

Help My Neighbour – Frequently Asked Questions (Dec 1, 2014)

What is Help My Neighbour?

A cooperative online and offline community promoting positive relationships and mutual support, encouraging exchange of goods and services in a pay-it-forward manner. We keep two ongoing lists of “Wants” and “Offers”, where our community members list items they can give, or need to receive. Our community is mostly communicating through our website, www.helpmyneighbour.com for posting and finding trading opportunities, with the purpose of mutual connection and support. Aside from members meeting each other for various trading purposes, we organize regular face-to-face meetings where members, volunteers and the leadership team can meet, build meaningful relationships, dream, plan, and celebrate.

What is Help My Neighbour Society?

Help My Neighbour Society provides the vision, mission, leadership and accountability for our cooperative community and its online and offline activities. The society is brand new, being officially registered as a not-for-profit federal corporation on Dec. 1st, 2014. In 2015, the society will be looking for suitable members who can serve in the board of directors, thus completing our first HMN leadership team. Anyone interested can let us know, by emailing helpmyneighbour@gmail.com. Any volunteer candidates will be invited to participate in various volunteer tasks that serve our website members, and any face-to-face events. We are hoping to organize the first HMN Christmas early January 2015.

How do I join?

Our community membership is **by invitation only**, and it is very important that the person who invited you receives the credit. If you were given a card or a brochure, there may be a name or a number on it. If you came across a Craigslist or Kijiji add, then you need the name or the number posted in the add. If you found us another way, and do not have an invitation from a real person, then email us at helpmyneighbour@gmail.com, and we will send you an invitation.

I have an invitation, how do I join MHN?

Go to our “Join” page, read the membership agreement, print and fill our and application form, send a readable PDF or picture to helpmyneighbour@gmail.com

Why do I need to give my name and address?

Because our community must function on real people trusting and supporting each other, and that excludes incognito participation. We will verify your information. We keep all members' records for office use only, and to make sure members act accountably at all times, or we can contact them and terminate them. This requirement of personal info is meant to protect our members, including you. Your name and address will not be posted on the site. We will sign you up with the online name you write on your application form. If that name is already taken, we will contact you to choose another one. Logged-in members will only see your online name, your offers/wants/posts, and your transactions history with related member evaluations. You have the option to add your phone number or email, which makes them visible to logged-in members. but we never post that info for you. Everyone can contact you through the built-in confidential contact system. You can, and should disclose your identity directly to members you trade with, especially when it involves visiting someone's home, or providing services like child care, elderly care, etc. But your info will not go public on the site for all members.

Can I sign up with my business name?

Yes, we encourage use of business name, if you have one. Otherwise, you can choose a trade name that will be visible to online members. This must take into account other names on the site, choosing something that gives you a unique trading identity that members will easily recognize. This is a unique feature of our community, as other time banks and similar communities ban business and many of them struggle to keep membership. We encourage business, and want to support local businesses as much as possible.

What if I have more than one business?

Then you can sign up for two (or more) different accounts, each with its own email, account number, and membership dues. The application form will have the same personal info, therefore we will keep both/all accounts into your file. This option is advisable if you have several unrelated types of business, as people tend to trust you less, when they think you do too many things. This is also a good option if you want to keep your professional life separate from your personal life. you can transfer your ComCoins between your accounts, as needed.

Should I worry about my account being spammed by network marketers?

No. We ban such behaviours. If anyone does it, let us know, and we will give them a warning, as well as instruct them again about proper conduct. A further breach of trust will have them terminated.

How will I present my business to the community without being sanctioned?

You act like a regular person, helping people with their wants. If they said (in their want post) that they can only pay in ComCoins, you can not offer to meet their need unless you accept pay in ComCoins. However, you can make your own offers. For example, you can offer massage at 30% in ComCoins, and you still get to charge your 70% in real money. This is an offer, it is not intrusive, and people should never feel offended by it. Professionals who give such discounts find that they get more business on the long run, and make more money. Plus they have the ComCoins to buy goods and services they would otherwise have to pay for (e.g. child care, bookkeeping, web design).

