

# On a roll for Rotorua

By *Phil Murray*

Champion mountain biking Chartered Accountant Robyn Wong is about to retire from top-level competition and is hoping to end her international career on a high note at the World Championships in Rotorua later this month.

Wong, 35, who only took up the sport aged 28, competed at the 2004 Athens Olympics, finishing 16th, and at this year's Melbourne Commonwealth Games, where she was sixth.

Now she feels it's time to do other things.

"I don't do things half-heartedly, and because there are other things I want to do now it would mean I wouldn't be giving 110% to cycling, which is what you need to compete at the elite level," she says.

Wong signalled the beginning of the end of her career immediately after the Commonwealth Games, when she decided to skip the northern hemisphere road and mountain biking circuit and stay in New Zealand for her first winter in six years.

It has been an icy reality check for her, as she has given up the summer sun in southern France for New Zealand's coldest winter in 34 years.

"It was a huge shock to the system – I had to add insulation to the house," she says. "I didn't even have winter work clothes any more, so had to go and buy a whole new wardrobe."

"Trying to motivate yourself to go out riding in the rain is not easy either."

She has even had to resort to an indoor training cycle on the days that Wellington's weather has been too poor to venture out, but feels happy enough with her build-up for the World Championships.

She competed in two road tours and two mountain biking events during June, culminating in a mountain bike race in Taupo at the end of the month when she beat fellow Commonwealth Games rider Sonia Foote by seven minutes.

"That was a great ride," she says. "It was just a day when I felt great and very positive. It reminded me how much I love the sport and gave me the confidence that my training is on track."

Wong is hoping for a top-20 placing in Rotorua, on a course she has ridden a few times already and which by its hilly nature suits her much more than the flat Melbourne course did in March.

However, to do that she will be counting on a flying start, since her decision to stay at home this winter has deprived her of the world ranking points needed to guarantee her a good starting position.

"The first 10 to 15 minutes is going to be super-tough, trying to work through to the front," she says. "If it bottlenecks, or if there is a crash, the leaders just take off into the distance and you lose time."

She was disappointed by her sixth placing at Melbourne, having gone to the Games ranked among the top three riders in the Commonwealth and targeting a medal.

"But given the course, and given the performance of the medallists on the day, who were outstanding, I can't be too disheartened with my own performance," she says.

However, that failure to meet her own expectations played no role in her decision to end her career at the top.

"My main goal was always the [Athens] Olympics, and I would have been happy to make that my last international competition," she says.

"But then after Athens, I got the opportunity to race in Europe with the New Zealand road team, which was too good to pass up.

That gave me a new challenge – to race on the road as part of that team – and I loved it.

"Then, having that training base, and Bike NZ giving me that support, it just seemed natural to do the Commonwealth Games."

Wong plans to continue riding after she ends her international involvement, though is not sure yet at what level.

"It will depend on how much time I get to train, and whether I get the motivation to train," she says.

One thing seems certain – it will not be easy for this rider, who has always managed to win, to turn up for a Saturday ▶



Robyn Wong

morning club race and be happy to finish in the middle of the pack.

"That will be a big challenge," she concedes. "It may be that I don't race at all, and just ride my bike to catch up with friends and have a social outing.

It will, however, be great to be able to go on holiday without the burden of taking the bikes and focusing on training and racing. But then again, it will seem very weird to not ride my bike!"

The end of the cycling career will allow greater focus on Wong's other career, as a Chartered Accountant. Since 2004 she has worked 20-hour weeks, when in the country, as a consultant for AMR Consulting.

She has enjoyed the flexibility and variety that consultancy work has provided and plans to continue with that, though has also given some thought to further study, with a view to going into business.

However, there are no plans for a return to the 40-hour-a-week grind any time soon.

"I could possibly do 30, but 20 works well," she says with a grin.

In the meantime, she remains firmly focused on bowing out of top cycling with a flourish on the hills of Rotorua.

*The World Championships are in Rotorua from August 22-27.*

## Kiwis keen to sort out their mortgages

Mortgages and loans top the list of people's biggest money decisions, according to an analysis by the Retirement Commission of visits to its Sorted website.

Of the 1.3 million calculations New Zealanders made in the past six months on [www.sorted.org.nz](http://www.sorted.org.nz), the debt calculators were the most popular. People used the quick mortgage calculator, the mortgage options calculator and the loan repayment calculator more than 750,000 times.



Diana Crossan

Retirement Commissioner Diana Crossan (left) said in a press release last month that the popularity of the calculators demonstrated that not all New Zealanders were "debt junkies" and many were considering how to get out of debt as quickly as possible. This was especially the case for people with a mortgage.

"It's pleasing to know that people are using Sorted calculators to look at their options for paying off debt. For many this is likely to translate into people making better decisions about how to manage their money."

The quick mortgage calculator allows people to calculate how long it can take to pay off up to three different home loans. It topped the list with up to 88,300 calculations each month.

"With the recent changes to the two-year fixed interest rates it's particularly important that people are able to get free and impartial help to make informed choices."

Next most popular was the mortgage options calculator, which allows people to compare interest rates across banks to see which mortgage is the better deal. On average New Zealanders used this calculator more than 32,000 times a month, with a peak in April of 46,161.

The repayment calculator was third most popular with New Zealanders using it up to 39,700 times every month. This calculator allows people to work out how small changes in their repayments can have a big impact on the total size of their loan and the time taken to repay it.

New Zealanders have completed more than 5.7 million calculations on Sorted's calculators to find out how they can reduce debt, plan for retirement, budget, and make their savings grow faster since the website was launched in 2001. The site itself has recorded 2.5 million unique visitor sessions over this time.

In June, the site achieved an all-time high when it received more than 141,000 visits in one month. This was a 100% increase on June 2005.

Ms Crossan said personal financial education was the main aim of the Retirement Commission and the Sorted website would continue to be the commission's flagship education tool.

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