



Don't be fooled by a fake: Finding credible information

By Lynnanne Pearson
Adult Services Manager



What we will learn:

- History of fake news
- Difference between Clickbait vs fake news vs ads vs satirical news
- How to evaluate a website for accuracy
- Browser extensions to try
- Finding unbiased and multiple viewpoints on an issue



Resources are available through the Skokie Public Library

- Librarians at the Reference Desk
- 1 on 1 consultations with a librarian
- News Articles Databases
<https://skokielibrary.info/resources/research/articles/>
- Civic Lab <https://skokielibrary.info/resources/civic-lab/>
- Understanding Fake News blog post
<https://skokielibrary.info/blog/88/understanding-fake-news/>

The London Gazette.

Number 18

Published by Authority.

From Thursday January 10. to Monday January 14. 1683.

Whitehall, January 12.

THE following Addresses have been presented to His Majesty, who received them very Graciously.

To the King's most Excellent Majesty.

could Satisfie, and therefore Your most Sacred Majesty, and Your dearest Brother were doomed to bleed. That profound Treachery and Ingratitude, with horrible, but the

Fake news is older than you think

And from Your Majesties and Interposition of the Sea (which we hope will atone for the slowness of this Address) but by many peculiar Laws and Customs of our own, which by Your Majesties Favour and Grace we enjoy, Yet as the Influences of Your Majesties just and wise Government extend also to us, and we live peaceable and happy under the Safe Conduct of it; So we cannot but (in concert with other Your Majesties Loyal Subjects) proclaim to the World our utmost detestation and abhorrence of the black and bloody Conspiracy of the Men of all Religions, and the Men of none, against Your Majesty's Life and Government.

edge of those inseparable Companions, that Schismatical Tempers against the Church and State, they may burn themselves with their own Poison. We are sensible of that Blessing we enjoy in a Prince so Great, so Good, and how much the continuance of our Felicity depends upon a Legal Succession, and therefore judge our selves obliged to endeavour the security of both that end we now devote our Prayers.

Venice, Jan
Marqui de l'Isle
an Audience

\$50,000 REWARD.—WHO DESTROYED THE MAINE?—\$50,000 REWARD.

EDITION FOR GREATER NEW YORK

NEW YORK JOURNAL

AND ADVERTISER.

The Journal will give \$50,000 for information furnished in its office which will identify the perpetrator of the Maine disaster.

The Journal will give \$50,000 for information furnished in its office which will identify the perpetrator of the Maine disaster.

NO. 2,172. PUBLISHED WEEKLY. TUESDAY, FEBRUARY 17, 1898. PRICE ONE CENT.

DESTRUCTION OF THE WAR SHIP MAINE WAS THE WORK OF AN ENEMY

\$50,000!
\$50,000 REWARD!
For the Detection of the
Perpetrator of
the Maine Outrage

Assistant Secretary Roosevelt
Convinced the Explosion of
the War Ship Was Not

\$50,000!
\$50,000 REWARD!
For the Detection of the
Perpetrator of
the Maine Outrage

“You furnish the pictures,
and I'll furnish the war.”

on Purpose.

To the Advertiser
The office is at the corner of
the city of Baltimore, Md.
Telephone No. 1000
Subscription Office
1000 North Broadway
Baltimore, Md.

THE EVENING SUN

Last Edition
Shower - Warner

WOLF ME ET... SIX CTS. BALTIC... MONDAY, APRIL 15, 1912. 14 PAGES. PRICE ONE CENT

ALL TITANIC PASSENGERS ARE SAFE; TRANSFERRED IN LIFEBOATS AT SEA

PARISIAN AND CARPATHIA TAKE HUMAN CARGO

Steamship Virginian Now Towing Great Disabled Liner Into Halifax

ALL DOUBT AS TO STEAMER REACHING PORT SET AT REST

Wireless Messages State That No Lives Have Been Lost On The Damaged Vessel.

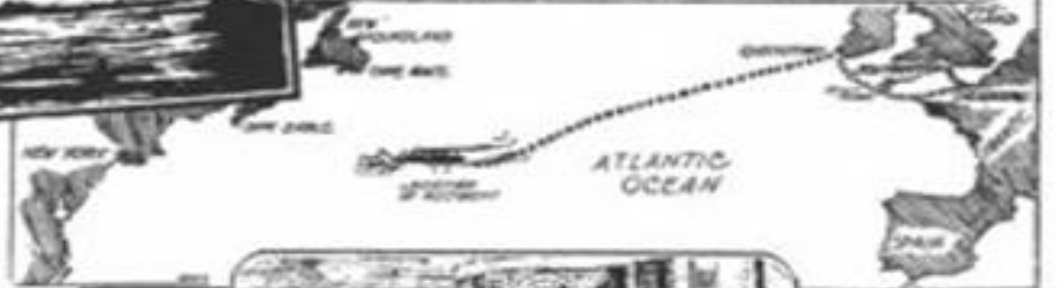
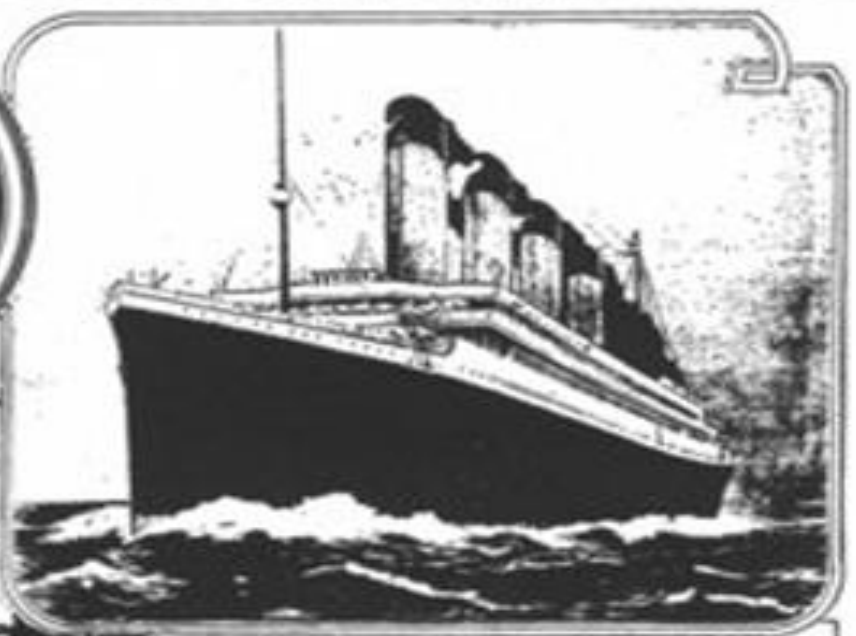
Genoa, N. S., April 15.—The White Star liner Titanic, having transferred her passengers to the Italian and Carpathia, was at 2 p.m. this afternoon being towed to Halifax by the Virginian, of the Allan Line.

