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Volunteering

## When 14 Hours of Help Equals Some Heavy Lifting

By BONNIE DeSIMONE

LEA CUTTER, a 33-year-old single mother, part-time artist and full-time student in Portland, Me., lives frugally, subsisting mainly on student loans and child support. She had been staying with friends while waiting to get her own two-bedroom apartment, and found a way to finance the move without spending a dime.

As a member of the Greater Portland Time Bank, Ms. Cutter accumulates "time dollars" by providing an eclectic array of services including child care and creating plaster "body casts" for women who want to document their pregnancies. Last month, she cashed in 10 hours in return for help painting her new apartment and packing and transporting her belongings there.

The people who helped her were all strangers before they arrived at her home, but "If I hired people, they'd all be strangers, too," she said.

"It's just so great - I banked up some hours watching other people's children, doing what I want to do, and I get to meet people I'd never meet," said Ms. Cutter, whose next time-banking activity will be helping a member sort receipts for tax preparation.

Time banking puts a simple yet unconventional twist on traditional concepts of volunteering and charity.

One hour of service of any kind earns a provider one time dollar. Those tax-free dollars can be spent on any service donated by another member. No paper changes hands. Records are maintained in a database at each bank, and members are matched either with staff assistance or by contacting one another through a directory.

About 70 time banks are operating in 22 states, the District of Columbia and 10 foreign countries. A high percentage of members are low-income or older or disabled people. Services exchanged range from the mundane to the specialized.

Most members provide and request help with minor home repair, transportation, yard work, computer skills, child care and health care, said Auta Main, executive director of TimeBanks USA Network, the national organization, also in Portland.

One time bank in Chicago is devoted to tutoring; another in Washington enables teenagers to earn time dollars working at a juvenile court. In Portland, a wellness clinic and a midwives' group have agreed to accept time dollars for certain services.

The structure takes cash out of the equation, puts value on talents and skills that aren't always worth much in a cash economy and fosters reciprocity rather than dependency, its advocates say.

"This turns volunteering from a one-way street to a two-way street," said Calvin Pearce, executive director of Time Dollar Tutoring in Chicago. "There's an arrogance that comes along with traditional giving. I can give to you, but you have nothing I can use."

Mr. Pearce's 10-year-old organization trains students from elementary through high school age to tutor younger students in math and reading for one hour after school, five days a week for 28 weeks. Both tutors and pupils earn time dollars. Their parents are required to put in a total of four hours of volunteer work at the school.

When a student accumulates 100 time dollars and the parental obligation has been met, the family is presented with a refurbished computer. Mr. Pearce said that Time Dollar Tutoring had given away 5,375 computers to low-income families.

Time banking is the creation of Edgar S. Cahn, who began his career as a speechwriter for Robert F. Kennedy. Mr. Cahn later founded the Antioch School of Law, which was known then for its novel community service requirement and is now part of the University of the District of Columbia.

Mr. Cahn, 70, said the idea of time banking came to him while recovering from a heart attack in 1980. The organization began to take its current form in the mid-90's, when the philanthropist Dr. Richard Rockefeller and the Annie E. Casey Foundation made major grants to finance pilot projects.

"If we keep rewarding people for having problems, they'll continue to have problems," Mr. Cahn said. "Time banking focuses not on what's wrong with people but what's right."

The Portland time bank, which has 600 active members, shares an address with TimeBanks USA Network, where membership and training inquiries are handled. Mr. Cahn remains head of the TimeBanks Institute in Washington, which he characterized as the "think tank" division of the group.

Although time banks help meet people's economic needs, Mr. Cahn considers their social function - "Creating a web of strangers you can trust," as he puts it - equally important.

Travis and Chika Burnham of Portland were new to the community when they began stockpiling more than 100 time dollars in a year to cover the hall, catering, dance instruction, hairstyling, photography and other services related to their wedding in January 2003.

Ms. Burnham, a student, tutored Japanese, cooked and gave origami lessons in a halfway house to earn her share, while Mr. Burnham, a high school biology teacher, built a deck for a fellow member and did other light contracting work. He likens drawing on his time-bank balance to "having a friend you don't feel bad about inconveniencing."

Some safeguards are in place. The Portland time bank, among others, does criminal background and driver's license checks on members providing child care or transportation. But most members gain confidence in one another when they meet in orientation sessions or through social events, time bank administrators said.

The Community Exchange time bank in Allentown, Pa., is based in the Lehigh Valley Hospital and originated to address issues of personal isolation that affect public health, its director, Anne Rogers, said.

Most of its 360 members are women 45 to 70 years old who swap transportation, cooking, housekeeping and companionship, Ms. Rogers said, "But it can be anything, if you have knowledge and you're willing to share it."

Susanna Wolfe, a 78-year-old former music teacher, has earned time dollars by giving piano lessons to students who come to her home in the assisted living complex in Allentown. She spends her time dollars on help cataloging her large collection of books and music.

Another Allentown member, Linda Epp, provides word-processing services, works on the Community Exchange newsletter and gives a blind woman - whom she now considers a friend - rides to appointments. She has used her time dollars on moving, yard work and computer troubleshooting.

Occasionally, people volunteer a service that is not in demand. One person offered badminton instruction but was never called, Ms. Rogers said. Some members pile up time dollars and don't spend them, defeating part of the purpose.

When Ms. Rogers sees a big imbalance, she calls and nudges the member. "You have to keep time dollars moving, just like any other currency," she said.

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