

BRANDI
Voyager Estate



Whine merchants top the best cellar list

Kelly Ryan

RUSTY's got a nose for trouble and a taste for fine wine. As a youngster, the kelpie-heeler fell into an open fermenter, resulting in a purple pup and a "hair-of-the-dog" shiraz.

An Aussie couple taking a lazy tour of some well-known wineries noticed a dog at every cellar door and joked that there could be a book in it.

A corker of an idea spawned *Wine Dogs*, a library of high-quality collectable coffee-table books, calendars and postcards now sold in six countries, each edition a bestseller, and spawning a runaway success story that is now a full-time occupation for the couple.

Photographer Craig McGill said the books worked because of the biographies on bad dogs known to chase birds, steal grapes off the vines, mischievously uncork vats and unfailingly greet guests, along with a wine-lover's guide to some of the world's best wineries.

McGill and partner Sue Elliott noticed there was a dog at every door: a typical working farm dog, companion to the winemaker and in charge of looking out for visitors. "We'd get out of the car, pat the dog, take a photo of the dog and go in and drink some wine," he said.

As well as covering Aussie wineries, they have covered *Wine Dogs USA, Italy and New Zealand*.



RED and ELLE
Ellender Estate



DUKE
Watershed Premium Wines

Phone call can save big bucks Card fees quick fix

A CREDIT card quirk is helping customers claw back hundreds of dollars that had been destined for the banks.

And it only takes a phone call.

Rules introduced this month ban over-limit fees while credit card repayments must be directed to more expensive debts first.

The changes apply only to new cards.

But existing customers can benefit simply by closing their account and taking out the same credit card again.

Public Defender had cardholders review their accounts, which revealed savings going begging.

Cardholder Kat Grigg, who often exceeds her credit limit and takes cash advances, could recoup more than \$300 a year.

"Now I know I am going to get another card," Ms Grigg said.

PUBLIC DEFENDER

with Wes Hosking

publicdefender@heraldsun.com.au



Switching to a lower rate could unlock further savings worth thousands.

Handle My Complaint chief executive Jo Ucukalo, whose dispute service helped Public Defender's participants, said changing cards usually took a phone call or application online.

"We are not trying to tell people to cut their spending," Ms Ucukalo said.

"This is spend the same, have the same limit, make the same repayments and save." Reserve Bank figures

show providers reap \$10 million in fees each year from customers exceeding credit limits.

Cash advances — charged at about five percentage points higher than purchases — totalled \$10 billion in the year to April.

Australian Bankers' Association chief executive Steven Munchenberg urged customers to look at card features.

"If you are worried about the interest or fees that you are paying, talk to your bank about getting a better deal," Mr Munchenberg said.

Mouse that roared at Kim Jong-un

NORTH Korean leader Kim Jong-un has angered Mickey Mouse's owner.

Disney said it had not approved a colourful performance for Mr Kim and the communist state's most powerful generals that used

trademarked characters including the iconic rodent and Winnie the Pooh from the US studio's stable.

"The Walt Disney company did not license or authorise the use of its characters," a spokesman said.

VICTORIA'S
Small Business Festival

1-31 August 2012

Your **free event guide** is available now

SMALL BUSINESS VICTORIA

WIN AN
APPLE
IPAD
ENTER
ONLINE

Learn how to start and grow your business. Get information and ideas at Victoria's Small Business Festival. There are hundreds of events held across Melbourne and regional Victoria — book your tickets now.

To view and book events or to order your **free event guide** visit business.vic.gov.au/festival or call 13 22 15

Sponsored by