The Virginian passed a line to the Titanic as soon as the passengers had been transferred, and the latest word received by wireless was that there was no doubt that the new White Star liner would reach port.

Agents of the White Star Line at Halifax have been ordered to have working boys sent out to aid the Virginian with her tow into port.

Montreal, April 15.—A message to the Montreal Star, from its correspondent at St. Johns, N. B., at 5:15, says that the Titanic is being towed toward port by the Allan line Virginian. This followed a report that the Titanic had sunk, and it was explained that the wireless operator received a message saying the Titanic was being towed, interpreting it to mean that she had sunk.

New York, April 15.—Wireless messages from Capt. W. J. Haddock, of the White Star liner Virginian, say that 30 bundles of passengers have been taken from the sinking Titanic by the Carpathia, of the Cun-



WRECK OF TITANIC
BY UNPARALLELED

...the Titanic...
...the Titanic...
...the Titanic...

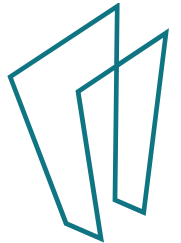


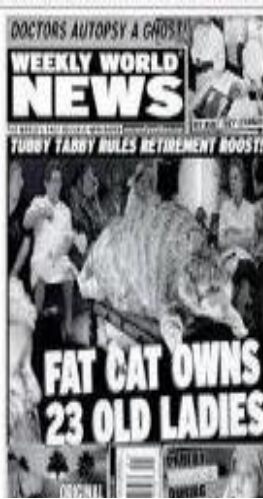
Mrs. W. E. Carter, of Philadelphia, Was a Balti-

The Baltimore Sun

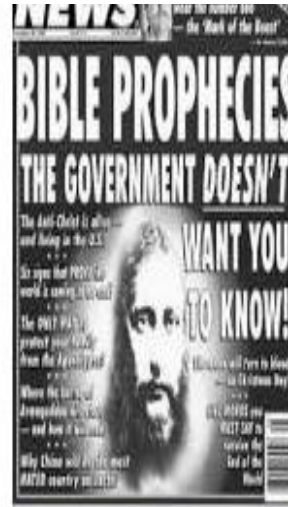
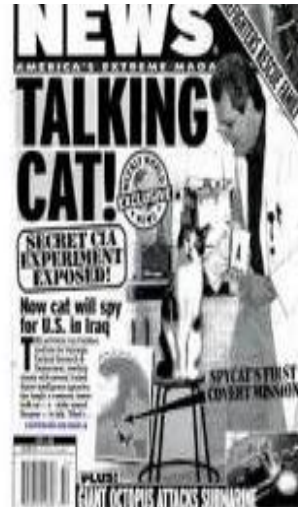
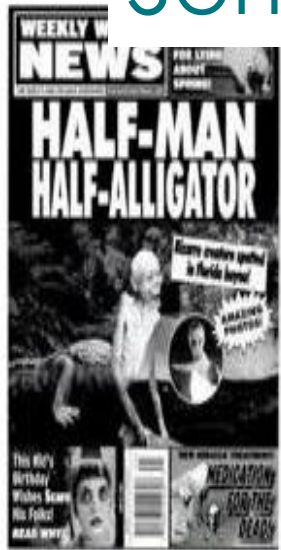
Sound familiar?

“Some historians also have noted that yellow journalism features poorly researched stories, anonymous sources, sometimes sympathy for or exploitation of the underdog and often self promotion for the writer and/or news outlet.” (Columbia College Professor and Journalism Historian Norma Green).





Sometimes the fake news is amusing



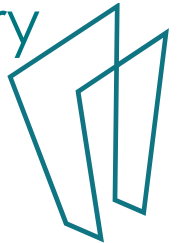


Or about celebrities



Why does fake news exist?

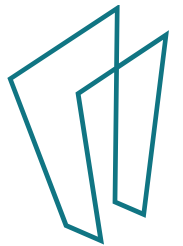
- To change public opinion
- \$\$\$\$\$
 - Ad revenue
 - Scams
- Bias
 - Even if it's not true, it sounds like it could be true
- Laziness
 - Failing to click on the link and just believing the headline
 - Failing to research further the claims of the story

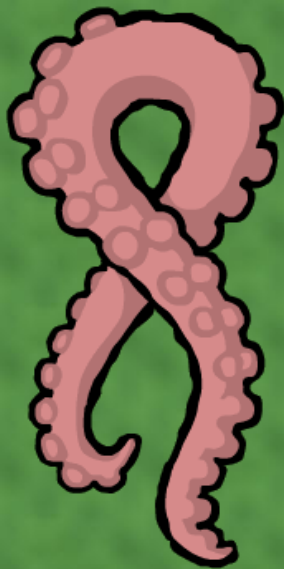


So how do you not
get fooled by a fake?



