they are included in a parent or guardian's account and do not have their own online profile. Please note this on your Member Agreement & Registration Form and in the comments section of your profile.

Parents and Guardians: the exchanges your child is involved in are at your discretion. Please accompany your child or meet the members with whom he or she will be exchanging.

Youth Membership—14-17

For youth between the ages of 14 and 17, we ask for a permission slip signed by a parent or guardian. These youth members have their own accounts, but they cannot display phone or street address information. We also can utilize a "guardian angel mode": a setting in which parents or guardians are able to see all activity on their account including all messages.

items. ORE may, at its sole discretion, suspend or terminate member's borrowing privileges if tools are delinquent more than 4 weeks. Members are responsible to pay ORE the replacement cost for any lost or stolen tools.

10. Reservation of Tools, Return Date Extensions: All tools will be loaned to individual Members on a first come, first served basis. Members may be allowed to extend their tool borrowing periods for an additional week beyond the originally scheduled return dates, depending on the availability of like tools for other Members to borrow.

11. Right to Retrieve Delinquent Tools: All tools and equipment borrowed from ORE shall remain the property of ORE. ORE reserves the right to use any and all appropriate steps to retrieve delinquent tools or seek payment for unpaid fines and fees.

12. Discretion to Loan: Borrowing tools and material from ORE is a privilege afforded to the Members of ORE. ORE reserves the right, at its sole discretion, to suspend the borrowing privileges of any Member who fails to abide by this Lending Policy.

6. Waiver of Liability for Tool Manufacturing or Maintenance

Defects: Without limiting the Waiver and Indemnification provided by the Member, the Member agrees that ORE is not responsible for any design defects in borrowed tools, manufacturing defects inequality of workmanship or materials in borrowed tools, or any faulty maintenance of any borrowed tools.

7. Return of Damaged Tools:

The Member agrees that if at any point the borrowed tool becomes unsafe or in a state of disrepair, the Member will immediately discontinue use of the tool, notify ORE and return the tool at the next scheduled ORE opening.

8. Condition of Tools at Return: All borrowed items must be returned to ORE. All tools must be returned clean, and in the same condition as they were issued, barring normal wear and tear. The Member will maintain the equipment during the lending period (including but not limited to maintaining proper oil and/or lubrication levels, if applicable).

ORE staff will evaluate and assess any damaged or broken tools upon return. If determined repairable Members will be charged a repair fee, not to exceed 50% of the replacement cost of the tool. If tools are deemed damaged or broken beyond repair, Member will be charged a replacement fee, not to exceed the replacement cost of the tool. The Member agrees to accept ORE staff's assessment of the condition of returned items and the amount of fair restitution for damage or replacement of items, and to pay any such amount at the time of check-in.

9. Due Date for Return of Tools, Fees and Fines, Replacement:

Tools are: due within the first day ORE is open, on the date the tool is due to ORE staff or ORE member. If items are not returned on or before the due date/time, fines will be accrued at \$2.00 / week / item, until items are returned to ORE. ORE may replace severely delinquent tools, holding the Member responsible for full replacement costs of the tool. All fines and fees must be paid before Members can renew or borrow additional tools. The Member further agrees to accept ORE staff's assessment of fair restitution for delinquency and/or loss of

BECOMING A TIMEBANK MEMBER

Please go to the Timebank's online software at orexchange.timebanks.org and use the "Join" button.

- Enter your name, email address and password.
- You will receive an email confirming your email address.
- Click on the link provided in the email.
- Complete your member profile.

Please also fill out a Membership Agreement and Registration Form. There is an online copy at orexchange.org/join. If you would like a large version of the form, please contact ORE. You can also stop by our office during working hours and pick one up.

After you have filled out this form and returned it to us with your membership fee, you are ready to join one of our orientations for new members. We also do a background check on all new members. When these steps have been done, a coordinator will activate your account. You will receive an email letting you know your account has been approved.

Now you are ready to start offering and requesting services.

COMMUNITY CREDITS

All ORE members can give **and** receive services. An important time banking principal is that all member's time is of equal value in the timebank .

one hour of any type of service = one community credit (CC)

Earning: One CC is earned for each hour of service.

Spending: CCs are spent on services from other members.

Totaling Hours: CCs are rounded up to a quarter hour for fractions of an hour. Only use .25, .5, .75, and 1 hour increments.

