Reducing Waste by Sharing

Improving the Local Economy By the Exchanging of Goods and Services for Time or Money in Community Exchange Networks or Time Banks

Tag Word: Time Banking, Sharing Economy, Waste Reduction, Mesh Economy, Collaborative Consumption, Hour Economy, Goods & Services

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Summary:

Community exchange services or “Time Banks” enable community members to share their goods and services without the exchange of money. These exchanges reduce waste, rebuild community, and empower community members to become more sustainable and resilient to economic imbalances. In addition to the exchange of services using “time credits” as the form of payment, this service can be used to share goods; items such as a chainsaw, camera, kayak and even a car or truck can be rented for money or time. We have modified the Bucks County PA Strong community exchange service to incorporate the sharing of items for dollars, in addition to accruing or using hours to receive goods or services.

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“Mesh” Economy and Collaborative Consumption

The “Mesh” Economy is an economic model that is based off of the sharing goods, rather than having sole ownership. Collaborative Consumption is the part of this economy that encourages the renting, lending and sharing products instead of having full ownership. In this type of system, an owner can put their items up to share, lend or rent, depending on the item and the duration of potential future use. Corporations, governments and individuals can become equal buyers, sellers, lenders or borrowers in this economy and there is not one set group of people who hold more power than another group. This is typically done on a website where owners can post information about the items they are willing to provide and where consumers can search. Normally these websites also have some type of review system where the future consumer can see the popularity of certain items and where you may be able to find information on the reliability of the owner. This can allow the consumer to become more familiar with the service
they can expect from the owner. Marketplaces where these exchanges can occur include major websites like eBay and Craigslist. These websites provide options for consumers’ preferences, whether they are interested in social lending, peer-to-peer accommodation, peer-to-peer travel experiences, peer-to-peer task assignments or travel advising, car sharing and bus sharing. Current technologies as well as tight-knit online and town communities are what allow this type of system to be possible.

The overall goal of this system is a more sustainable life using fewer resources. Allowing people to rent, lend or share items with others in an organized system creates less of a demand for certain items in the market. This decrease in demand leads to less production of certain goods, decreasing the amount of waste from the manufacturing of the items as well as reduces the amount of waste these items can provide, both pre-consumer use and post-consumer use. Pre-consumer use wastes include the plastics from packaging, as well as the pollution that is produced in the process. The post-consumer wastes include the items that fill up landfills and the toxins that are emitted from waste being burned in incinerators. All of this waste decreases in this type of collaborative system, creating a healthier, cleaner environment and a sustainable life using less.

The “Mesh” Economy consists of profit, non-profit, barter and co-operative structures all playing a part in this flourishing system. In this economy, if an item is being rented, the owner is experiencing a profit. In a non-profit sector of this system, if two people are sharing the item, neither person has a complete benefit. The people who share the items are part of the barter group and the co-operative structure would encompass those who both benefit in a system where both the owner and the consumer either save money or flourish in some way. This is a fairly simple system that relies on basic relationships between the owners and consumers and finding the best possible way to fully utilize existing resources to create the most sustainable environment possible.

Types of Waste that will be reduced if we Share Our “Stuff

Hannah – please write a few sentences on how the Types of Waste that will be reduced if we Share Our “Stuff

Plastic Waste

Plastic is one of the most substantial contributors to total waste from the manufacturing and packaging of numerous types of goods including containers, toys and furniture. As much as one third of all of the non-industrial waste, much of which is plastic, comes from packaging materials. Even though plastics can be recycled, in 2012 there was an overall mere 9% recycling rate for our entire nation. In regard to the plastic generated through packaging, only 1.8% of this material is recycled. The rest of this is being sent to landfills where it sits, never to be used productively. During this same year, through container production and packaging materials, our country produced nearly 14 million tons of plastic. Producing new products significantly increases the amount of plastic that is generated; where around 90% of this plastic will go unused. Since 1960, the increased amount of manufacturing and production has also increased the amount of plastic in the municipal solid waste stream by 12%.
Plastics are placed on an “environmental impact cost” scale to determine how hazardous the manufacturing of each plastic is. The plastic polyvinyl chloride, or PVC, emits greenhouse gases and toxins during manufacturing and this ranks it six times higher than the plastic PETE due to the fact that it emits carcinogens. Nearly seven billion pounds of PVC gets discarded each year, but only one percent is ever recycled. PETE plastic may hold less of an environmental impact cost than PVC, but has double the rating of plastics HDPE, LDPE, PP and PS. Polystyrene, or PS, is a unique type of plastic. Commonly called Styrofoam, it can be extremely hazardous to our personal health as well as the environment’s health. This type of plastic takes over 500 years to decompose, so since the creation of Styrofoam, not one piece of it has decomposed. PS is also a very light plastic, making it easy to be carried by the wind allowing it to collect in waterways creating marine pollution. This type of pollution can kill marine plants and fish and damage entire ecosystems. The manufacturing process of PS includes burning fossil fuels, in turn leading to increased air pollution as well, making PS the fifth largest hazardous waste producer. Overall, the plastic emits 57 chemical substances through the manufacturing of the product.