Membership dues

We currently give a 30-day free trial. Therefore we sign you up for free, and you can try our site with full access and benefits. If you see potential and want to become a paid member, after 30 days you will need to send \$25 to HMN Paypal (helpmyneighbour@gmail.com). This will cover your first year, from signup date, including the free trial month. To make a payment with your Paypal or Credit Card, please click on the "Subscribe" button on the home page (before logging in).

Our Paypal is set up as a subscription, renewing itself each year, on the anniversary date of your first payment. That means, if you maintain the subscription, your trial month is extra, and it will renew a year from the date you pay.

If you change your mind, and don't want to continue being a member, please remember to cancel the subscription from your Paypal account, before the anniversary date. Otherwise it will charge you for the next year. Given that we charge such a low membership fee, we do not refund. Our non-profit, Help My Neighbour Society, manages that money, paying for event venues, printing materials, legal costs, and anything that we can't trade with our site members on ComCoins.

If you like what you see, feel free to pay for membership right away, thus contributing to HMN's success from the very beginning. As the community grows, we will have more help, but at this point we pretty much have to pay for everything.

I sent my application form, what is the next step?

An admin will start your account on the website, and will send you a password reset link. It may happen within a couple of hours from us receiving your application, or it may take a couple of days – depending on the number of members signing up, and the number of admins we can call on. Your 30-day trial will only start from the day you are set up with an account.

We prefer to have the accounts set up by admin, for two reasons. First, during our months of trying the website we had several robot attacks, setting up “fjdskfei09rwjkvd” type of accounts. Second, we get to have our input on how to best protect your privacy when you sign up, knowing which info is visible. We will not include your phone number and email address in the visible profile, but you can add them once you login.

How do I login?

When we signed you up, the system assigned you a number. You login with that number and your password.

We chose to use numbers instead of usernames, in order to allow for as much privacy as any member wants to keep. This also gives an idea of how new other members are, compared to a member's own number. Moreover, it allows members to switch between personal name and trading name for their online identity – visible to all logged-in members.

What if I forgot my account number or password?

Then go to www.helpmyneighbour.com and from the login area request a password reset. For this reason you need to remember the email you were signed up with. You also have to pass a captcha test. Remember that it is case sensitive, so you must use exact lower case or upper case. (Sorry for the inconvenience, we had to add captcha due to robot spamming attacks.) Immediately an email will be sent to you. Go to your email, and then click on the one-time link. This takes you to a page with a login button that takes you right in. Remember to reset your password, as the link is only available once. If you forget, no worries, you can reset the password again. If you are unsuccessful, or forgot which email you used to sign up, please contact us for assistance.

Help! My IP address was banned!

If you fail login 3 times (even if that includes attempts to refresh a page that involved login), then the system bans your IP for a few hours. No need to contact us, the ban will be lifted automatically. Our site is hosted on the cloud system, to prevent hacking. For this reason, it is very sensitive to behaviours that mimic unauthorized login, and it has very strong security responses. If you are ever unsure about your login info, it is better to ask for a password reset, than to try a few times and to get banned for a few hours.

How do I post Offers and Wants?

Once you are logged-in, you can click on the “Offers” or “Wants” buttons at the top. Once you open the page, you will have an offer or want form on the left column. You may need to scroll down to see it, if many offers/wants and categories are posted.

Here are some useful tips on posting offers/wants:

- Read and think of one category at a time. What comes to mind? Can you offer anything there? Do you want anything from it?
- Give help that you like doing. It is OK to challenge yourself with helping someone even if you hate doing such chores, but do not build your giving to the community on what is hard for you,

