



# THE BENEFITS OF OWNING A HOLIDAY HOME OR TIME- SHARES IN A SINGLE OR MULTIPLE HOLIDAY HOMES

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What is a home? Is it just bricks and mortar? Or a feeling of belonging? When we think of a holiday home, we often picture a luxury retreat, a place to escape. But what if it is more than that? What if it is a key to unlocking a healthier, happier you?

### The Therapeutic Merits of a Holiday Home

Life is a relentless treadmill. We work, we rush, we worry. We are constantly on the go. What if there was a way to slow down, to step off the treadmill, if only for a little while? Owning a holiday home, or a share in one, provides a dedicated space for this much-needed pause. It is an enforced break from the mundane.

Think of your main residence as a workshop, bustling with the business of life, and your holiday home as a sanctuary, a sacred space for rest and rejuvenation. This mental separation is a powerful tool for stress reduction. When you arrive at your holiday home, your mind understands it is time to switch gears. The brain recognizes the familiar environment, and the stress hormones begin to subside.

A friend of mine, a pensioner named Mr. Moyo, once told me, "My holiday home is my happy place. The moment I turn the key, the worries of my pension and the kids' school fees just seem to melt away." His story is a powerful testament to the psychological benefits of having a space dedicated solely to relaxation. It is a place where you can be yourself without the pressures of daily life. It is a chance to put down the weight of responsibility, to simply be.

This is not just about escaping. It is about reconnecting with yourself and your loved ones. We often get so caught up in the hustle that we forget to spend quality time with the people who matter most. A holiday home provides the perfect setting for this. Remember the old African proverb, "A home without a woman is like a granary without grain"? Well, a life without a proper break is like a car without fuel. Eventually, you will break down.

### The Global Perspective: A Wise Investment for Your Well-Being

The concept of a second home for leisure is not new. In Japan, they have "kominka," old rural houses for city dwellers to escape to. In the US, the "cabin culture" is a way for families to connect with nature. This global trend is not a coincidence. It reflects a universal human need for peace, for nature and for a place to call our own.

From a global perspective, the benefits are not just emotional but financial. A well-located holiday home can be a fantastic investment. For many in the United States and Europe, a second home has become a cornerstone of their retirement planning, a source of potential rental income, and a hedge against inflation.<sup>2</sup> In Zimbabwe, we have the unique opportunity to invest in our own beautiful country, supporting local tourism while building a personal asset.

Imagine owning a piece of the Eastern Highlands or a tranquil spot near Lake Kariba! A thought-provoking question for you: If you could own a piece of paradise, would you? Would you invest in a place that not only appreciates in value but also enriches your life?

### The Practicalities: Time-shares and Fractional Ownership

Now, you may be thinking, "That's all well and good, but I can't afford a whole holiday home!" This is where time-shares and fractional ownership come in. This is a brilliant solution for those who want the benefits of a holiday home without the full financial burden. Think of it as a modern-day parable. A group of villagers wanted to build a communal well. One person could not afford to build the whole thing, but together, they could. Each person contributed, and everyone reaped the benefits. That is essentially what a time-share is. You own a specific amount of time, a week or two, in a property, and you get to enjoy all the perks without the year-round costs of maintenance, taxes, and security.



### The advantages of this model are significant:

- **Affordability:** You get access to properties at a fraction of the cost.
- **Less Hassle:** The management company handles all the maintenance and upkeep. You just show up and relax.
- **Flexibility:** Many modern time-share and fractional ownership schemes offer a points system, allowing you to swap your time for a stay at other locations around the world.

Of course, a little witty remark: The only problem with a time-share is you might find yourself arguing with a stranger about who gets to use the Jacuzzi. Kidding aside, it is a clever way to experience the benefits of a holiday home without the full commitment.

### Conclusion: A Clear Way Forward for Pensioners in Zimbabwe

As a pensioner or a pension fund member, your golden years are a time for rest, enjoyment, and new experiences. A holiday home or a time-share is not just a luxury; it is a strategic investment in your health and happiness. It is an investment in memories, in family, and in yourself.

Pension funds should consider exploring partnerships with property developers and hospitality groups to create accessible fractional ownership or time-share opportunities for their members. Imagine a dedicated fund where pensioners can pool their resources to invest in a portfolio of holiday properties across Zimbabwe. This would not only provide a great return on investment but also offer a tangible, life-enhancing benefit to those who have worked so hard.

My dear readers, the time for action is now. Let us not wait for a perfect world. Let us start creating our own sanctuaries. The path forward is clear: a little bit of foresight, a little bit of courage, and the understanding that true wealth is not just what is in your bank account, but what is in your heart and in the moments you cherish. A holiday home

is not just a building; it is a legacy of joy and well-being.

"Don't let yesterday take up too much of today," as Will Rogers once said. So, what are you waiting for? Start planning for your well-deserved break, because you have earned it!