Plastic is a non-biodegradable substance, so that means that every single piece of plastic that has ever been created continues to exist today. However, the amount of current plastic being added to landfills can be decreased through the sharing, lending and renting of goods. If people shared goods, this would drive the demand down for these items, limiting the amount of plastic generated in the production process. Not only is the amount of plastic unacceptable in current landfills and in the oceans, but the air pollution created in the process makes plastic hazardous for every living thing. This can all be reduced by sharing resources as much as we possibly can.

**Electronic Waste**

Electronic waste, or E-waste, consists of discarded electronic devices, like computers, cell phones, televisions and microwaves. Electronic waste is also the fastest growing type of waste in America. New technology is constantly being developed and produced, and many people discard their old devices an estimated once every one to three years simply because they want the newest possible items. Many times, there are no defaults in the items and they can be used again, but the owners of these items have no use for them anymore. Millions upon millions of new televisions, cell phones and computers are created each year, and each year they are improved from the previous year. Electronic waste increasingly becomes more prevalent by an average rate of 8% each year. This number will continue to rise as technology continues to advance. Of the total waste currently in landfills, electronic waste consists of around 2% of the overall waste. However, it accounts for over 70% of the toxic waste in our country.

When electronic devices are disposed of, almost 85% of them end up in landfills or incinerators. When burned by the incinerators, the electronics dispel toxins into the air, poisoning the atmosphere. Some of these toxins include mercury, lead, cadmium, arsenic, beryllium and brominated flame retardants. When these substances are burned into the air, they can create even more toxins, like some of the most toxic substances on the planet, halogenated dioxins and furans. All of these toxins can potentially cause damage throughout the entire body, specifically in the central and peripheral nervous systems, the blood and the kidneys. They can even cause cancer, reproductive disorders, and endocrine disruption among numerous other issues. The toxins that are burned off in incinerators will continue to pollute the atmosphere, because they are chemicals that can never be broken down. Once in the atmosphere in greater numbers, these toxic substances pose extreme hazards to communities and ecosystems around the world.
Sharing, lending or renting instead of disposing of electronic devices that people no longer want to use would help to decrease the amount of waste in landfills taken up by these devices and it would also decrease pollution. Many people buy new cell phones every year or every two years when their contract is up and end up disposing their old cell phone. A cell phone that is a year or two old will not be drastically different from the newest models and will still be able to call and text and most likely have internet access if it is a common smartphone like many people have today. If a person decided to rent out their old iPhone to another person, they would be making a profit. The person then using the old phone, could also be keeping money in their pocket by paying a smaller fee than it would be to buy a new phone on the market. It is a win-win situation, while helping the planet and reducing air pollution.

Bulky Waste

Bulky Waste includes a variety of things like couches, recliners, tables and entertainment centers, refrigerators, ovens, bathtubs, toilets, sinks, boats, jet skis and mattresses to name a few items. Per item, bulky waste takes up more space in landfills than any other type of waste. When a bulky item is ready to be discarded, it must either be dropped off to your municipality’s disposal site or you must arrange for the item to be picked up. This can be an inconvenient process for many and often times the items can be reused.