COMMUNITY WEAVER

ORE'S ONLINE TIMEBANKING SOFTWARE

ORE Timebankers use Community Weaver, an online timebanking software to post their offers and requests and to share their talents. Members can search the list of offers and request to find services that they need or requests that they can fulfil.

They can also look in the list of timebankers' talents to see if another member has the skill. They can search for offers, requests and skills by choosing a category. They can also search by city, neighborhood or affiliation.

They can also look at a list of members, and send messages to other members. The site also shows the recent ORE timebank news, events and important alerts.

After a member has provided or received a service, the exchange is reported in Community Weaver. The software keeps a record of the details of your recorded exchanges, including the number of exchanges as well as the hours exchanged.

To use Community Weaver go to <https://orexchange.timebanks.org> and log in with your email address and password.

At that site you will find links to a guide for using the software as well as a link to the online help pages.

EXCHANGING MECHANICS

1. **Reaching Out:** A member, using Community Weaver calls or emails other members to explore a service exchange.
2. **Responding Quickly:** The member contacted replies (yes or no) to the request within 48 hours of the request if possible (remember, people do travel!).

ORE TOOL LIBRARY

1. Membership: Only members of ORE are eligible to borrow tools.

To become a member, borrowers must:

- (a) Be an ORE member and complete a Tool Library Application.
- (b) Present a valid, government-issued photo ID AND proof of residency represented by official mail or document containing your current address (e.g., utility bill, mortgage statement, lease agreement, insurance statement, or auto registration) that falls within Central Vermont.
- (c) Agree to comply with the terms of this Lending Policy
- (d) Sign the ORE Waiver and Indemnification Agreement

2. Member qualifications:

ORE membership in good standing plus a valid driver's license, State-issued I.D. card, or passport, and be age 18 or older to borrow tools from ORE.

3. Only Members May Use Tools: Only Members are permitted to use tools. Members may not permit any other person to use items that the Member has checked out.

4. Borrowing Tools. Members may borrow up to five tools at a time or a kit, for a period of seven days unless it qualifies for a special event. Members may renew if there is not a hold. Member will write a deposit check of 20% or a minimum of \$5.00 whichever is higher before borrowing tools.

5. Proper Use and Safety: Each Member agrees that by taking possession of any tool (or other item) from ORE, he/she is certifying that he/she is capable of using that tool or item in a safe and proper manner. The Member agrees that ORE has no control over the manner in which borrowed tools are operated during the loan period. Members shall not remove any operational or safety instructions from tools or items borrowed from ORE.

What if I need to purchase materials and/or equipment for the service I am providing?

There are situations when material goods and/or equipment are needed for completion of a service exchange. Examples include:

- A car to provide transportation and gasoline to fuel it
- Cash to purchase groceries or pick up a prescription
- Paint, drop cloths, brushes, and tools for a painting project
- Gasoline for a lawn mower
- Tools for carpentry work, yard work or snow shoveling
- A washer, dryer, and soap for laundry
- An oven, ingredients, and kitchen tools for baking cookies

In general, the person receiving a service is responsible for supplying the needed materials/equipment or for reimbursing any expense incurred by the person providing the service.

There are times when it makes sense for the person providing the service to furnish his/her own materials or equipment; this should be discussed when considering an exchange.

It is expected that if a member offers to provide a service requiring special materials/equipment, the member knows how to use them.

How does ORE ensure that participants have really earned their CCs?

Most CC earnings are logged by the person who provided the service. When an exchange is recorded, the other parties to that exchange receive an email notification and can monitor the hours recorded. If a member is charged for a service for an amount he/she disputes, they should appeal. ORE recommends negotiating all CC amounts prior to the exchange.

How does ORE ensure that members are trustworthy and dependable?

Time Bank programs are based on the assumption that people who join want to successfully engage in the network. Members are asked to only provide services that they truly enjoy giving, and to understand the “neighborly” quality of the exchange. Members are also asked to be very clear about needs and expectations prior to the exchange. The coordinators help keep members accountable too, as members are strongly encouraged to return all inquiries within 48 hours, and to report any problematic member exchanges should they occur.