- or you totally hate doing
- Be mindful of your limitations. Do not take jobs you are not qualified for, or which are too hard for you. Do not overbook, do not over-commit. You don't want to promise help to many people and then run out of time and fail to keep some of your promises. Also, do not run yourself down, make sure you have enough time to rest and sleep. You can't take good care of others, when you don't take good care of yourself.
 - Get help with what you hate doing, or don't have time to do as often as needed
 - Anything goes, there is no stupid offer or want. Refrain from being judgemental of other people's offers or wants.
 - Add a picture for your item, if you can. It helps people better envision what you are giving, or what you need to have done.
 - Keep it short and clear, offers and wants are only about the item being exchanged. You can give a nutshell of what needs to be done, and why, but do not get lost in the history. You can tell your whole story in the blog or forum.
 - Get inspired from other posts. Take a look at what other people offer or want, and you may discover you have similar offers and wants. Try to make them a little different, if you can, so that different members can relate and answer your posts.
 - Keep adding items, it's free. You never know which one may be answered first. Do not worry about having too many needs or too many offers. Any number is OK.
 - Keep at least 3 offers and three wants running, in order to get (or keep) your 500 ComCoins to spend (you can go up to 500 minus)
 - Keep the ComCoins circulating, you only have a window of 1,000 ComCoins (between minus 500 and plus 500). Forget about saving lots of money, that is only when you pay interest and the money is in limited supply. Our community currency is abundant, it doesn't run out. No need to hoard it or steal it. Be generous to yourself, get yourself pampered. Also, be generous to others, pay them more than what they ask - if you see more value in their goods or services.

How do I see the Categories?

Categories are shown on the top left, when you are in the Offers or Wants pages. That only shows the categories that currently have offers and wants posted.

You can also see a list of categories, in the form where you write your offer/want. Just click in the field and a drop down list of categories opens. Once you choose one category, then click on the next drop-down list to see the subcategories included in that category.

If you want a complete list of categories and subcategories, to inspire you while posting your offers and wants, we have a PDF page available for download on the front page (the page visible to all, before logging in)

How many members can I expect to trade with?

Most similar communities build 200-600 members over several years. We are trying to set a high goal, and get at least 50 members in the first month (December 2014), and then to grow 50 members/month. in 2015. For this reason, we reward all our members for referrals. You get CC10 when a person you referred signs up, and we add CC15 when they pay for membership fees (making a total of CC25). If you refer 4 paying members, you will already make CC100 (equivalent to \$100) to spend.

When you make referrals to us, do not focus on the ComCoins you get by their 30-day free trial, or by their signup fee. Rather focus on bringing in people who can contribute something to the community,

who have a heart for helping people, and who feel like a million bucks after helping someone. Focus on people who can run the extra mile for a cause, and who believe in community. No worries, the doors are open for everyone, and it's OK if many of us are still in a process of maturing emotionally, socially, etc. But at this stage of our development as a community, we need to find the ones with some big emotional/social/entrepreneurial “muscles”, to get this boat going in the right direction. Of course, we will take time to carry the very hurt, and to babysit the very immature, but we can not do that in the first few weeks. We need to “birth” the community first, to create its foundation, and I am only suggesting that we put some big, strong stones in this foundation – because it will give the proper structure and will carry the weight of whatever is to come in the future.

What is HMN's Currency?

We measure all community support, help and trust in Community Coins (ComCoins or CC). All prices attached to needs and wants are in ComCoins, our community's alternative currency. A ComCoin is valued at six minutes of work time (1/10 of an hour), at minimum wage level within a community. This way the ComCoin price is very comparable to the real price of goods and services. We want to make community trading to be as easy and simple as possible.

What can I do with my ComCoins?

1. Spend on products and services you can use - from what the members are offering.
2. Bank it for future use, to pay other members for the goods/services you get from them. Keep in mind, there is a limit of 500 ComCoins you can save. This is to prevent hoarding (saving) and misuse of the virtual currency. Once you reach the savings limit, before you can earn more ComCoins, you first have to spend some. Pamper yourself, or you can donate some to a member who is going through a crisis situation (e.g. roof leaking, unable to work due to accident or surgery). Higher savings limits can be approved, for special projects, but those are exceptions.
3. Donate it to charities. They can use the currency to reward volunteers, or to buy much-needed services and goods. If your charity is not an HMN member, refer them to us, and we will set them up with an account.
4. You can also donate to HMN bank, to help offset the accounts with minus balance, and to keep our bank in the plus. The HMN bank is **Account #1**, with the online name **HelpMyNeighbour.com**. This account is not a person, but the community bank itself. The account is managed by the most trusted local admin/webmaster, and has full access to member's activities and postings, being able to monitor modules and their configuration, to add/erase content, to give/take permissions to group moderators/translators/committees, to blast news, to monitor or terminate activities and members who break the rules, etc. The main webmaster who oversees software updates, security, and tech fixes, is in Europe, where the site is hosted. Therefore, any fixes that involve his support may take a couple of days, especially due to the time difference.