It is estimated that between 30 and 60% of all bulky waste is taken by others scavenging the area before it can be collected and sent to a landfill. Thousands of people “trash pick” looking for items that can be used again in their own homes. Frequently, I see individuals picking up items like tables and other types of furniture from the curbs of peoples’ homes. These types of people would greatly benefit from the sharing, lending and renting type of system. There are times when a family buys a new furniture set or dining room table because they are redecorating a room in their house, and they no longer have room to store extra furniture. They often discard these items to the curb and wait for them to be collected. These furniture pieces might be in great condition and could potentially be used again by many people in need. Rather than purchasing an expensive dining room table or a furniture set, these people could rent or simply share the furniture with the current owners. This system could also be useful for college students. If a student decides to live off campus in an unfurnished house or apartment, they might be required to buy a new mattress or furniture for their new home. However, at the end of the lease or if the student graduates, they are stuck with pieces of furniture and a bed that they might not have a need for. This student could rent his or her furniture and mattress out to other students every year and make a profit off of this, and the student using the items would then not be required to potentially spend over one thousand dollars on the mattress and furniture they would need for their own unfurnished home. Since the student would only need the items for potentially one or two years, this type of renting system would work out perfectly. If bulky waste could be shared, lent or rented, this would reduce the space used in landfills and potentially save consumers thousands of dollars.

Industrial Waste

Industrial waste is not typically the most common type of waste a person might think of when they are considering the packaging of items. However, during the manufacturing process, waste is being produced by every type of factory, mill and mine. Industrial waste includes chemical solvents, paints, sand paper, paper products, industrial by-products, metals, greenhouse gases and
radioactive wastes. These types of substances are created emitted and emitted constantly as items are being manufactured and they further lead to other types of wastes like toxic waste, chemical waste and solid waste. All of these substances can be extremely poisonous and can be extremely hazardous to any person exposed to them. Even though industrial waste does not take up the room that plastic, E-waste and bulky waste does in landfills, it is just as much of a harmful and hazardous issue. The only way to ensure the reduction of such waste products are to reduce the amount of goods being manufactured, and this is accomplished by sharing, renting and lending items created in factories. Without the demand present for these types of goods, the goods will be made in less of a volume and will create fewer waste products.

Changing of the Consumer Mindset

A common American mindset is one that is independent and proud. Some Americans pride themselves in the wealth they possess and show this by purchasing new, expensive material items. This “image” many try to portray is largely the reason behind people not wanting to rent or borrow items, because they are used and they do not have full possession of them. This persona makes it difficult to change the way people think about spending money, or not spending money. If items were shared or rented, a person would have more resources available to them at more affordable prices, potentially making them feel wealthier without having to get stuck wasting money on a product they might only use a few times in their life. People need to realize that the “cost per use” of many items is not always worth owning them. It would not make sense for a person to buy an expensive item to only use once or twice in their lifetime. Renting or borrowing an item would be a much more practical decision that could save an individual hundreds, or even thousands of dollars depending on the good being borrowed or rented. People are coming around to realizing that ownership of an item is not really relevant anymore and that other commodities are more valuable to them, like time. By sharing items, a person is saving the money in their wallet, making them a wealthier and wiser individual, and that is something they can be proud about.

The Person to Person Sharing of Personal Property

The sharing of personal property is being incorporated into to time banking platforms and can be very beneficial to the community and also, very profitable for the consumer. Personal goods and property that could be rented can vary from a camera, chainsaw, car or truck, or boats and kayaks. The personal property available would depend on the community the time bank serves. Residents of the community that are members of the time bank would be able to rent any item they own, and if there is a market for it the item will be rented. The renting of personal property online follows the meshed economy or shared economy outlook. Another example of sharing personal property online is allowing members of the time bank to rent their car while the owner of the car is at work or traveling. This service is offered for the hours the owner of the car is working or traveling. The car would be picked up in the parking lot of the car owner’s workplace. The person renting it would be able to drive it all day, as long as the car is returned to the parking lot by the end of the car owners work day. This can be very beneficial to the community because through the time bank sharing of personal property is on a much larger scale and more available. This trend is become more apparent in the United States, but other countries such as France, Belgium, Australia, and the United Kingdom are more evolved in shared economy platforms.
Zilok

Zilok.com is a website based out of France but is world wide. This website offers a platform for renting personal property in the community. The items listed on the website vary greatly from power tools or equipment to a pair of jeans. Some of the items that were listed on the US Zilok website included a 14’ moving van, a car trailer, a beach apartment rental, and a kayak. This website has several different regions it caters to, the United States being a branch. In this specific website they not only have a security deposit put in place by the property owner, they also have a renter fee that is charged to hold the item. For example, if there is a kayak listed for rent, in order to rent this item, the person interested would first contact the seller through the website asking to rent the item. They would then pay a renter fee, in order for the property owner to hold the item not renting it out to anyone else. Upon picking up the kayak, the security deposit would be paid to the property owner, and after the item is returned to the owner, the renter pays the amount of money to rent it. This differs from a time bank scenario because the time bank will not only offer all these goods and services for rent, but have the ability to pay with hours accrued not just money payments. It is becoming more profitable to rent your personal car online. Zipcar is a company that offers such services.

