

### What kinds of people join a Time Bank?

Neighbors, teenagers, seniors, parents, artists, empty nesters, anyone can join. There will be people with time to make new connections and people with no time to spare.

### How big is a Time Bank?

The size of a Time Bank Program is typically reflective of its community. The program here in Howard County can expand over time to accommodate an increasing number of participants.

### What is the membership fee?

There is no membership fee. Participants earn their first Time Dollars by participating in the Orientation/Training.



### Can local businesses and non-profits be members?

Yes! Non-profits have found that employers participating in Time Banking give more time and “clients” often become working participants.

### Where do I learn more?

For information on the Community Exchange, visit [www.columbiaassociation.com](http://www.columbiaassociation.com), CA Facilities and Services section or call 410-884-6121.



*Community Exchange is a partnership of the  
Columbia Association and the Horizon Foundation  
and an affiliate of TimeBanks USA in Howard County*

# Community Exchange

*A mutual sharing of everyday services*

The Community Exchange is a local Time Banking program offered through a partnership of the Columbia Association and the Horizon Foundation that **provides an opportunity for neighbors to help neighbors through the mutual exchange of everyday services.**

Using Time Dollars as an exchange instead of money allows a member to earn a Time Dollar for every hour of service provided, and then use the Time Dollars to purchase services from any member in the network. Through the sharing of our needs and gifts, we sustain a member-driven community exchange where everyone can be a contributor, turning “you need me” into “we need each other.”

## how it works

**Time Dollars are a type of community currency that anyone can earn by using their time, energy, skills, and talents to help others.** Time Dollars value everyone's contribution equally, allowing each person to be a part of the solution. Community Exchange members can provide all types of services including house painting, gardening, minor home repair, transportation, computer maintenance, tutoring, etc. Services may vary widely depending on the skills, talents, and abilities of the current members.

## getting started

**All new members must attend an orientation/training.**

Arrangements for orientation/training can be made by contacting the Time Banking office at 410-884-6121 or [www.columbiaassociation.com](http://www.columbiaassociation.com), the CA Facilities and Services section.

## time banks add value

Some of us can remember a time when family members lived close by each other and we knew most of the people living in our neighborhoods. Some of us have only heard about it. Helping each other out was a given, something we did for each other everyday. From watching someone's kids for a few hours, dropping off meals for a sickly neighbor, or potluck suppers, communities were full of exchanges and mutually supportive networks of family and friends.

Few people would disagree that times have changed, that these networks are gradually disappearing, and not many of us have family members nearby or neighbors we know well enough to turn to for support.

**There are so many things we do that would be more efficient, fun and meaningful when shared. Time Banking restores lost connections through sharing skills.**

# 5 core values

1  
Hour  
of  
Service

=

1  
Time  
Dollar

## assets

**The real wealth of any society is its people. Every individual has something of value to contribute.**

## work

**Those who carry out the really essential activities of community need to be validated.**

## reciprocity

**Helping works better as a two-way street!**

## respect

**All human beings are equal and should be treated with respect and dignity.**

## community

**Belonging to a mutually supportive and secure social network brings more meaning to our lives and new opportunities to rebuild our trust in one another.**