At this point we do not encourage exchanging ComCoins for real currency. However, as more businesses join HMN community and find themselves trading with our members, you may find an increasing variety of products and services that can be bought either partially or completely on ComCoins, outside our website. Successful communities that existed for several years have many connections with local businesses and agencies. Some restaurants allow purchase of meals on alternative currency, and others allow a percentage of car repairs to be paid in alternative currency. It all depends on business owners having opportunity to spend their alternative currency on products and services of interest to them, within the community

How do I earn ComCoins?

By helping other members. For that purpose, visit the “wants” page and find something you can do. You can also post offers of things, big or small, that you can do. It can be anything between giving a ride to a Dr. appointment to renovating a room or building a site for a home-business. If you are ill and unable to help in many ways, maybe you can help by calling an elderly person without family, or reminding them to take medication or to go to an appointment. Sky is the limit, anything legal and safe that you can give - is acceptable. Just make sure you can follow through with whatever you list as an offer.

How many ComCoins do I need to gain before posting a need/want?

None. Members will help you unconditionally, if they can. At the same time, you are expected to help others unconditionally, if you can. If no member responds to your posted want in a few days, try to break it in several smaller projects/steps, and then post them again. Sometimes it is easier to find 3 members taking each a smaller want, than waiting for the perfect match of a member who can do all three parts as one big want

Your ComCoin account balance goes down when you receive help, and it goes up when you give help. If you are helped before gaining enough ComCoins, your balance will just go in minus. The expectation is that you will try to help other members and at least bring your balance back to zero ASAP. You are also encouraged to build some plus in your account, so that you have a buffer to post future wants.

What if I have bills to pay, and I have to make some real dollars to survive?

Over time we are hoping to have some businesses who accept partial or full payment in ComCoins for common goods and services. Meanwhile, here are some suggestions, and we will continuously try to add more ways to help members make real money on top of ComCoins

- Post offers charging partially in ComCoins, and partially in real money. Other members would see it as a more affordable price than what your competition is charging outside our community
- Look for wants that involve fee-for referral. We encourage business members to post fee-for-referral wants, giving our members compensation in both ComCoins and real currency for any referrals that end up buying their goods/services.
- Look for wants that involve commission-for-referral. We also encourage businesses to pay a dollar percentage of all sales made by a referral, especially when their business is based on information/consulting. It is harder to convince, but most who dare do it find a lot of great return.
- Post your own fee-for-referral and commission-for-referral wants. If you have a business or a trade, but not enough clientele, then post these adds and share a bit with your fellow members within our community. You can contact us if you need help figuring out your offers and wants.
- Become a group organizer for training and pampering. Organize groups to use a service given by another HMN member, then charge the participants, pay the service provider, keep the difference. Example 1, Cooking Lessons: If someone is giving cooking lessons at \$80/hour, then you can organize a group of 8-12 people for a 2-hour cooking lesson, and you charge each of them \$20/hour. This helps the person giving cooking lessons, because she is making money. It also helps your participants, because they don't have to pay the full price each. And it helps you, as the organizer, because you keep the difference.
Example 2: Massage/Spa For instance, you can book a few hours of massage at your place, and bring all your friends and relatives to use the service, charging them a fee. Pay the service provider as agreed (part in ComCoins and part in Dollars) and keep the dollar difference.

How is Help My Neighbour different from other banks and other cooperative organizations using complementary currency?

