

Time Bank of the Rockies

[San Juan Silver Stage | October 2020 | By Cathy Trulillo]

Ever wondered what it would be like to get a massage? Or to get an acupuncture treatment? What about letting someone else paint that living room, instead of doing it yourself? Want someone to bake a fancy cake for you – but don't want to pay the fancy price? These are all things – along with many other things – that can be had without money, but through an exchange of time and talents, if you are a member of the [Time Bank of the Rockies](#).

The Time Bank of the Rockies is one of approximately 500 Time Banks that exist in the US and there are many more scattered across more than 30 countries. The concept has been around for a very long time, but Edgar Cahn, considered to be one of the founders of the practice known as “time banking” began to experiment 35 years ago with a mode of exchange that lets people swap time and skill instead of money.

How does Time Bank Work?

The concept is quite simple. When you join a Time Bank, you agree to take part in a system that involves earning and spending time credits. When you spend an hour doing an activity that helps another member, you receive one time credit. When you need help with something that another member has the skill to do, you pay them with the time credits that you have accumulated. All hours are equal in value, so a lawyer member might agree to review a legal document for a member, and that hour is worth the same time credit as the hour earned by a member who mows a lawn for another member. Time credits cannot be converted into money and hold no monetary value, so the US Internal Revenue Service has ruled that they are not considered as taxable income. For members, earning a time credit embodies a kind of purchasing power, as well as conveying a sense that one's work has value.

The types of services that can be exchanged are limited only by the number of skills or talents that the many members are willing to share. A common lament is, “But, I don't have anything that I am good at.” You don't have to be an expert – you just must be willing to help someone who needs it. Almost anyone can pull weeds, or give someone a ride, or clear a driveway of snow, etc.

Time Bank Core Values

- **Value Everyone.** A time bank should see all its members as assets. Everyone has something of value to share – even if it's something that isn't worth a lot in dollar terms.
- **Redefine Work.** The money economy defines “work” as a job that earns money. Time banks, by contrast, put a value on the kind of work that money can't buy, such as creating art, rearing children, improving a neighborhood, or social activism. Time credits are a way to recognize and reward these hard jobs as real work.
- **Reciprocity.** Time exchanges must be a two-way street. Everyone involved needs to give, as well as receive. When some people only give and others only take, it creates an uneven relationship that can lead to resentment. Helping each other, by contrast, empowers everyone. Whenever members receive help, they need to think about how they can “pay it forward” by helping someone else. In this way, everyone can work together to build a better world.
- **Social Networks.** A good time bank is a web of mutual support. As members help each other out, they form stronger ties to each other. Over time, these ties develop into a net that helps hold the whole community together.
- **Respect for Others.** All members in a time bank need to treat each other with respect. People can differ in many ways, such as culture, faith, and political views, but these differences should never stop them from valuing each other. This mutual respect is essential for any group to be able to govern itself.

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Partial list of “Offers” or Time Exchanges. Things that current members are willing to help with. What else can you think of, or what might you do to help someone?

Arts & Music

Art lessons – adults, children
Dance
Glass art
Graphic design
Guitar
Music lessons
Piano
Painting, oil, watercolor, pastel
Photography
Singing
Storytelling
Writing
Finance
Accounting
Budgeting
Learning accounting software

Caregiving & Senior Care

Calling Shut-ins
Elder companionship
Meal Delivery
Respite care
Senior health counseling
Nursing home “window visits”

Companionship

Art & craft projects
Dance
Go out to lunch or dinner
Home visits
Music
Nature walks
Play games or cards
Phone calls
Reading
Theater – live or movies
Scenic drives
Watch a movie

Computers

Build new computer
Computer programming
Computer software lessons
Checking for viruses & malware
Data entry
Internet research
Purchasing a computer
Setup configure new computer
Smartphone Coaching
Website design or management

Crafts & Hobbies

Crocheting
Floral arranging
Furniture design & Repair
Knitting
Needle felting
Photography
Quilting
Woodworking

Culinary

Baking
Cooking
Culinary Guidance

Education

Art lessons
Foreign language lessons
Home schooling
Tutoring

Garden and Yard

Composting
Gardening
Fencing
Landscaping
Plant identification
Yard & Garden work

Health and Wellness

Acupuncture
Counseling
Life coach
Massage
Mentoring
Health & Wellness Therapies
Senior health counseling
Spirituality/Philosophy

Household

Carpentry
Home construction/repair
House cleaning
Minor electrical issues
Minor repairs
Painting
Recycling
Moving & Hauling

Personal Services

Errands
Hair & skin care
Help with online shopping
House cleaning
House sitting
Massage
Organizing
Personal Shopping
Pet Sitting
Pet Care
Sewing, mending
Transportation

Miscellaneous

Recorder
Gift wrapping
Event planning