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TIME WELL SPENT:

In an unusual twist, Trevis Kayhell taught Janet Maralino needlework. In exchange, the teen received tutoring in geometry from someone else.

Time Is Money

In these anxious days of faltering financial institutions, it's comforting to know there is a solid bank in Madison generating unusual amounts of wealth **BY LEAH DOBKIN**

TALK ABOUT PAYING IT FORWARD. Trevis Kayhell's grandmother taught him to crochet and knit when he was little. Now he's teaching a woman his grandma's age to do the same. In exchange for Kayhell's services someone is tutoring him in geometry. ¶ Stephanie Rearick, who arranged the needlework lesson between seventeen-year-old Kayhell and seventy-year-old Janet Maralino, found the pairing so interesting and unusual that she touts it in a program brochure for

the alternative currency system called Dane County Timebank. The transaction is simple: You spend an hour doing something for somebody in your community or your neighborhood. That hour is deposited into the Timebank as a time dollar. Then you have that dollar to spend on a service you need or to purchase products like compact fluorescent light bulbs, bikes, clothing and furniture.

A website keeps up-to-date information on available services, and allows members to sign up for those services and offer their own in exchange. The site automatically adds or deducts the hours you earn or spend and notifies you via e-mail when the transaction is completed. Need computer help? Pet sitting? Language lessons? Someone to shop for you? Just go online or call a community coordinator to make arrangements. Anyone can apply to be a member, but members are screened and backgrounds checked. There are no time requirements—participate as much as you are able.

Kayhell loves swapping Timebank services because it allows him to help manage the family's tight budget. "There are many families who can't afford to pay a tutor, but the Timebank opens doors for students to get the help they need," says Kayhell, who also uses the program for fun. "I'm amazed by how much you can do, how many services you can offer and receive from massages to yoga. I love how limitless the possibilities are."

Valerie and Willy Holden, along with their seven-year-old daughter and five-year-old son, often do Timebank activities together. They



provide childcare at Timebank events and Valerie and the kids [?]bake those famous pies[?]. "A lady from the Timebank came over and showed me how to fix my car brakes," says Willy. Two weeks later the brakes from Holden's second car gave out and he was able to fix them himself. "I really appreciate the help with the brakes. It would have cost us \$700," says Valerie.

North side resident David Meyer finds the Timebank concept so interesting and worthwhile because everyone finds something they can offer, and some exchanges can be quite profound. Meyer gave rides to three Timebank members so they could get to a Fed Ex job interview that was located outside the bus line.

"There was literally no way to get there," Meyer says. "It was either getting someone to drive them to the interview, or not going to the interview and not getting the job. I believe two out of the three people I drove got the job."

Meyer owns a business that sells furniture and cabinetry to healthcare facilities. Timebank members who had limited mobility helped with a mailing when he was too busy to do it himself, making a small but important



TEACH THE GROWNUPS

WELL: "Trevis is an all right guy. He is really a very nice caring, friendly person. He's a good teacher, too, because he explains every step of the way and is very patient," says Janet Maralino, who received needlework lessons from teen Trevis Kayhell.

Simple Steps to Join the Timebank

1 / Fill out an online application, download an application, or call the Timebank director to have an application mailed to your home.

2 / A Timebank coordinator will schedule an interview with you if you apply online. If not you should call the director to set up an interview.

3 / After the interview is completed, your references will be checked and a background check will be conducted. Once approved, you will have access to the Timebank database and you can begin your adventure with Timebanking.

4 / If you would like your organization to become a Timebank member, you must fill out an organizational member application, read and sign the Terms and Conditions for Organizational membership, and set up an interview with the director. If approved, your organization pays an annual fee based on your budget. Both non-profit and for-profit organizations can join.

5 / For more information about Dane County Timebank go to danecountytimebank.org or call (608) 663-0400.



contribution to his business.

"Timebanking is the great equalizer because one hour of my time is worth one hour of your time regardless of who you are," says Cheri Maples, the Timebank's board president, an attorney and social worker. Volunteering works better as a two-way street, says Maples, because it transforms relationships from people helping and being helped to one of contribution, mutuality and parity.

The Dane County Timebank is also an important vehicle for building neighborhood connections and weaving closer-knit communities. Once Meyer helped a member set up a new computer and printer. It turned out to be a neighbor who lived six houses down his street. Meyer had never met the family even though they lived in their home for three years. "I joined the Timebank because I thought it would be fun. I thought it would be fulfilling, and I thought I would meet interesting and varied people and I have," says Meyer.