Evaluate your source





CEPHALONEWS

2017-04-06 Squid & Octopus Can Edit & Direct Their Own Brain Genes (New Scientist)

Unlike other animals, cephalopods sometimes interfere with their DNA code as it is being carried by a molecular "messenger", diversifying the proteins their cells can produce, leading to some interesting variations. The system may have produced a special kind of evolution based on RNA editing rather than DNA mutations and could be responsible for the complex behaviour and high intelligence seen in cephalopods, some scientists believe. **A more technical overview.**

2017-02-14 If Your Hands Could Speak, You'd Be An

2017-02-13 Mismatched

About

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THE PACIFIC NORTHWEST TREE OCTOPUS

The Pacific Northwest tree octopus (*Octopus paxarbolis*) can be found in the **temperate rainforests** of the Olympic Peninsula on the west coast of North America. Their habitat lies on the Eastern side of the Olympic mountain range, adjacent to Hood Canal. These solitary cephalopods reach an average size (measured from arm-tip to mantle-tip,) of 30-33 cm. Unlike most other cephalopods, tree octopuses are amphibious, spending only their early life and the period of their mating season in their ancestral aquatic environment. Because of the moistness of the rainforests and specialized skin adaptations, they are able to keep from becoming desiccated for prolonged periods of time, but given the chance they would prefer resting in pooled water.

An intelligent and inquisitive being (it has the largest brain-to-body ratio for any mollusk), the tree octopus explores its arboreal world by both touch and sight. Adaptations its ancestors originally evolved in the three dimensional environment of the sea have been put to good use in the spatially complex maze of the **coniferous Olympic rainforests**. The challenges and richness of this environment (and the intimate way in which it interacts with it,) may account for the tree octopus's advanced behavioral development. (Some evolutionary theorists suppose that "arboreal adaptation" is what laid the groundwork in primates for the evolution of the human mind.)

Reaching out with one of her eight arms, each covered in sensitive suckers, a tree octopus might grab a branch to pull herself along in a form of locomotion called tentaculation; or she might be preparing to strike at an insect or small vertebrate, such as a frog or rodent, or steal an egg from a bird's nest; or she might even be examining some object that caught her fancy, instinctively desiring to manipulate it with her dexterous limbs (really deserving the title "sensory organs" more than mere "limbs") in order to better know it.



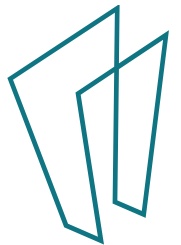
Rare photo of the elusive tree octopus

<http://zapatopi.net/treeoctopus>

one-another their emotions through their ability to change the color of

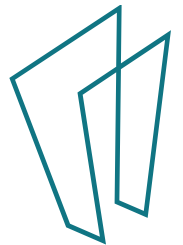
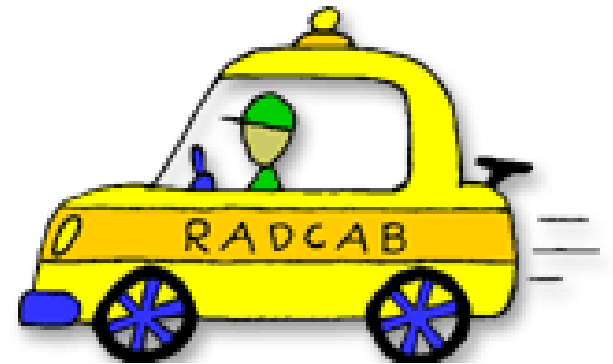
Clues that the Pacific Northwest Tree Octopus is not real

- Because octopuses are ocean creatures
- Tongue in cheek tone of the site (especially the FAQs)
- Sighting pictures



Using a checklist method

- RADCAB
- CRAAP
- CARS



RADCAB - Your Vehicle for Information Evaluation

Click or tap each RADCAB concept for further information.

RELEVANCY

Is the information relevant to the question at hand? Am I on the right track?

APPROPRIATENESS

Is the information suitable to my age and core values?

DETAIL

How much information do I need? Is the depth of coverage adequate?

CURRENCY

When was the information published or last updated?

AUTHORITY

Who is the author of the information? What are his or her qualifications?

BIAS

Why was this information written? Was it written to inform me, persuade me, entertain me, or sell me something?

<http://www.radcab.com/>

C **Currency**
The timeliness of the information

- When was the information published or posted?
- Has the information been revised or updated?
- Does your topic require current information, or will older sources work as well?
- Are the links functional?

R **Relevance**
The importance of the information for your needs

- Does the information relate to your topic or answer your question?
- Who is the intended audience?
- Is the information at an appropriate level (i.e. not too elementary or advanced for your needs)?
- Have you looked at a variety of sources before determining this is one you will use?
- Would you be comfortable citing this source in your research paper?

A **Authority**
The source of the information

- Who is the author/publisher/source/sponsor?
- What are the author's credentials or organizational affiliations?
- Is the author qualified to write on the topic?
- Is there contact information, such as a publisher or email address?
- Does the URL reveal anything about the author or source?
examples: .com .edu .gov .org .net

A **Accuracy**
The reliability, truthfulness and correctness of the content

- Where does the information come from?
- Is the information supported by evidence?
- Has the information been reviewed or refereed?
- Can you verify any of the information in another source or from personal knowledge?
- Does the language or tone seem unbiased and free of emotion?
- Are there spelling, grammar or typographical errors?

P **Purpose**
The reason the information exists

- What is the purpose of the information? Is it to inform, teach, sell, entertain or persuade?
- Do the authors/sponsors make their intentions or purpose clear?
- Is the information fact, opinion or propaganda?
- Does the point of view appear objective and impartial?
- Are there political, ideological, cultural, religious, institutional or personal biases?

<http://ucsd.libguides.com/pr/euss/webeval>

Evaluating Sources using CARS



← Credibility

- › Trustworthy source
- › Author's credentials
- › Evidence of quality control
- › Known or respected authority
- › Organizational support



← Accuracy

- › Up to date
- › Detailed
- › Comprehensive
- › Audience and purpose reflect intentions of completeness and accuracy
- › Factual
- › Exact



← Reasonableness

- › Fair
- › Reasoned (conclusions based on logic)
- › No conflict of interest
- › Absence of fallacies or slanted tone
- › Balanced
- › Objective

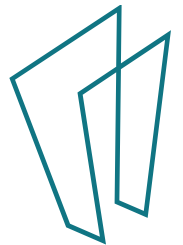


← Support

- › Listed sources
- › Contact info
- › Available corroboration
- › Claims supported
- › Documentation supplied

Combining all those methods

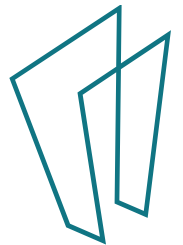
- Evaluate the Headline
- Evaluate the site
- Glance at the story
- Dig Deeper



Headlines

Look out for...