Zipcar

Through Zipcar.com the renting of a car on a daily or hourly basis is possible. Zipcar has perfected the service of car renting to the community. This is not a free membership like other websites, it costs about six dollars a month. The membership makes it possible to rent a car at any time during the day or night. The way Zipcar works is, after the member is signed up they receive a lock key. This lock key is used to lock and unlock the car, after getting into the car the actual car keys are stored under the dash. Once you finished with the car or the time you have rented the car is over, the car must be returned to the zipcar parking spot you picked it up at. Members are able to make car reservations through their mobile phone by an app or through the website. The membership also includes gas and insurance coverage while you are renting the vehicle. There are a few problems with Zipcar that make a time bank more desirable. With zipcar you must have a membership and a lock key, but what if you were not planning on needed a car, then zipcar would have no service for you. This is better in larger cities where many people use public transportation, but with the membership they can use zipcars to leave the city, or get somewhere faster. On a time bank car rentals would be more beneficial to the community because they are a cheaper alternative that allows people of the community have access to such goods. Person to person sharing of goods can be very beneficial for the community, sharing of services can also be beneficial and profitable.

The Person to Person Sharing of Services

The sharing of services online will become very beneficial on a time bank. This allows community members to obtain a service, but may use time as payment, or money. Services can include landscaping needs, carpentry needs, accounting services, tree trimming or cutting services, or plumbing services. In most cases some of these services would be very expensive, but if the community works together in sharing of services they can become much more obtainable. For example if a landscaper offers services on the time bank, he would be debited time for performing the service. That same landscaper then needs, a car rental, they can use the debited time to ‘pay’ for the car rental on the time bank. Some current websites such as
Taskrabbit focus only on services or tasks that need to be complete in a specific time frame. These services are worker based and in some cases require specific training to complete the task.

Taskrabbit.com

In addition to sharing personal property online, another way of sharing online is through providing services with payment as time or money. This is a platform that allows members of the website to post tasks and perform tasks for others. This is based on the idea that members of the website post tasks for a ‘tasker’ to complete, ‘taskers’ are mostly composed of the unemployed, students, and stay-at-home caregivers. The tasks can be anything from grocery shopping, landscaping needs, or transporting pets to the veterinarian. To become a ‘tasker’, you must first pass a criminal background check, submit an application online to the website, and do an online interview. After the task is complete sites like taskrabbit have the option for members to leave comments and critiques about the ‘tasker’ who completed the task. In the comments section members can address how efficiently the ‘tasker’ worked, if they were reliable, or include whether or not the ‘tasker’ was tardy. This can also relate to what we need, having a place where people renting a good or service can go and make comments about the specific equipment rented; for example the condition of the equipment, if it was damaged or not working correctly. Once the task is complete and you are satisfied, then payment is made securely on the taskrabbit website. Tasking in a way that money payment is received can be considered a job supplement which is not tax exempt and any income made should be claimed on the state and federal income tax returns. Websites like taskrabbit focus only on performing a task, and they also have two separate groups of members, they have the ‘tasker’, the one who completes the task and the member posting the task. In a time bank scenario there would be one group of members both having the ability of posting a task or doing a task with the option of paying with money or time. On taskrabbit it is also common practice to carefully pick or hire the ‘tasker’, this would differ in a time bank. In a time bank anyone in the community can become a member, it is the responsibility of all members to deal in a secure environment. Since everyone would post tasks and perform tasks, there would not be a hiring process as taskrabbit does for ‘taskers’. Looking into others sites that are trying to achieve similar goals of a meshed economy, transitions into another website called U-exchange.com.

