

Explore the Time Bank Model, Savings Mutual Warmth Value

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Abstract

The advocator of time bank is Edgar Kahn, an American. http://mail.qq.com/cgi-bin/mail_spam?action=check_link&spam=0&sid=XpMXAD6Lt19-S2U3&url=http%3A%2F%2Fbaike.baidu.com%2Fview%2F2398.htm&mailid=ZL2327-qmdUtYuap09TRGo46ZsWF38In 1980, at the age of 46, Kahn suffered a massive heart attack that gave him a new perspective on life and changed its direction. http://mail.qq.com/cgi-bin/mail_spam?action=check_link&spam=0&sid=XpMXAD6Lt19-S2U3&url=http%3A%2F%2Fbaike.baidu.com%2Fview%2F99347.htm&mailid=ZL2327-qmdUtYuap09TRGo46ZsWF38A time bank is not a bank in the ordinary sense, but a special kind of bank that deposits and pays not money but helping time. All join "the time bank" of depositors, when in trouble need service or help, in line with the principle of "using time" in time, all can apply, by "the time bank" coordinate to provide the corresponding services to the service object but volunteers will participate in public service time deposit in the bank, when you encounter difficulties can also withdraw from "service time". "All for one, one for all" is its original intention.

Keywords

Time Bank; Operation Mode; Characteristic; Value; Socialist Theme; Socialist Positive Energy.

1. How the Time Bank Works

Tip (In order to avoid the collapse of system credit, all the rules of the initial system are relatively strict. The system in the maintenance of its own development needs after the surplus value belongs to time currency holders jointly.

(A) Time money credit system -- margin system

(1) If your time currency account is $-30T$ then you need to provide 20.00×30 (RMB) as guarantee.

(2) Friend guarantee system, friends can help guarantee. Depending on the size of each person's capital, provide a certain amount of guarantee (risk control).

(3) For people with good credit, the system can guarantee part of the amount. For example, the system replaces the guarantee of 10.00, so if a person consumes $30T$, only $10 \times 30 = 300$ RMB is required to guarantee.

(B) Theoretical support

(1) Make clear the compensation amount of depositors when banks fail to stabilize depositors' confidence.

(2) Establish specialized institutions to deal with problem banks quickly and effectively in a clear way and save disposal costs.

(3) Accumulated in advance to reimburse members and dispose of banks.

(4) Strengthen the discipline of the banking system and clarify the responsibilities of all parties in the event of a bank failure. If you contribute 10T time currency for others, but do not buy enough services, at this time, you want to exit the system, the system will give compensation for the deposit.

(C) is how many T coins are required for an activity.

(1) The time required for a task is set freely by the publisher (subject to change frequently).

(2) Exchange of value use -- the exchange of skills, such as one who can drive a car or one who can draw a picture, can be exchanged.

(3) Punishment mechanism -- to malicious damage and confirmed damage personnel to join the blacklist, published their archives. Those who cause losses to the rights and interests of others shall be compensated with earnest money.

(D) Skills and knowledge hierarchy

Everyone starts at level 0, so if you've studied software development for 1 year (the average time), it's level 1; For example, if you have 2 years of gardening experience (average time, satisfaction survey, poll, and test), your gardening level is 2.

(E) Insurance of the time money system - the insurance institution of the time money system
Protect the occurrence of accidents, reduce everyone's trading risk, encourage trading.

(F) Interact with external systems

Sell some services and purchase some supplies and services that are lacking in the system. Or exchange some time currency with other institutions.

The word "people" is a kind of mutual support, which has vividly demonstrated the necessity and vitality of the existence of "time bank". On the one hand, in life, everyone may be more or less warm help from others, but some people only "all for one" consciousness, but not "one for all" concept. They are always thinking of their own interests, but forget to take the initiative to give to others. In fact, all members of our society need to care for each other, but if you want to "all for one", you should first "take the initiative to pay", and start from "ONE for all". The "time bank" does not deposit money or things, but only records the "service time" of the "depositor" who provides voluntary labor to the community and helps the neighbors in need. And when the "depositor" is in need of help, they can withdraw the service time and enjoy the volunteer service for free. Help spread the "all for one, one for all" spirit of dedication.