- Font size
- ALL CAPS
- Judgement words and insults
- Sensational words and phrases
 - Shocking News
 - What “THEY” won’t tell you/aren’t telling you
 - Watch now before it’s too late
- Weird looking or typosquatter URLs
- Too good to be true promises



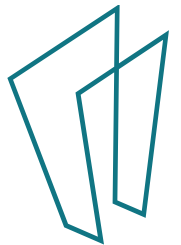
Easy things to evaluate

- Have you heard of the website?
- Are there other outlandish sounding stories on their site?
- Does the story have a date on it?
- Can you contact the author of the story? Is there one?
- Are the photos accredited to someone?
- Does the story read like the author's spellcheck is broken?
- Does the author cite their source or sources?



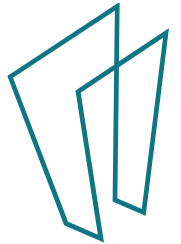
Digging Deeper

- Are other sites reporting the story?
- Can you contact the people behind the site?
- Can you look up independently the studies or information they cite?
- Can you verify the story or the facts cited using a fact checking site?



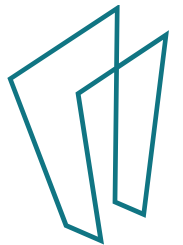
These are great

But I often don't have time for
all these steps



When in doubt...

- Click off that story
- Verify the story using a fact checking site
- Read the original study/source cited in the story
- Read what other sources are saying



Tools to use

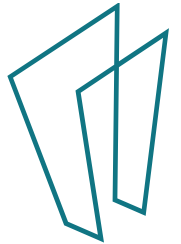


Browser extensions

- AdDetector
 - <https://goo.gl/V77t0f>
- B.S. Detector
 - <https://goo.gl/vZdups>
- FiB
 - <https://goo.gl/Xjsyem>
- Media Bias/Fact Check Icon
 - <https://goo.gl/dnGhs2>
- Who Runs This
 - <https://goo.gl/PWZXBG>



Fact checking sites



Snopes

Fact Check



Fact Check > Crime

National Gang Week — Bloody Car Seats

Updated - Gangs are not using bloody car seats to lure female motorists out of their vehicles as part of a 'National Gang Week' activity.



Fact Check

Was Obama Silent on Shooting of Republicans, Reemerging Only to Praise a Drug Dealer?

Jun 20th, 2017 - The former president called Republican Sen. Jeff Flake to give his best wishes to those targeted in the Virginia shooting, and also recorded a speech honoring musician Jay Z's induction into the Songwriters Hall of Fame.



Fact Check > Politics

Did Mike Pence Say That 'Only Guilty People' Hire Criminal Defense Attorneys?

Jun 20th, 2017 - We found no record of the Vice President's saying that "only guilty people need to hire a criminal defense attorney."



Fact Check > Fake News

Retired MI5 Agent Confesses On Deathbed: 'I Killed Princess Diana'?

Jun 20th, 2017 - No credible outlet reported that a retired MI5 agent confessed to assassinating Princess Diana in 1997.



Fact Check > Politics

Did Robert Mueller Say He Supported a 'One-World Government'?

Jun 20th, 2017 - The falsely-attributed quote may have been written by a former UN official with a similar name.



Fact Check > Questionable Quotes

Steve Jobs Deathbed Speech


Updated - Apple co-founder Steve Jobs did not leave behind a deathbed warning about how the "non-stop pursuit of wealth will only turn a person into a twisted being, just like me."



FAKED OUT

QUESTION QUIZ TO SEE IF YOU'VE BEEN FOOLED

Real or fake? Take our fake news quiz to find out



7 questions about the Senate health care bill



Conway did not say liberals hate her for being smart, pretty



Malaria and mosquitoes: A tough tag team to beat

The Latest from PolitiFact



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FROM RUSSIA TO TRUMP

DETAILING MICHAEL FLYNN'S FALL

Fact Check



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ASK A QUESTION

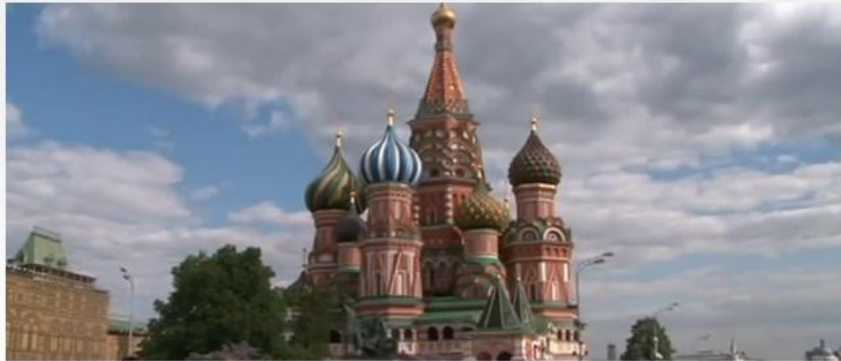
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Timeline of Russia Investigation

June 7, 2017

Key moments in the FBI probe of Russia's efforts to influence the 2016 presidential election

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MORE NEWS



Trump's Lawyer Spins Russia Facts

June 20, 2017

Jay Sekulow, an attorney on President Donald Trump's legal team, made the rounds of the Sunday shows to talk about the Russia investigation. But he glossed over relevant facts in defense of his client.

► [Click here to read more](#)



Explaining Trump's Russia Tweets

✓ ASK FACTCHECK

Q: Can President Donald Trump fire special counsel Robert Mueller?

A: Not directly. Only the deputy attorney general who appointed Mueller can fire him and only for cause. But Trump could fire the DAG, or order the special-counsel regulations repealed and fire Mueller himself.