U-Exchange.com

U-Exchange.com is a website that is set up for a global or local community with free membership. This was created in the United Kingdom and is currently practiced there. Members of this website are able to not only list a small task they want completed, but specific tasks that may need training. It allows its members to post what good or service they have to offer other members, and what they are looking for in return. U-exchange also reaches the global community by facilitating tasks such as proofreading, doing research, or providing tax services; each of these tasks can be completed online with members all over the world. With the timebank idea, anyone looking for a task to be complete is credited their time. With this website, they work on an even exchange, like a barter system, where the exchange is immediate. For example if a member is a certified plumber but is in need of landscaping services. The plumber could offer plumbing services and in return ask for landscaping services to be provided. This would help the landscaper find and plumber and a plumber a landscaper with no actual money transfer between either as long as the work is equal in time or money. The barter system is very alive in time
banking, only there is a delay in between services. This makes it more versatile allowing members of the community to participate without having a very specific set of skills and allows more tasks to be posted without the annoyance of completing a very specific task for what they need. Although, this could potentially benefit the time banking concept by allowing goods and service for money or time, but also as an even exchange. This could stand for renting goods or services. For example if a member of the time bank has a chainsaw that is available to be rented, the member could offer it in exchange for another piece of equipment like a stump grinder or for time used. Both items are equally dangerous to use and are very expensive to purchase outright, they would also be of about equal time, allowing for an equal exchange of goods. At the end of the day it allows the community to rely on each other and eliminating the absolute need to own some of this equipment you might use once a year. This could strengthen the community and facilitate the need to share and reuse.

**Paying for the good or service**

In a time bank setting, time is the main form of currency, but now we have modified this concept to accept money payments. Sites like Taskrabbit and snapgoods have payments made online through a third party site like paypal. Payment in person is also accepted in the person to person meeting when exchanging the good or performing the service. The amount of time or money required to receive the good or service would be listed on the time bank website. This is based on how much time was required to complete a task, or if it is an item how much money equated into time. Also, always remember that any income accrued through this process must be stated on state and federal income tax returns. If time is used as the form of currency in the transaction, this would be documented and traced on the time bank website. The website would keep track of how much time you have credited to your account for receiving goods and services; also keeps track of time debited for renting goods or performing services.

**Way to protect yourself when sharing and renting goods and services online**

In the time banking structure, members are of the community and do not need to release personal information about themselves. As mentioned earlier sites like taskrabbit, require members to pass a background check in order to perform tasks. With this platform such a requirement is not realistic, making members of the time bank responsible for their own safety. One of the greater concerns about this process is what to do if the property that is being rented out is lost, damaged, or stolen. If an item is rented out that has substantial value, most internet companies such as taskrabbit and snapgoods require a security deposit. The amount of the security deposit is listed by the owner of the item and should be reasonable. In the event the property is lost, stolen, or damaged, the amount of the security deposit should be sufficient to cover the damage. The amount of the security should only cover the damages, if all money from security deposit was not used, this would then be returned to the renter. Also, if the person renting is injured while using the rented equipment and they were not made aware of any potential problems the items had, they could potentially file a personal injury lawsuit. To avoid a personal lawsuit, the renter could be asked to sign a waiver form or release form. This would protect the owner of the item against a personal injury lawsuit. The owner of the item should follow the standard of renting safe and complete equipment. The member renting the item is also responsible for insuring their own safety, if there is visible damage to the item being rented, do not sign a waiver form or rent the item. As the property owner, taking a picture of the item before it is rented out is suggested. This is to document the condition the item was in prior to it
being rented. As with everything there are certain risks associated, these risks become more apparent when dealing with bigger items, like renting a car.

**Car Renting**

Car renting is an emerging trend, mostly in large cities, and is greatly expanding in popularity. However, what happens if the driver is in an accident, is partaking in illegal activity in the car, or never returns the car at the end of the rented time. This is not so easily solved by a listed security deposit. Every state’s laws are different. Many car insurances will cover only a family member in the case of an accident, but even then they may not cover that family member if they are responsible for more than one accident. Upon researching insurance in New Jersey, issues with renting your personal car online have become apparent. Although renting it out online has potential benefits, this could be a big risk. In speaking with a NJ State Farm agent, it was determined that, for the most part, the insurance follows the driver. Meaning, if a member of the time bank offers their car for rent to someone in the community, and the renter gets into an accident, the current driver’s personal car insurance would be used to cover the accident. What if the person renting forges or lies about having insurance and gets into an accident, then the car owner would then be held liable. In the event the person renting the car gets into an accident and injuries or kills someone, the family of the deceased or injured would be suing to get the compensation they deserve. In seeking compensation, they would first hold the driver liable, and once their insurance is exhausted, they could then try to get compensation from the car owner. Thus, in extreme cases, even if the driver has insurance, the car owner could still be held liable. Daily peer to peer car rental companies like zipline have company insurance and in renting their vehicle you are paying for their company insurance to cover you for the time you are renting. As a personal car owner, you would not have the comfort of company insurance. However, if the transactions were through a time bank, and the time bank had volunteer insurance, then there might be some insurance coverage. Car renting online through a time bank is very possible, while keeping the risks in mind to avoid any misfortune. If a member of the time bank offers a car or truck for rent, they should verify the renter has a valid driver’s license and valid car insurance. The owner of the truck can ask for a small security deposit from the renter to cover any small damages such as a dings or scratches. Also, the owner of the truck should have collision and liability insurance to protect themselves in extreme situations. All in all, this service can be very beneficial and it makes it possible for people to obtain a car without paying for a brand new rental car from a rental company. This would be beneficial if a member of the community needs mechanical work done to their own person vehicle; they could then easily rent a car online to make their travels for the day. This service is especially useful for places like Bucks County where public transportation is not offered constantly, like in large cities.