3. **Clarifying:** If the member providing the service is able to perform the service, the two members together decide the details of the exchange BEFORE the exchange occurs. All members involved should agree upon time reported and any other details like cash for mileage or groceries.
4. **Moving on:** if the member contacted cannot perform the service, the requesting member moves on to another provider(s) until a match is made.
5. **Exchanging:** The member providing the service performs the service exchange within the agreed upon time. Remember to agree to the amount of time for the service before the exchange.
6. **Reporting:** It is the responsibility of the **provider** to report the hours of service given to another member (although the **receiver** of the service can report the transaction as long as both/all members agree on this, so that both members do not report the transaction).

It is important for members to report time quickly. Report your hours using Community Weaver at:
<https://orexchange.timebanks.org>

REPORTING HOURS

Reporting your hours is extremely important to the success of ORE and the empowerment of members. Hours should be reported as soon as possible.

There are three types of exchanges.

- A One-to-One exchange, where a timebank member does a service for another timebank member.
- A One-to-One exchange where each member provides a service to the other timebank member at the same time.
- A One-to-Many exchange, one person provides a service for many, as in a workshop leader providing a service for multiple participants at the same time.
- A Many-to-One exchange, where many people provide a service to one timebank member at the same time.

ORE TIMEBANK POLICIES

Annual Fee to ORE

You annual fee is due on the anniversary of your join date.

No Joint Profiles

ORE expects all adult members to have their own Community Weaver profile. That way, you are able to create a profile specific to you, and include your own interests, skills, and credentials on it. This allows other ORE members to get to know you better, and it simplifies our exchange system.

Fractions of an Hour

CCs are rounded up to a quarter hour for fractions of an hour. Please only use .25, .5, .75 and 1 hour increments.

Debt and Credit

Going into debt or having credit is fine! In order to maintain a healthy system, it is important for us to have members who are in debt and who have accumulated CCs. If you are saving your credits for an especially time intensive service, such as hosting a party, receiving a baby quilt, or getting a new website, please let the coordinators know. That way, we won't contact you about your excess of credits. Similarly, if you are temporarily unable to earn credits (if, for example, you are recovering from surgery), let us know and we'll make a note.

ORE Neighbor Fund

If you have excess CCs and want to donate them, you can donate them to a specific member of ORE or to the Neighbor Fund, which allows for members who are currently unable to earn CCs to have access to CCs without having to then earn CCs.

Logging Hours

Generally speaking, we expect service providers to claim their hours. This policy helps to reduce the number of exchanges that are inadvertently logged twice. If you wish to have the service recipient log the transaction, please make sure that all involved parties are aware that this is the plan.

Staying Active

We ask our members to participate in a minimum of four exchanges each year. If you have participated in an especially time intensive exchange (for example, building someone a website from scratch) and feel that you should be exempted from this expectation, please contact us and we'll reach an agreement.

No Illegal Activities.

Period.

FREQUENTLY ASKED QUESTIONS

How do Community Credits differ from conventional money?

CCs are units of TIME, not cash. In the market economy, services are priced according to their market value, which fluctuates with supply/demand. In exchanges using CC's, an hour's worth of any service is worth one CC, regardless of the service, because everyone's time is equally valued.

Why is everyone's time given the same value?

Putting a price on people's time separates us by making some people more valuable than others. ORE excels in building relationships because we place an equal value on everyone's time.

Do I have to live in Montpelier to be part of ORE?

No! We chose the name Onion River Exchange because we encourage members of communities all over Vermont to participate. ORE is based in Montpelier and the largest number of members live there, but ORE has grown to include vibrant members in communities all over Central Vermont and beyond, including Hardwick, the Mad River Valley, and Burlington.

Can I donate my Community Credits?

Yes. Members can donate CCs to other members, the Neighbor Fund, organizational members, or to ORE.

Are Community Credits taxable?

Exchanges made within the ORE timebank are not taxable, because they are informal, non-commercial and are not based upon a dollar value.

What if I do not have the internet, do not have a computer, or do not want to maintain a Community Weaver profile?

Any of these circumstances should not keep you from participating in ORE. There is a computer available at the ORE office for members to access Community Weaver. Also, ORE staff or an ORE member can set up and manage a Community Weaver account on your behalf.

What if I am unavailable to provide services for a period of time?

If you are using Community Weaver, update your profile to let other members know that you are unavailable. You can also temporarily retire your offers or requests.