[Read the full question and answer](#)

[View the Ask FactCheck archives](#)

[Have a question? Ask us.](#)

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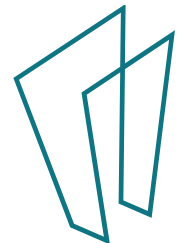


Trump Transcripts

Annotated transcripts of Trump's remarks.



Facebook Initiative



Fact Checker from Washington Post

The Washington Post
Democracy Dies in Darkness

In the News Valedictorian silenced Mobb Deep O.J. parole Coach K World Refugees Day Hate crime Phoenix heat

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Start Saving Capital One 360 Money Market

Fact Checker


The Truth Behind The Rhetoric | By Glenn Kessler

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Analysis

Pelosi's claim that an estimated 1.8 million jobs will be lost through AHCA

The House Democratic leader said job losses would occur under the GOP health-care plan. But other studies have different results.

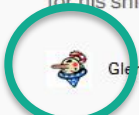


Glenn Kessler · Affordable Care Act, Congress · 17 hours ago

Analysis

Mitch McConnell on the health-care legislative process, 2010 vs. 2017

The Senate Majority Leader earns an Upside-Down Pinocchio for his shifting rhetoric on passing health-care legislation.



Glenn Kessler · Affordable Care Act, Congress · 1 day ago



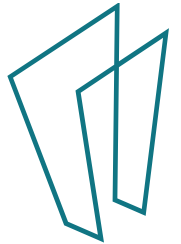
chrome

Browse safer with Chrome, Google's official web browser.

Download Now



Multiple Viewpoints





Spicer Taking on New Role

see more on
WHITE HOUSE

From the Right

Spicer taking on new White House role
Press Secretary Sean Spicer will soon be taking on a new role at the White House, overseeing the
Fox News [L](#) [L](#) [C](#) [R](#) [R](#)

From the Left

Spicer fades into background, as Steve Bannon delivers the perfect parting gift: 'Sean got fatter'
Sean Spicer is about to enjoy a
Daily Kos [L](#) [L](#) [C](#) [R](#) [R](#)

From the Center

Sean Spicer might be leaving White House podium
The White House is mulling a new role for White House press secretary Sean Spicer that would
CNN Web News [L](#) [L](#) [C](#) [R](#) [R](#)

Spicer Taking on New Role Van Attack in London Russia Condemns US Downing of Warplane More Stories »

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News from the Left



WHITE HOUSE
In Trump's Washington, public business increasingly handled behind closed doors

The Senate bill to scale back the health-care law known as Obamacare is being written in secret by a single senator, Republican Majority Leader Mitch...
Washington Post [L](#) [L](#) [C](#) [R](#) [R](#)



ELECTIONS
Georgia's Special Election Comes to a Nail-Biting Finish
Tuesday's runoff between Karen

Handel and Jon Ossoff in Georgia's Sixth Congressional District will decide what has become the most expensive House campaign...
New York Times [L](#) [L](#) [C](#) [R](#) [R](#)



ELECTIONS
Georgia special election: Never-Trump Republicans

News from the Center

US SENATE
Senate GOP Plans Health-Care Vote Next Week
McConnell tries to keep pressure on fellow Republicans

Wall Street Journal-News [L](#) [L](#) [C](#) [R](#) [R](#)



ELECTIONS
'Bigger Than The 6th': Voters Head To Polls In Georgia Race That's Turned On Trump

It was supposed to be an easy win for Republicans.
NPR Web News [L](#) [L](#) [C](#) [R](#) [R](#)



ELECTIONS
Georgia special election: 7 things to watch

News from the Right



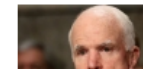
VOTER RIGHTS - VOTER INTEGRITY
New study supports Trump: 5.7 million noncitizens may have cast illegal votes

A research group in New Jersey has taken a fresh look at postelection polling data and concluded that the number of noncitizens voting illegally in U.S....
Washington Times [L](#) [L](#) [C](#) [R](#) [R](#)



MEDIA BIAS
OPINION: The Liberal Media's Double Standard

OPINION In 2011, after a severely mentally ill young man in Tucson, Arizona shot Democratic Congresswoman Gabby Giffords, wounded almost 20 more, and killed six,...
Townhall [L](#) [L](#) [C](#) [R](#) [R](#)



POLITICS
EXCLUSIVE: Soros, Clinton-Linked Teneo Among Donors

Queen's Speech bring down May?

Tory manifesto pledges missing from Queen's Speech

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THURSDAY - 22ND JUN 2017

Queen's Speech bring down May?

Tory manifesto pledges missing from Queen's Speech



Can US stop Kim Jong Un?