**Renting Items in a Time Bank - Our Suggested Regulations**

Time banking can be very beneficial to a community to reduce waste and encourages the sharing of goods and services. Renting online through a time bank can be even more beneficial because you are essentially renting from your neighbor and in some transactions not for money currency but for time. In a time bank, a good or service can either have a money value or a time value. The time value is determined by the owner of the item, and is normally based on how many man hours are put into a specific task or based on the value of the item and translated into hours. For example, if a member of the time banking community has fruit trees they grow, prune, and harvest every season, in order to avoid a surplus of fruit they offer them for ‘sale’. The fruit owners would take into consideration the man hours it took for each tree and divided it up to find for each fruit. With the value calculated per fruit, baskets of fruit can be offered for an amount of
hours instead paying the money value for the fruit. With every online transaction whether it is for money or hours of time, rules and regulations should be followed in order to keep the system running smoothly, and keep all parties of the transaction happy and satisfied. Time bank online renting is no different.

1. If you wish to share/rent your personal property (tool, boat, truck) for money instead of hours, keep in mind that this sort of transaction would be considered income and could be subject to state and federal income taxes.

2. When renting out a good that has a considerable monetary value, a security deposit may be required by the owner to protect against loss, theft or damage. The amount requested for security is determined by the owner. When posting an item to be rented on the time bank, it is suggested that the owner clearly states the rate (whether it be in dollars or hours) and the amount needed for a security deposit. Make it reasonable! No one would give you $1000 security deposit to rent out your beat up pick up truck even though it may be worth that if you were to sell it. As the owner of the pick up, you might decide to request a $100 deposit upon taking the vehicle or some other collateral and when the truck is returned, the owner would return the security deposit minus the rental fee.

3. When renting an item that could potentially be dangerous to operate, the owner of the property should first obtain a signed waiver or consent form stating the owner of the property is not liable for any damages or injuries. The owner should also discuss with the renter how to operate the item to prevent any mishaps. Receipt of a waiver or consent form signed by the renter prior to renting it out would protect the owner from any wrongdoing, avoiding a personal injury lawsuit.

4. With any item being rented that could pose a potential risk (such as a chainsaw or a table saw), it is the responsibility of the person renting the item to do a visual inspection of the item to determine whether it is safe to operate prior to signing a waiver form or renting the item. It is the equal responsibility of the person renting the item to determine if it is safe to use, to protect themselves. If the person renting sees damage to the item and determines it could be dangerous to operate; the renter should not rent the item or sign the waiver form. After the item is rented and the waiver form signed, if there is a personal injury, as stated in the last regulation, the owner of the equipment would not be held responsible.

5. Members must also remember to double check the person you are renting from or renting to, if there are certain credentials that need to be had in order to complete a task or rent an item, the responsible party must ask to receive such credentials. An example of this would be with renting out a personal vehicle or truck to the time bank community. Car insurance follows the driver not the owner of the vehicle. If you are renting out a personal truck, the person renting the vehicle must have insurance in order to be protected in the event of an accident. This would be a situation where the truck owner needs to take the initiative to make sure that the renter has the appropriate documents (drivers license & insurance).

6. In addition to checking the for car insurance, the car or truck owner must also take extra steps to be protected when renting out a vehicle. The vehicle owner must have insurance coverage for the truck in addition to the driver having their own personal insurance. In the event of a serious accident, the person injured could seek compensation from the driver's insurance, but if that is insufficient in relation to the accident, the person injured
may also seek compensation from the vehicle owner. In this situation the vehicle owner would need the car to be insured to avoid any hardship.

