What is a Time Dollar, or Service Credit, or Share, or Hours? (Or your language)

**Hours** are a type of community currency that anyone can earn by using their time, energy, skills, and talents to help others. One hour of service provided to another human being, or to the community earns one hour of time. These Hours are deposited in an Exchange (or you can call it a Time Bank, or TimeShare, or Whatever feels right for your community) that records and counts all the transactions made between members and prints out details of their accounts. Hours can be withdrawn at will and spent on a whole range of talents and services being provided by other members. Everyone’s contribution is welcomed and valued equally.

**Here’s how it works**
An Hour, or Time Dollar, or Service Credit in action:

- Stanley joins Hour Exchange and lists the skills he has and the services he needs.
- Martha, a Member, calls to have someone do her grocery shopping.
- Stanley goes shopping for Martha and earns two Hours.
- Stanley spends his Hours having Raoul provide entertainment for his monthly gathering and.......  
- Raoul spends his Hours having Roberta help his son, Dustin, with his reading.
- Martha then knits Roberta an afghan and earns Hours.
- Kathy earns Hours cleaning Martha’s house.
- She then spends her Hours having Stanley rake her yard.
- Stanley gets his Exchange statement in the mail.
- What will Stanley spend his Hours on next?

To be continued.....

See cartoon on following page