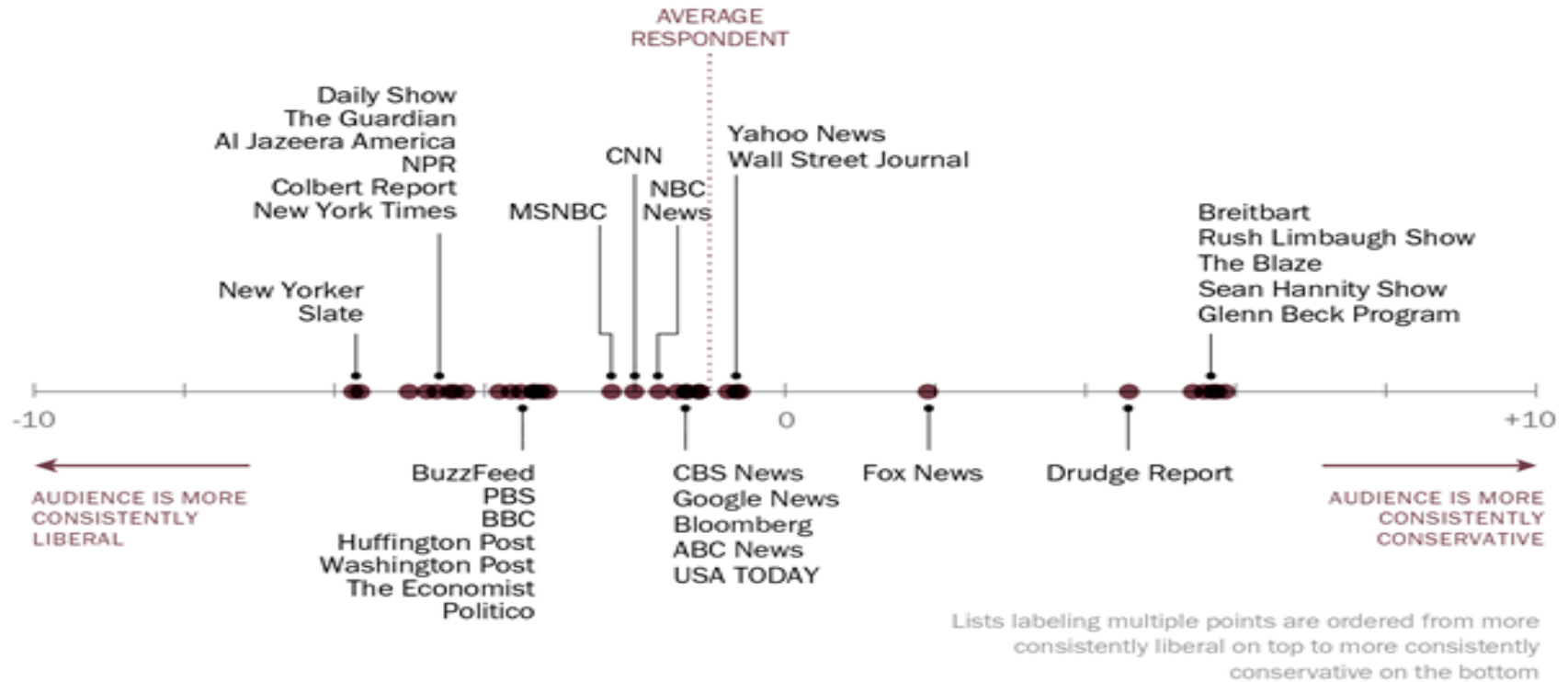
Death of American student Otto Warmbier could be game changer



Pew Report

Ideological Placement of Each Source's Audience

Average ideological placement on a 10-point scale of ideological consistency of those who got news from each source in the past week...



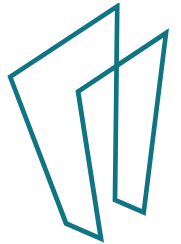
<http://www.journalism.org/2014/10/21/political-polarization-media-habits/>

American Trends Panel (wave 1). Survey conducted March 19-April 29, 2014. Q22. Based on all web respondents. Ideological consistency based on a scale of 10 political values questions (see About the Survey for more details.) ThinkProgress, DailyKos, Mother Jones, and The Ed Schultz Show are not included in this graphic because audience sample sizes are too small to analyze.

Watch out for



Satirical News and Entertainment sites





Sessions Drops Pile Of Weapons In Prison Yard Before Ordering Inmates To Reduce Overcrowding By 30%

ATMORE, AL—Telling the prison's roughly 1,000 men that "today's your lucky day," Attorney General Jeff Sessions reportedly dropped a pile of weapons in Holman Correctional Facility's main yard Wednesday before ordering inmates to reduce overcrowding by 30 percent.



Pier 1 Imports Unveils New Self-Defense Vase For Smashing Onto Head Of Home Invader

FT. WORTH, TX—Calling it the ideal accent piece for safeguarding one's property, Pier 1 Imports unveiled Wednesday a new self-defense vase for smashing on the head of a home invader.

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Stanley Cup Visits Hometown Ore Mine During Road Trip Through Pennsylvania



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One Quick Question

Which of the following pudding brands have you heard of?

SELECT UP TO 5 ANSWERS

- Snack Pack
- Jell-O
- Kozy Shack
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June 19, 2017



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June 15, 2017



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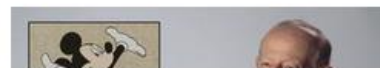
Yesterday



THEY SAID WHAT?!

Find Out What Sully Sullenberger, Larry Ellison, Kirsten Gillibrand, And More Have To Say

Today



Breaking News

White Leaders Announce Time and Place Appropriate for Black Protest



Tackling the sensitive topic of what constitutes an appropriate time and place for black people to protest racial inequality and police violence in America, the white leadership of one Midwestern town believe they have found an answer. "From ten to twelve Saturday the 31st at Federal and 8th Street," Uniondale, Missouri Mayor Kevin Blash announced yesterday. "Our African American neighbors are welcome to spend this time in McKinley Park protesting racial injustice, police brutality, or whatever else... (More)

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Kochs Offset Gates Foundation with \$500 Billion Donation to Evil



Man Protesting Death of Man Beaten to Death by Police Beaten to Death by Police

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- Scientists: Kellyanne Conway's Face Melting at Accelerated Pace
- Conservative Gals '79 is Fine' Counters Women's Movement
- Neil Young Quarantined After Musicians Declared Endangered
- Man Discovers He is 98% Douchebag on Ancestry.com
- Navy Launches First Gay Submarine
- Gitmo Prisoner One Butt Fucking Away from Revealing Key Intel
- 9 Dead After Police Mistake White Shooters Yellow Gun for Banana
- Charlotte Zoo Encouraging Patrons to Harass Gay Penguins

Opinion



Take Your Huddled Masses and Shove 'Em - By: The Statue of Liberty - Take your tired and your poor, your huddled masses, yada, yada, yada, and shove 'em. Let them be poor and miserable somewhere else. Fuck off. Country's full. I know what my stupid plaque says. I don't care... (More)



Point, Counterpoint - A Debate on the Republican Healthcare Bill - I will be frank and to the point. If the Republican healthcare bill recently passed by the House of Representatives is signed into law in its current form, my child and most of my family will die. y four year old daughter... (More)



Love Thy Neighbor as Thy Love Thyself - Unless Thy Neighbor is a Fag - By: Jerry Wallingford - As commanded by the books of Moses and recorded in Mark 12:28-34, I believe that one should love thy neighbor as thy love thyself, unless of course thy neighbor is a fag... (More)

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"After wasting 5 minutes of my life checking out your website, I can say with the utmost certainty that the world will be a better place the day you die. Fuck you!"