Examples of some new offers and requests for the exchange of either $ or hour credits on Bucks County PA Strong

**Offer for $:**
Host your outdoor wedding, family, corporate or special event on my lake front property (on Lake Nockamixon) in Upper Bucks County, PA. $500 rental fee. Catering, Tents, Photography is up to you. A Waiver of Liability form would need to be signed by the renter to hold the owner of the property harmless and waive all claims for liability for any accident or injury. Send a message through the TimeBank with your contact information to discuss further.

**Request for Services for $ and/or Hour Credits**

I have a large wrap-around deck that needs painting (colored stain). I would either purchase or pay you for the colored stain and could either pay you in dollars or credit hours for your labor. Send a message through the TimeBank with your contact information to discuss further.

I need tree limbs (now in 2 piles) chipped. I could pay you in $ for your service or complete a transaction for your hours worked. If your chipping is for $, I would need an estimate first. I can send you a photograph or you could come take a look. If for hour credits, we can just agree on a day/time for the work to be done. You could dump the chips right on the property. You might also consider bringing them to someone else that could use them and potentially earn hours that you spent chipping them and then transporting them to the person who wants them and then that person receiving the wood chips would be utilizing time bank hours on their end. Feel free to call me or message me thru the TimeBank with your contact info.

**Request for services for hour credits and receive items of value**

I would like to remodel (somewhat) my kitchen and would be removing 3 items in working order: a fairly new electric cooktop, a slide in/in wall? electric range, and an older overhead hood/fan. The working items would first need to be removed and the area prepared for a new standing electric range with overhead microwave. This will entail some cabinetry work – removing and reinstalling the laminate cabinets where the in wall range came out. If you think this is something you can do, please contact me! Feel free to call me or message me thru the TimeBank with your contact info.

**References:**

**Letter to the Editor (MG)**

Dear Editor of the Bucks County Herald (bridget@buckscountyherald.com),

My name is Melyssa Garcia and I am currently a student attending Rutgers University majoring in Environmental Science. I have just learned about the sharing economy and how it can help both the economy and the environment with my professor Dr. Julie Fagan. I would like to share this
information with the Bucks County community and hope you will consider my letter (below) for publication.

Thank you,
Melyssa Garcia

Sharing of Goods and Services will Save you $ and the Environment

I just learned about TimeBanking and the sharing economy and wanted to share this info with your readership. Bucks County PA Strong is a fairly new community exchange service that uses an on-line tool that enables community members to share their goods and services without the exchange of money, this service can be very beneficial to the community to reduce waste and promote a growing community bond. This service can be used to rent items such as a chain saw, table saw, cameras, kayaks and even cars or trucks. There are also a great variety of services that could be offered to the community such as landscaping needs, construction needs, and anything else the specific community could offer. Traditionally in a time bank, time is payment for the good or service but we have modified this concept to also accept money as a form of payment. This service can help boost the economy of Bucks County by making it possible for the residents to have access to goods and services that may have otherwise been very expensive and out of reach. With a time bank, time can be used as a form of payment, meaning if a member performs a service for someone and accrues four hours of time, they can then use that four hours to receive a good or service. One thing to remember is that if money is used instead of time, that this is considered income and is not tax exempt.

We have recently added new rules and regulations regarding the renting of goods and services through the time bank platform. All information about becoming a member and more precisely how a time bank operates can be found at http://buckspastrong.timebanks.org . This is also where anyone can go to become a member of the time bank to progress toward a more sustainable Bucks County.

Letter to the Editor (HW):

The letter below will be rewritten to less than 500 words and resent to the Intelligencer

To whom it may concern,

Through extensive research on the subject of "reducing waste by sharing," my writing partner and I have found information that we feel is beneficial to the community. The idea behind a "Mesh" economy and collaborative consumption includes sharing, lending and renting resources in an attempt to steer the public away from individual ownership. This type of economic model reduces pollution and waste while increasing the amount of money each person has in their wallet by sharing resources rather than each individually purchasing them. Please consider publishing our piece on this subject to inform the public on the overwhelming amount of benefits this system can provide. I feel that this system can benefit the entire community and I ask that you please consider publishing our research piece to The Intelligencer. Due to the 500 word limit I am restricted to, I am unable to attach our entire piece. If there is any interest in learning more or posting our piece, please contact me by phone or by email so I may send you our full piece. Thank you for your time and consideration and I hope to hear back from you soon.
Sincerely,
Hannah Wilkins