1. HMN vs. Banks and National Currency

- HMN uses a local complementary currency that encourages individuals and businesses to buy and sell locally. This strengthens the local economy, creates sustainability, reduces gas and shipping costs, helps sale and consumption of products while fresh, encourages accountability by producers/service providers. National currencies and global trading can easily move money and buying power from some regions to others, creating a wealth stratification from a geographical point of view. Local currencies balance such a dollar migration effect, by encouraging local trading and strengthening of economy.
- HMN's currency is inflation-proof, since its unit (ComCoin) is calculated as a tenth of minimum wage/hour (or the earnings of 6 minutes). Other complementary currency organizations use the full hour (at minimum wage) as a unit, but that creates a lot of confusion. - because each unit of their virtual currency is the equivalent of about \$10 (could be \$8 or \$12, depending on their local minimum wage). HMN is avoiding this problem, and making its virtual currency one tenth of the minimum hourly wage. This is more comparable to the dollar value of products and services on the market, and gives HMN members a much easier pricing and trading system.
- HMN is not an alternative or a replacement of banks and national currencies. HMN only complements bank services and national currencies, furthering their role at social levels that otherwise would be unreachable. For instance, HMN allows people without any earnings to trade time, skills and goods in order to support themselves and their families until all needs are met. This inherently reduces poverty, crime and mental health issues.
- HMN is not handling national currencies, but its own electronic/virtual currency. If a member trades in part-national-currency and part-complementary-currency, HMN only keeps track of the complementary currency transacted. The member is responsible to report the real dollar earning part of the transaction, the same way they report the rest of their personal and business earnings for tax purposes.
- HMN cooperative community and its complementary local currency are built on a principle of abundance, while national currencies are built on a scarcity world view, and are in limited supply. HMN's electronic currency is not controlled from the top, and is not in limited supply. It can go in minus (within a reasonable limit that encourages reciprocity and prevents abuse), and it is created by members - as they trade with each other. The more members and transactions, the richer the community becomes, and although the currency is virtual, the community feels its effect at the receiving level.
- HMN members' earnings (in its virtual currency) are not subject to taxes. This is currently true, since we keep our currency in a virtual format. If later on we decide to exchange our complementary currency into national currency, then regular tax principles will apply, for the amounts that are exchanged. Any members who proceed with such exchanges (before HMN is officially exchanging) are responsible to declare their dollar gain for taxable purposes.
- HMN is not currently printing bills for its currency. This is to keep it simple for the first few years, to reduce need for investment and hiring, and to avoid hassles and worries about counterfeit prints. Other similar cooperative communities already print their local currency, and some are even supported by their local banks with two-way exchanges between local and national currencies. As our cooperative community grows and the national economy sees the value of local currencies, HMN may transition to printing bills and exchanging its currency with Banks. However, such a transition is subject by the Help My Neighbour Society's Board of

Directors decision, and involves laborious work with legal services and other expert professionals. This is not envisioned to happen within the next few years.

- HMN keeps trading and currency circulating at a horizontal level, having a great equalizing effect. National currencies are owned and controlled from the top, and are inherently designed to circulate vertically, from bottom to top, continuously creating gaps between the poor and the rich.
- HMN loans are interest-free. Regular employment and business require much higher earnings, due to the interest involved in vertical circulation of money. Members of a cooperative community using virtual currency do not have to up their earnings for interest payments, and therefore it is much easier to meet their family needs and to thrive.

2. HMN vs. Reward Point System (e. g. air miles, frequent buyer points, etc.)

- HMN values goods and services at their market value. (Reward points are usually a minute fraction of an item's value).
- HMN trading does not require any investment of dollars or other national currency. (Reward points usually require spending hundreds or even thousands of dollars before you can redeem anything)
- HMN allows members to trade before earning. (Reward points may take years of spending your income before you can redeem anything)
- HMN allows transactions with all items available in the community, both as earning and as spending. (Reward points allow you only to spend, on a limited selection of items)
- HMN encourages continuous circulation of its currency (discourages hoarding) by setting limits

3. HMN vs. Bartering

- HMN allows 30-day free trial, and charges only \$25/year afterwards. (Bartering companies charge several hundreds/year)
- HMN allows individuals as members (Most regular bartering is for companies only.)
- HMN uses a pay-it-forward system, where goods and services are freely exchanged offer-to-want, through the electronic complementary currency transactions. (For Bartering, you exchange offer-to-offer, and you must find a person whose exchange interest is exactly compatible with yours)
- HMN allows spending without earning (Bartering is only possible after earning barter money)
- HMN transactions in its complementary currency are not taxable (Bartering must be declared as earning)