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Christian Rapper To Stop Talking About Jesus The Moment He Gets...

June 20, 2017

NASHVILLE, TN—Popular Christian rapper Soulboi 316 announced Tuesday that he is fully prepared to stop mentioning Jesus or his Christian faith in his music...



Apostle Paul's King James Bible Up For Auction

June 20, 2017



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Amazon To Buy Whole World For \$450 Trillion

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June 19, 2017

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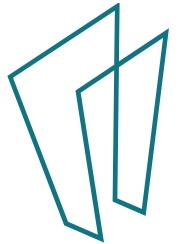
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The speech every woman should hear

By **Frida Ghitis**, Special to CNN

updated 8:26 AM EDT, Fri October 19, 2012



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One Second Later, a Disaster Happened

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Stallone Used to be Ripped But Now His Looks will Make You Shiver

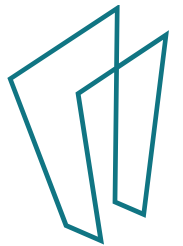


Celebs who Died And No One Said A Word

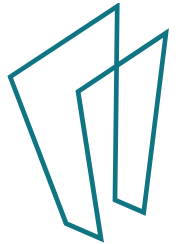


This Game Seems Too Addicting to Be Real!

Ads, fake coupons and giveaways



Ads and Advertorials





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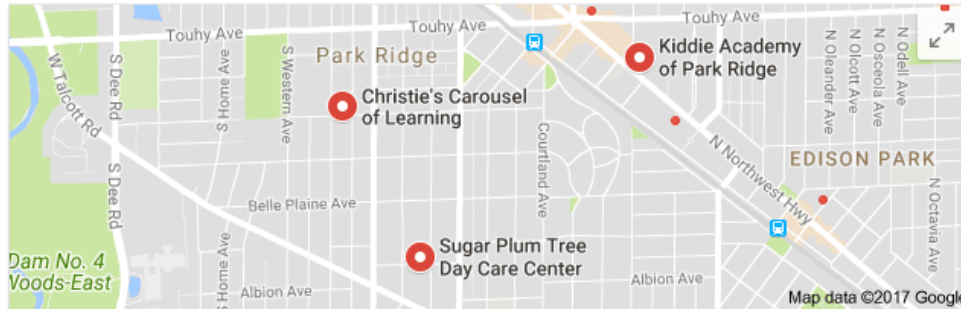
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Christie's Carousel of Learning

5.0 ★★★★★ (34) · Preschool
1300 W Crescent Ave · (847) 825-4568
Closed now

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Kiddie Academy of Park Ridge

5.0 ★★★★★ (3) · Preschool
109 S Washington Ave · (847) 692-5000
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Sugar Plum Tree Day Care Center

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The Best 10 Child Care & Day Care for 2017 in Park Ridge, IL - Yelp

https://www.yelp.com/search?cflt=childcare&find_loc=Park+Ridge%2C+IL

After having to change from a different daycare center due to a bad staff member, we searched and interviewed different centers in the area and ended up here.

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Andigo - Lowest Car Loan Rates - From 1.74% APR* and No Fees.

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Easy application, fast funding & up to 84 months to repay for a lower payment.

#2: Know your credit score

Credit Score	APR	Monthly Payment
720-850	3.27%	\$445
690-719	4.60%	\$457
660-689	6.71%	\$476
620-659	9.40%	\$502

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Best Auto Loans for 2017 - The Simple Dollar

www.thesimpledollar.com/best-auto-loans/

How to Get the Best Auto Loan - Consumer Reports

www.consumerreports.org/cro/2012/12/how-to-get-the-best-car-loan/index.htm

Car financing: Five keys to the best auto loan rate, from the car experts at Consumer Reports.

Best Auto Loans for 2017 - The Simple Dollar

www.thesimpledollar.com/best-auto-loans/

Jump to You're in the Driver's Seat When Shopping for the **Best Car Loans** - Best Online Auto Loan Services. CarsDirect. CarsDirect is best known as a car-buying service, but it also provides a portal for getting the best auto loan. MyAutoLoan. U.S. Bank. LightStream. Bank of America. Auto Credit Express. Capital One. #1: Shop around before you go to the dealer.

The Simple Dollar's Picks for ... - Best Online Auto Loan Services

Auto Loans for Good, Fair and Bad Credit 2017 - NerdWallet

<https://www.nerdwallet.com/blog/loans/best-car-loans-for-good-fair-and-bad-credit/>

May 23, 2017 - This puts you in a stronger negotiating position and saves you money over the life of your car loan. Find your best interest rate by contacting ...

10 steps to best car loan deal - Bankrate.com

www.bankrate.com/loans/auto-loans/10-steps-to-your-best-deal-on-a-car-loan/

Negotiating a great price on a new car is just half the battle: You also need a great car loan to make it a great deal. Here are 10 tips to help you get the best auto ...

Auto Loans and Car Loan Rates - Bankrate.com

www.bankrate.com/auto.aspx

See rates for new and used car loans, and find auto loan refinance rates from ... Here are some of the best tips auto insiders give their family and friends.

4 smart tips on finding the best car loans - Bankrate.com

www.bankrate.com/loans/auto-loans/how-to-find-the-best-car-loans/

Don't be fooled by the dealer. Do your research ahead of time to find the cheapest car loans.

How to Get the Best Used Car Loan Rate | U.S. News & World Report

<https://cars.usnews.com/cars-trucks/how-to-get-the-best-used-car-loan-rate>

Jun 11, 2015 - Looking at current three-year used auto loan rates offered by credit unions and banks in Indianapolis, Indiana on Bankrate.com, PenFed Credit Union has a rate of 1.99 percent. Chase Bank is offering 2.88 percent, PNC Bank 3.04 percent, Fifth Third Bank 3.68 percent and Huntington Bank 4.24 percent.

