

1. Time Banking: An Option for Building Communities Large and Small

Objectives:

- To remember what role mutual aid and barter played historically in communities.
- To expand on Session 3, Building Real Security.
- To consider what we need from our communities, and whether we are getting it.
- To learn about Time Banking, how it can be an asset to community building, while also helping save money and time.

Facilitator's Agenda

Intro/Discussion:

Bartering—the exchange of goods and services without the intermediary of currency—is the oldest form of commerce. Local economies, using barter or a local currency as a means of exchange, were the norm for most of human history. It's only recently that we are involved in selling and purchasing in a global economy, which is naturally inefficient, costly in terms of time and effort, and a huge waste of fossil fuel energy (to transport goods). But we think of this as normal.

In this session we're going to consider how to return to providing for others, and being provided for, in our communities. Time Banking is one tool that's increasingly being used to promote local economies and stronger communities. It's easy to set up and can be expanded gradually.

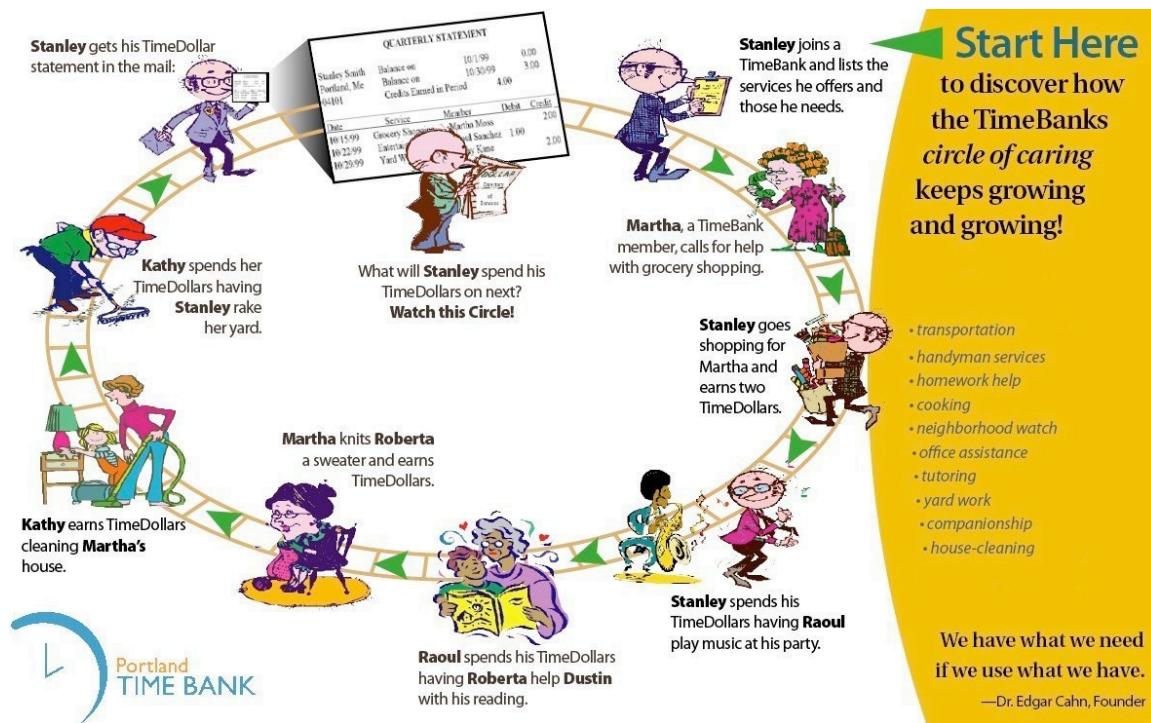
Some questions to consider:

- What did communities used to provide, that they no longer do? (Think about the Great Risk Shift, the entry of women into the workforce, the mobility of American families.)
- What work does our economy reward, and what work is unpaid or underpaid?
- What role does technology play in our communities? Is it a positive or negative force?

Activities: Find a way to brainstorm about what skills and services people have to offer. This can be done in small groups of 2-3, or as a Common Ground activity. Make sure everyone has at least one offering.

Facilitator: Let's reconvene and make a fictional illustration of how this can work. First we'll list everyone's offerings. [Make a chart on the wall.]

Next, let's create an imaginary time-trade circle {see model below, and use the members of the group to draw something similar using their skills and needs.}



Discussion: Using information and points from the supplementary materials at the back of this session, lead a discussion on whether the Time Bank model could be useful in your community/congregation. Here are some points to consider:

- Is the Time Bank a useful model for creating community for us? Does it make sense to create our own Time Bank, or should we join a larger one (see list of Time Banks at www.TimeBanks.org).

