

*"... you could be enjoying the HPB holidays we missed out on: the so-precious ones when your children are little"*



## The perils of 'putting it off'

**"Is it possible to regret one of the best decisions we've ever made? Yes – because we wish we'd made it sooner!"**  
– Steve Pinnington

Steve Pinnington and wife Linda live in the Wirral. In their 60s, both still work – Steve running his own optometrist's business, Linda as company secretary. The couple have two sons: James, 21, and 26-year-old Tom.

Linda and Steve's discovery of the Holiday Property Bond could be described as something of a slow burn. "It was on our radar for years," Steve says. "We have neighbours who were long-time Bondholders, always off hither and yon with HPB. It sounded marvellous, but you know how it is: life kept getting in the way. I had a business to run, our sons were at school – put simply, other things took precedence. Plus which – as is the case with many families, I'd suggest – holidays were my wife's

department. The boys and I were content enough to go where we were pointed!"

But eventually a combination of ongoing neighbourly recommendation and what Steve describes as "benign pressure" paid off. The couple filled in a coupon from one of HPB's advertisements, events took their course, and a visit to Upper Norton, the Bond's Shropshire home, clinched it. "An absolute revelation," is how Linda recalls it. "A beautiful place, staffed by friendly, helpful people. Top-class accommodation, occupied by nice, regular folks enjoying their holidays. And a location to die for. That was it: smitten."

Since becoming Bondholders in 2011, Linda and Steve have put their Bond to good use. The couple have holidayed at Stigliano, Tuscany (where HPB's local management arranged for them to attend the world-famous Palio horse race in Siena); La Reserva de Biniorella, Majorca; Sibton Park, Kent; Santa Rosa, Lanzarote; Duloe Manor, Cornwall; La Gomera, the Canary Islands ("The perfect site to be lazy in"); Blore Hall, the Peak District; El Pueblito de Alfaix, southern Spain; Henllys, Anglesey; Physkos, Turkey;



*Constant, Dordogne*

Lodge Yard, in the Yorkshire Dales (a UK favourite – "We like walking, and there's nowhere prettier to put one foot in front of the other"); and Constant in the Dordogne, where this picture was taken. They've also enjoyed numerous short breaks and one-night stopovers at the Bond's two hotels, the Ivy House in Cumbria and the Kings Arms in Yorkshire. Sites on the Pinnington wishlist include Coreggia, in Puglia, southern Italy, where the Bond owns a growing collection of 'trulli', quirky-but-charming circular cottages with conical roofs; and Viehhofen in the Austrian Alps, where Steve and Linda can indulge their love of skiing.

So what is it that sets Bond holidays apart? "So many things," says Steve. "The sheer quality of the accommodation. The helpfulness of the staff, both at head office and on site (who, on our recent Constant holiday, came down and fixed the TV within 10 minutes of me calling them. They... er... plugged it in). The feeling of coming home. Plus – and I don't know whether this is down to how the sites are designed, or the nature of Bondholders, or maybe a mixture of both – there's a great feeling of space, of room to breathe. However many people are on-site, you never feel crowded out; there's always a quiet place to sit and read, or have a drink, or catch the sun."

And there's been an unlooked-for benefit. "We're off to St Petersburg soon," says Linda. "Nothing to do with HPB – but to get a Russian visa one of the things they ask for is details of your last five foreign trips. Can *you* remember your last five overseas sorties – exact dates and locations? Neither could we; but HPB did. A quick call to head office, and job done!"

So all is good then? "Yes – but we have one major 'if-only'," says Linda. "Wherever HPB takes us, we wish we had done it when the boys were younger. And we could have done, too – it's not as if we didn't know about HPB. But as it is, James has been on just one Bond holiday with us, Thomas not at all. And they're now at a point in their lives when going on hols with Mum and Dad holds little appeal! But we're confident that they will use the Bond themselves, in time. And they stand to inherit it too."

"But don't do what we did, and keep putting it off," adds Steve. "Investing in HPB is not difficult. Yes, the representatives (mostly Bondholders themselves) are at pains to make sure you know what you're getting into – and that's reassuring. But all it takes is a little of your time, and your attention, and you could be enjoying the HPB holidays we missed out on: the so-precious ones when your children are little."