"As a new thing, advancing with The Times" the time bank "innovation of modern community residents mutual volunteer service mode, although some problems encountered in the operation, but the trend of the development of the overall rise has not changed, as long as further support, perfect operation mechanism, strengthen standard management," the time bank "will take root in the community, thrive.

Set up a website of their own, and select corresponding project managers responsible for daily management and coordination tasks. Main scope between the colleges and universities, people who are willing to add time to the person of the bank only need to register, each student will own unified management information sent to the site, it is important to indicate their own professional and convenient to help, and everyone has a belong to their own accounts, Banks, to save your time in time when it needs help can contact time bank, Contact is arranged by the bank administrator, and time saved by other customers is used to help solve their own temporary difficulties. [http:// baike.baidu. com/view/ 20233. htm](http://baike.baidu.com/view/20233.htm)[http:// baike.baidu. com/ view/ 315045. Htm](http://baike.baidu.com/view/315045.Htm).

The purpose of the time bank is to use the time to pay for the help of others, and the bank is the bridge of the circulation of time. Customers who voluntarily join the time bank exchange services with other members of their own time when needed, which not only solves the

temporary difficulties, but also keeps in touch with each other, overcoming the lack of communication between people in modern society.

To exchange time as a means, to exchange services for the purpose, this is the time bank.

2. Characteristics of Time Bank

The distinctive feature of time banking is mutual trust, mutual help. But the Time Bank is not a charitable organization. It merely acts as a needle between supply and demand. So, although you don't have to pay a penny, you must put your time in the time bank. Each member will get time points after helping others. Time points are linked to helping time, and time points will be deducted when help is needed. This is the so-called two-way principle. Therefore, from the day they join, time bank members need to be prepared both to receive time and help from others and to give time and help to others when time perm

3. The Value of the Time Bank

3.1. Personal Value

(A) Easing economic pressure

Through time banking, individuals can solve the problem of letting others complete tasks for them without spending money, relieving financial pressure. as Jean Moore, head of Time Bank USA, a Washington group promoting time banking, puts it, "People see time banking as a way to relieve financial stress."<http://baike.baidu.com/view/9027.htm>.

In addition, by exchanging time, I can meet new friends in different places, expand my circle of friends, and feel that life is warmer and the world is smaller. Joan Stevenson, 79, earns time coins in exchange for free home care by writing a column for time Bank, providing a meeting place, editing resumes and finding jobs. "The 'time bank' has enriched my life by not only receiving services but also making a contribution to others," she said.

At the same time, with the development of society and the progress of science and technology, the value created by people in unit time is bound to be higher and higher. Therefore, time money, which bears the function of general equivalent, will also have higher and higher intrinsic value over time. So if there's one asset in the world that doesn't lose value, the time bank is the answer.

(B) Enrich your spare time and improve your communication skills

For students who have more free time, they can use their time to help others solve some things, such as writing essays. I will rent out my remaining time to students who need help to obtain extra income, enrich my spare time, make more friends, strengthen my communication and handling skills, and give myself more opportunities to contact the society.

For those who want to find a helper in time, find an assistant who can provide the service or help immediately. If you ask others to hurry up, look for a spare time on the weekend to go shopping, shopping, etc.

(C) Create a positive campus atmosphere and realize self-value

The purpose is to provide a platform for undergraduate students to exchange love and help each other, promote the realization of self-value, and create a positive, warm and harmonious campus community atmosphere of mutual assistance and friendship. This project is committed to building a heart palace worthy of the trust, treasure and care of Shandong Polytechnic students. Through mutual help and love with students as the main body, let every lonely and helpless heart find a sense of belonging in it.

3.2. Social Value

At present, the number of "empty nesters" in Our country is increasing, which has gradually become a social problem. Their living conditions should be paid more attention by the whole society.<http://baike.baidu.com/view/715161.htm>Advice about mutual respect form the elderly service center, established in the community service of the elderly "the time bank", advocating the concept of "service today, enjoy tomorrow", adopt the method of "time deposit", let the young, the old and healthy old people use leisure time for "empty nesters" provide the necessary services.

The service hours of these service providers can be recorded by the relevant departments of streets and communities, and they can extract their accumulated service hours to get care from other service personnel when they need services. At the same time, it is suggested that the elderly welfare facilities in the community should be taken as a part of the public service facilities in the whole residential area, and be planned, constructed and put into use simultaneously with the residential construction. <http://baike.baidu.com/view/2139629.htm>Community hospitals should establish health records for the elderly, regular physical examination for the "empty nesters" and open a family ward for the elderly to facilitate medical treatment. In addition, community "geriatric clinics" can be established to deal with the psychological problems of the elderly.

