



THE GLOBE AND MAIL 

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## Rob Carrick's Reader: The lost wallet conundrum

By Rob Carrick  
Globe and Mail Update

*Rob Carrick rounds up the best in personal finance reading on the Web*

*The best of the Web on money, markets and all things financial, as chosen daily by Globe and Mail personal finance columnist Rob Carrick.*

### The Lost Wallet Conundrum

Question: Are you obliged to pay a reward to someone who returns a lost wallet or cell phone? Some thoughts from an etiquette expert [<http://bucks.blogs.nytimes.com/2011/09/08/does-the-return-of-lost-items-require-a-reward>].

### How Do I?....

WonderHowTo [<http://www.wonderhowto.com/how-to-get-free-electricity-from-phone-jack-127041>] is a website devoted to teaching people how to do all kinds of stuff. I'm linking you to the business and money section, but you'll probably want to browse in other areas for help with things like getting free electricity from a phone jack.

### A Business Relationship

The Money Smarts blog [<http://www.moneysmartsblog.com/how-to-find-a-fee-only-financial-advisor>] tackles a question I'm being asked more often these days, which is how to find a fee-only financial adviser. That's someone who charges a flat or hourly fee and receives no commissions on the sale of products.

### Your Insurance Needs

A look at a website called InsureEye [<http://www.canadiancapitalist.com/insureeye-offers-a-useful-credit-card-navigator>] that helps people keep track of their insurance coverage they have through their credit cards.

Once you've tried the credit card navigator and selector tools, check out Insureeye's archive of funny insurance commercials [[http://https://insureeye.com/insurance\\_humour](http://https://insureeye.com/insurance_humour)]. Funny and insurance together - believe it.

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**Editor's note:** If you don't receive Rob Carrick's newsletter twice weekly by email, you can sign up to get it for free at The Globe and Mail [<http://www.globeandmail.com>]. All you need to do is register for the site, or if you've already registered, log in and go to your profile at the top of the homepage. Once you're in your profile, look under Newsletters and Alerts and look for the Personal Finance Reader and other newsletters. Other financial newsletters include: *Business Ticker*, a summary of the day's top business stories; *Berman's Market Update*, a summary of the markets at the open, noon and close; and *All-Star Investors*, a monthly collection of articles exploring an investing trend or theme.

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