4. HMN vs Time Banks

- HMN is like a hybrid between time banking and bartering of goods. The ComCoin unit is 1/10 of an hour's worth of work, at the minimum wage level. However, HMN allows for trades of goods, as well as services. Time banks only trade services, hour for hour, and keep track of all the hours being exchanged.
- HMN allows for different prices of services, based on their regular premiums on the market. Time banks only keep track of time, and therefore one hour of lawn mowing is equal to one hour of legal advice. While this has its value as a great equalizer, it devalues a person's years and money invested in education and their level of expertise or experience. Since our community and electronic currency are built on the abundance principle, and is not in limited supply, why not pay people for what they are worth.

Were there other similar systems, and what was their success rate?

Yes, at least a thousand communities were created in Europe and North-America over the last 20 years, all using some kind of alternative currency system. This is called social entrepreneurship and, like any other businesses starting up, 90% of those communities failed within the first couple of years.

What is the main reason why other communities with alternative currencies failed?

When members try to use alternative currencies the same way they use regular money, hoarding it. The truth is members make it (by relearning ageless principles like compassion, sharing, trust and selfless giving), or members break it (by bringing today's selfish sense of entitlement, scarcity and competition).

What was the main advantage of communities that succeeded?

They continued to thrive despite recession.

How are cooperative communities fundamentally different from regular economy and monetary systems?

All common economy and monetary systems are built on a scarcity principle, therefore some own it, and the rest of us have to continue returning with interest everything that circulates through our hands.

Cooperative communities based on mutual support and equality are built on the fundamental principle of abundance. Our currency, trust, is a moral value available in unlimited supply. There is no need for some members to suffer or pay extra, in order that other members can build excessive wealth. Trust facilitates real exchanges of life-sustaining and family-supporting goods, and nobody owns it. Consequently nobody pays interest on borrowing trust when in need, and nobody collects interest on giving trust to their neighbour.

Cooperative communities do not encourage competition, selfish ambition and alienation. For that reason, the members usually experience a much higher level of trust, good will and positive communication with each other. Monthly community meetings are usually positive experiences of hope, togetherness and high energy. Members feel recharged and fortunate to be part of such a supportive community, like a family.

How is HMN currency different from regular money?

1. All members are equal, nobody owns the resources nor lends them to the others. There is no "them" (the owners of it all, banks and corporations) and "us" (the borrowers and interest payers) who depend on "them" to survive.
2. The community's currency is just a moral unit of trust, not a standard bankable and cashable currency. Mutual trust units are created and circulate only in direct rhythm with the community's needs. That is the only factor that determines when, where and how the mutual trust circulates.
3. We, the members, create as many community trust units as we need. It is like a credit card with no limit and no interest, but you can only use it to meet real needs of real people. It does not encourage competition, greed and selfish alienation.
4. Moral trust is legal, free, and in unlimited supply. You do not have to own community credit units in order to receive unconditional help, and you never worry about collecting bad debt when you give unconditional help to another member.

What if some members only take from the community, without giving?

That is possible, yet it isn't common in trust-based communities. However, it does take good leadership to produce real paradigm shifts in the members' mind, helping them learn and maintain healthy community principles.

If members receive help before helping others (to acquire spendable community trust units Com Coins), their account goes in minus. The normal expectation is that the member starts paying forward (and bringing their account to zero or plus) ASAP, by helping other members. If that doesn't happen for good reasons (e.g. major illness), other members often help with donations. But the first attempt is to contact members with minus and help them discover transferable skills and resources they could use to help others and change their balance. The truth is, nobody wants to owe. Once members find ways to pay forward, they feel the healthy power coming out of such experience and want to do more. Seeing the amount of community trust units grow in their account is a very positive and empowering experience of dignity that most of us still value.

It is also expected that members at least bring their balance to zero before leaving the community. It was the experience of other communities that, over several years of using alternative currencies, not one person left the community with a minus value in their account. On the contrary, people who left, usually had a few hundred units in their account, and they always tried to identify another member who could really use a donation of such units.