- What psychological barriers come up when we consider doing this? Is it harder to receive help, or ask for help? Why? Would we feel comfortable saying no when we need to?
- What makes this system fair? Should we use a currency? A spreadsheet? Invest in the Time-Banking software (Community Weaver).
- What are the safety concerns and protocols we might want to consider?

Local Currencies and Time Banks: Resources

Historical example of a local currency.



Experts aren't surprised American's are becoming more financially creative during an economic downturn. "Historically, when times get tough, you see a 50 percent increase in bartering as a way for people to be able to buy things or get things and do it economically," said C. Britt Beemer, chairman of America's Research Group.

Wall St. Journal, 3/18/09

Local Currencies: Catalysts for Sustainable Regional Economies

by Robert Swann and Susan Witt, February 1995

A local currency may be dollar-denominated or measured in chickens (as Wendell Berry once suggested for his part of Kentucky) or hours or cordwood, as long as people know they can spend that chicken cash, that cordwood note. Confidence in a currency requires that it be redeemable for some locally available commodity or service. The Schumacher Society recommends the following policies to maintain confidence over the long haul:

* The issuing organization should be incorporated as a nonprofit so the public understands that providing access to credit is a service not linked to private gain. The organization should be democratic, with membership open to all area residents and with a board elected by the members.

* Its policy should be to create new short-term credit for productive purposes. Such credit is normally provided for up to three months for goods or services that have already been produced and are on their way to market-credit for things which pay for themselves in a very short time.

* The regional bank or currency organization should be free of governmental control-other than inspection-so that investment decisions are independent and are made by the community.

* Social and ecological criteria should be introduced into loan-making. (Community investment funds also use a positive set of social criteria particular to their own region. These funds could join with hard-pressed local banks to initiate regional currencies.)

* Loan programs and local currencies should support local production for local needs.

Local currencies can play a vital role in the development of stable, diversified regional economies, giving definition and identity to regions, encouraging face-to-face transactions between neighbors, and helping to revitalize local cultures. A local currency is not simply an economic tool; it is also a cultural tool.

E.F. Schumacher Society www.smallisbeautiful.org/local-currencies.html

BerkShares www.berkshares.org

Ithaca Hours www.ithacahours.com

Time Trade Circle
(Cambridge, MA) www.timetradecircle.org

Portland Time Bank <http://portlandtimebank.org/TimeDollar.htm>

Craigslist (by town)

Freecycle (by town)

U-Exchange Massive online bartering network
www.u-exchange.com

Community Weaver

(Time Banking software widely in use)

Time Banks

www.communitytimebanks.org

Time-based Currency

(From Wikipedia)

In economics, a time-based currency is an alternative currency where the unit of exchange is the person-hour.

Time-based currencies value everyone's contributions equally. One hour equals one service credit. In these systems, one person volunteers to work for an hour for another person; thus, they are credited with one hour, which they can redeem for an hour of service from another volunteer.

Time Dollars are created via mutual credit: Each transaction is recorded as a corresponding credit and debit in the accounts of the participants. In a Time Dollars system, or Time Bank, each participant's time is valued equally, whether he/she is a novice or an extensively trained expert. Time Dollars thus recognize and encourage reciprocal community service, resist inflation without encouraging hoarding, and are in sufficient supply, which enables trade and cooperation among participants. More importantly, the Time Bank is a tool for reweaving the very fabric of community. The tool has proven to be extremely flexible, working equally well across ethnic, socioeconomic, religious or racial groups. It has been implemented in a wide variety of settings - rural Appalachia, urban St. Louis, in Youth Court, and in retirement communities, to name a few.

The largest and most active Time Bank in the United States is the Portland Time Bank in Maine, offering startup training and comprehensive offline/online time bank management software. In the United Kingdom the plans are called timebanking, time banks and hour banks. There are reported to be 75 plans running in the UK, with 30 operating in Greater London. They are promoted as a tool in community regeneration.

Katherine of Time Trade Circle (Cambridge, MA) Notes:

Values:

- An hour is an hour; nothing is valued more or less; a person is a person, and their worth is equal.
- Time banking is a tool for creating community where it has deteriorated through mobility, loss of homemaker role, influence of electronic media.
- Can help the disempowered feel competent.

Common blocks:

“I don’t have anything to offer.” And “it’s hard to ask for help.”

Possible Responses:

Remember that you are doing something positive by asking for help. Your need can give another person a sense of usefulness or self-worth.

Remember that you, and anyone else, can always say no.