For-profit and nonprofit organizations can also join the Timebank such as retirement communities, churches, schools and healthcare providers. The Dane County Timebank links organizations in need of assistance with people who can provide it. The Timebank currently has 61 organizational members. Even local retailers have gotten involved. For example, Potter Fine Foods sold Potters Crackers for time dollars and received computer help. The Dane County Farmers' Market takes fruits and vegetables that haven't sold and puts bags of food together that Timebank members "purchase" with time dollars in exchange for farm help.

Jonathan Garber is the executive director of Yoga Community Connection (YCC), a nonprofit based in Madison that trains teachers to teach yoga to children in schools, at camps and at other community centers and health services. As a Timebank member, Garber has received a host of services to enhance his organization. Members help with administrative

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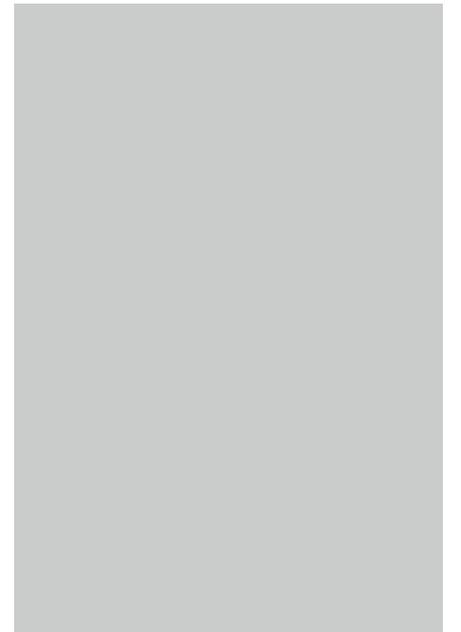
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tasks, computers, and putting up flyers. “I have a business coach through the Timebank who is invaluable,” says Garber. “Instead of spending money hiring a business coach, we are building cash reserves for our nonprofit.”

He also receives assistance at home from a member who walks his Husky-Lab mix. As a yoga instructor, Garber provides a valuable and popular service to Timebank members. “What I love about the Timebank is that the things that people do for each other to earn time dollars are totally secondary to the idea that people just want to offer what they are good at and enjoy doing,” says Garber. “I actually save time since I joined the Timebank because I do what I am good at, but I get what I need in my life.”

Dane County Timebank is one of the 100 banks in the United States and has branches in 22 other countries. It is unique in that it also includes two successful criminal justice components, a youth court and a jail and prison reintegration project. The Timebank Youth Court sends kids in trouble to a jury of their peers rather than through the court system. The peer jury generally sentences respondents to serve on the jury, write apology letters, tutor younger kids, and participate in life skills or mentoring programs. When respondents’ mandated sentences are complete they have the



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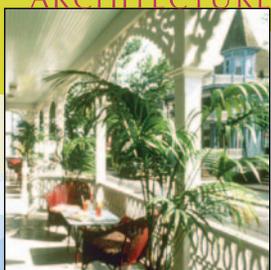
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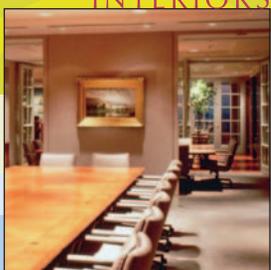

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“As budgets shrink and expenses grow, it’s time for us to use the many wonderful assets of all residents of Dane County, matching unmet needs with unused resources.”

option to continue their service, earning time dollars. Twenty-five percent of the kids who go through youth court continue participating in the Timebank, according to Rearick.

The Timebank has also begun offering opportunities for people who are incarcerated to earn time dollars even while they’re still in prison, so they have some community connections and resources to draw on once they get out. For example, one man earned time dollars working with a food bank. He gave his time dollars to his wife, who used them for moving and child care expenses. Time dollars also are offered to former inmates to help them navigate their new life in the community.

“Timebanking creates natural safety nets and informal networks around vulnerable people by building neighborhood and community capacities,” says Maples, who served as a captain for the Madison Police Department and later as assistant attorney general for the Wisconsin Department of Justice. “It also builds public safety nets at little or no expense to the taxpayer.”

Dane County Timebank has only one paid staff person, and twelve coordinators paid in time dollars. The coordinators are all trained to either interview new members or record transactions for off-line members (people who do not have access to a computer). There are 641 members who logged in 7,942 hours in service exchanges valued at over \$158,000 in 2007. “What surprised me was the power across demographic boundaries and how easily it happened. We have members from seven to 92 years old,” says Rearick.

“As budgets shrink and expenses grow, it’s time for us to use the many wonderful assets of all residents of Dane County, matching unmet needs with unused resources,” says Rearick. “We each have talents and skills that someone else values. By sharing them, we can create community one hour at a time.”

Leah Dobkin is a freelance writer who lives in ...

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