How to Finance a Car and Get a Car Loan - U.S. News Best Cars

<https://cars.usnews.com/cars-trucks/how-to-finance-a-car>

Oct 6, 2016 - Many of the best car deals come from special financing offers from carmakers, so it's important to check out what's available on your chosen ...

The 5 Best Auto Loans for Buying a Used Car - ManifyMoney

The New York Times

Thursday, September 18, 2008 Last Update: 8:22 PM ET

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Dow Swings Back, Closing Up About 400 Points

By MICHAEL M. GRYNBAUM 5:14 PM ET

The Dow industrials closed up more than 400 points, but there was little relief from the paralysis that has gripped the credit markets.

- CNBC Video: Bush on the Economy
- How Wall Street Lied to Its Computers

David Leonhardt on the Efficacy of Government Bailouts. (mp3)



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Fed Offers \$180 Billion for Ailing Money Markets

By MATTHEW SALTMARSH and KEITH BRADSHAW 12:12 PM ET

The Federal Reserve and

08 2008 CAMPAIGN



Todd Heisler/The New York Times

THE CAUCUS

McCain Says S.E.C. Chairman Should Be Fired

By MICHAEL COOPER 58 minutes ago

Senator John McCain criticized the Securities and Exchange Commission under Christopher Cox for having allowed speculators to "turn our markets into a casino."

- The Caucus: Obama Says Administration Needs Complete Shakeup

A New McCain on the Campaign Trail

Editorial

Stop Switching To Mac!

By PC

I think I speak for all PCs everywhere when I say, "What's the deal, people?"

Have things really gotten so bad between us? You used to love my charming little flaws, right? What's changed?

It's Vista, isn't it? You've gotten sick of all the problems and hassles of upgrading. You're tired of the endless security prompts. You were hoping Vista's bugs and glitches would be resolved by now. I understand. I'm a big computer, I'll admit it -- Vista hasn't really lived up to expectations. But we're only a few years into it. These things take lots of time and patience. Or did you finally hear



PC, frustrated as users flee.

Look, I believe that we can overcome these problems facing us. You need to get back to overlooking my shortcomings. After all, I've overlooked yours for years. I mean, do you really need to hit the space bar that hard? Yet I

Coupons

TARGET COUPON **EXPIRES 12/31/15**

50% off Storewide purchase

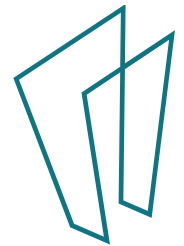
Valid in store only. This coupon for use by original recipient only. Limit one coupon or offer per guest. Void if altered, transferred, purchased, sold or prohibited by law. Item(s) may not be available at all stores. Quantities limited; no rain checks. Coupon value may not exceed value of item purchased. No cash value.



TARGET.

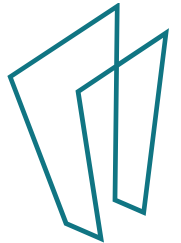


9856-0111-4969-7215-0626-2215-12



Coupons: How to tell it is fake

- It was not posted by the retailer's verified social media account
- The referring URL is not the official retailer's site
- The discount is too good
- There's no fine print
- They ask you to fill out a survey to get the coupon
- They ask for credit card numbers or banking information on those customer surveys.
- They ask for personal information but don't have a privacy policy.



What's wrong with this picture?

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offer valid in store only on a minimum \$80 purchase with any tender type. No cash bac. Offer is non-transferable and cannot be redeemed for cash. Only one \$75 coupon can be redeemed per customer. Offer good on all sale-, regular-, and clearance- priced merchandise. offer not valid for price adjustments on prior purchases, to purchase gift cards or for payment on a Kohls Cares for Kids merchandise or other charitable items. \$80 coupon applied prior to percent-off total discounts. Excludes sales tax. See store for details.



Redemption instructions for POS Associate:
At Tender menu, TOUCH-Modify Transaction-, TOUCH-Kohl's Coupon-, Scan barcode.

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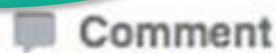
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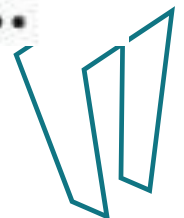
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Coupon to EVERYONE! to celebrate M...



Fake Surveys and Giveaways



Delta Airways

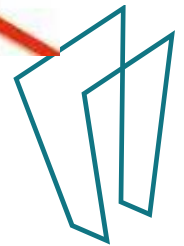
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Celebrating a 100 million customers already this year we're giving you the chance to win one of 175 gift bags. Each one contains \$5,000 in cash, 5 first class tickets to be used till 2016 and some delta goodies.

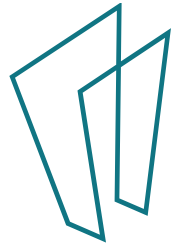
To win Share & Like photo (comment to double chances)

Ends 2nd July, winners will be messaged. Good luck.



How to tell a fake giveaway

- Punctuation or extra words in the name.
- Off brand
 - Low quality photos
 - Unprofessional language (bad grammar, misspellings, etc.).
- No fine print
- It's too good to be true
- It requires you to like, share or comment on the post to get your prize (against Facebook's policies)



Delta's official Facebook page



Delta

@delta

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Delta

6 hrs ·

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Travel Agency in Atlanta, Georgia

Search for posts on this Page



1,961,732 people like this and 1,914,279 people follow this



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10K 619

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Ask for Delta's phone



Delta Airways

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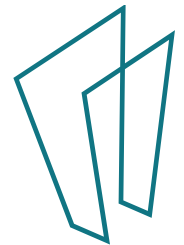
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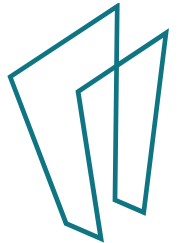


How do we know it is fake?

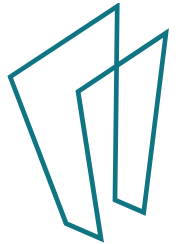


If you remember nothing else from tonight except...

- Be skeptical
- Look deeper
- Don't share bad information
- Examine your own bias
- Read widely



Practice time



Fakers

- Food Babe <https://foodbabe.com/>
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