

It is important to distinguish between *facts*, *opinions*, *rumors* and *theories*  
When you are thinking about sharing fraud information

<p style="text-align: center;"><b>Facts</b></p> <p>Facts are those descriptions or explanations of events that can be <u>proven</u>.</p> <p style="text-align: center;"><u>Probable Facts</u> Statements that seem reasonable to believe are true, but that you are not able to prove.</p> <p style="text-align: center;"><u>Probable Lies</u> Statements which seem on the surface to be untrue, but that you are not able to prove.</p> <p style="text-align: center;"><u>Example</u> Steve drives a red truck.</p>	<p style="text-align: center;"><b>Opinions</b></p> <p>An opinion is a conclusion reached by someone after looking at what they believe to be facts.</p> <p style="text-align: center;">This can include . . .</p> <p style="text-align: center;">Proven facts</p> <p style="text-align: center;">Probable facts</p> <p style="text-align: center;">Probable lies</p> <p style="text-align: center;"><u>Example</u> I believe that the supplier will be able to deliver the shipment on time.</p>
<p style="text-align: center;"><b>Rumors</b></p> <p>Rumors are those descriptions, forecasts, or explanations of events . . .</p> <p style="text-align: center;">That are shaped largely in informal encounters.</p> <p style="text-align: center;">That have not been confirmed by authoritative sources.</p> <p style="text-align: center;">That may be true, false, innocent or malicious, or a mix of any of any these.</p> <p style="text-align: center;"><u>Example</u> John heard that the police will be setting up road blocks to check for stolen goods.</p>	<p style="text-align: center;"><b>Theories</b></p> <p>Statements explaining a group of facts or event.</p> <p>Most theories that <u>are accepted</u> have been repeatedly tested and can be used to make predictions about events.</p> <p>Theories that have not been tested should <u>not be accepted</u> or used to make predictions about events.</p> <p style="text-align: center;"><u>Example</u> The police never set up road blocks on this road because the police chief lives here.</p>

Getting this wrong could result in breaking the first principle of sharing fraud information “Do no harm”