For the phenomenon of China's large population. Children and old people need to be taken care of by the young people, but because they have to go out to work and do not have enough time to take care of them, the time bank can solve their problems. They can save their time in the time bank, and when they need help, they can contact the time bank, which will be arranged by the bank administrator. Use time saved by other customers to help solve your own temporary difficulties.<http://baike.baidu.com/view/315045.htm>.

It is now used by businesses in more than 300 communities in 23 countries in North America, Europe and Asia. Each participant's hours of work or service were recorded on an hourly computer basis. Kahn says businesses in more than 300 communities in 23 countries in North America, Europe and Asia have adopted the system. This pattern has also sporadically emerged in Cities such as Nanning, Nanjing and Chongqing in China. It shows that this is still popular with the general public.

In addition, with the Internet becoming more and more developed, all the people, from the retired to the tiaofa, are using computers. With the rapid growth of the number of online users. There are also a lot of people due to time problems, choose to deal with personal problems on the Internet, which is also the reason for the popularity of Taobao, therefore, in view of this advantage, we want to exchange free time to complete their own things through the time bank, killing two birds with one stone.

Aiming at this phenomenon, the scope of our preliminary locking scheme is in Shandong province colleges and universities, because as a native of Shandong, our friends classmates and most part of all the major schools in Shandong province, each region, trust between classmates, relative to the society all sorts of people is higher, at the same time, also can strengthen the connection between the students, from this point of the first, Earn credibility, gain public recognition and trust, step by step. Have by the point belt, and then expand to the whole Shandong province and even the whole Chinese market.

Nowadays, the society is developing rapidly, and the consumption ability, consumption level and consumption behavior pattern are obviously different between urban and rural areas at different levels of social development. In different regions, cities of similar size and roughly at the same level also have a gap in development degree due to the social differentiation between regions, which of course will also affect the consumption of urban families. They adhere to the principle of living within their means. On the one hand, the increase of consumption varieties

and on the other hand, the current society has a strong uncertainty. They do not have a good expectation for the future, but they can see that there will be more and more places for them to pay. In addition, due to the serious aging of the population, modern young people are under increasing pressure. They not only have to take care of their children, but also take care of the elderly and so on. Therefore, we established the time bank to solve these problems well. It can not only solve some problems in users' daily life but also achieve our purpose, mutual benefit and symbiosis.

3.3. Economic Value

Time bank has certain economic value. On the one hand, people can exchange time with others to complete others' tasks in their spare time, and at the same time, they can gain others' help, which not only creates value for others, but also kills two birds with one stone without wasting a stitch of time. On the other hand, we earn a certain amount of revenue from browsing the web, signing up for membership, inserting ads into the site, etc. It not only solves the needs of the majority of users but also creates benefits for us, killing two birds with one stone.

The development of software and service outsourcing industry has won the opportunity for India to prove its strength to the world, changed the international image of India, but also made Indians have the confidence to step on the international stage. The rise of India's software industry provides a reference for China to change its trade model and develop high value-added service trade.

In recent years, the Chinese government has paid more and more attention to the development of software and service outsourcing. In the 11th Five-Year Plan, it is clearly proposed to "build several service outsourcings bases to undertake the transfer of international service industry in an orderly manner". At present, the scale of China's software outsourcing industry is relatively small, the market is relatively limited, in order to really make it bigger and stronger, the government should maintain a higher level of attention, give necessary policy support. On the one hand, the government formulates clear industrial development goals and industrial plans to guide industrial development strategically. On the other hand, the government regards the development of service outsourcing as an important part of foreign economic and trade relations and strategically pushes it to the international market to help it grow.

Although the Indian industry believes that it will take at least three to five years for Chinese software and outsourcing to catch up with India, China also has its own advantages. Due to geographical advantages, Chinese software and outsourcing basically occupy the Japanese and Korean markets. The government's heavy investment in education, policy support for the software industry and strong infrastructure has all supported China's software and services outsourcing industry, and The Indian industry has had to acknowledge China's potential for catching up.

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