BILL'S HOME TECH
Home & Small Business Tech Solutions

BILL'S COMPLETE MANUALS

# AI Assistants for Everyday Life

ChatGPT, Gemini and Copilot made simple — what they are, how to use them, and how to stay safe

**A calm, plain-English guide to the new helpers**

No experience needed — curiosity is enough

*Written for you by Bill — Bill's Home Tech*

(330) 200-8042 · BillsHomeTech.com

*Covers ChatGPT, Gemini & Copilot · facts current November 2026*

# What's Inside

This is your plain-English guide to the AI assistants everyone's suddenly talking about — ChatGPT, Google's Gemini, and Microsoft's Copilot. Read it in any order and at your own pace; there's no test, and you can't fall behind. You don't need any experience, and you certainly can't break anything by trying. Every chapter explains what these tools actually do *for you*, in everyday words, with slow step-by-step directions — and plenty of honest guidance on using them safely and wisely. Because all three work in much the same way, what you learn here fits whichever one you choose.

### Part 1 — What These New AI Helpers Really Are

1 A Note from Bill
2 The Big Three: ChatGPT, Gemini & Copilot
3 What an AI Assistant Can Do For You
4 "Is This Safe and Trustworthy?" — An Honest Answer

### Part 2 — Getting Started

5 Choosing Which One to Start With
6 Installing the App (or Finding It on Your Computer)
7 Signing In & Your Account
8 The Screen: Where You'll Do Everything
9 Your Very First Questions

### Part 3 — Talking to It Well

10 How to Ask — the Simple Knack of Good Questions
11 Keeping the Conversation Going
12 Talking Out Loud: Voice Mode
13 Asking for the Right Length and Style
14 When It Gets Things Wrong

### Part 4 — Everyday Uses That Actually Help

15 Everyday Questions & Plain Explanations
16 Writing Help: Letters, Emails & Notes
17 Making Sense of Confusing Papers
18 In the Kitchen and Around the House
19 Travel, Outings & Planning
20 Learning, Hobbies & Simple Curiosity
21 Help With Your Other Gadgets

### Part 5 — Staying Safe and Smart

22 Your Privacy: What Not to Share

23 Verifying What Matters — Especially Health
24 AI and Scams: The New Tricks to Know
25 Grandkids, Family & AI
26 Free or Paid? Spending Wisely
27 A Simple Safety Checklist
28 Setting Up Your Privacy the Easy Way
29 Spotting an AI-Written Scam Message
30 A Family Plan for Staying Safe
31 Fact-Checking in Thirty Seconds

## Part 6 — Going Further & When to Call Bill

32 Pictures, Photos & Other Tricks
33 AI Tucked Into Things You Already Use
34 A Plain-English Glossary of AI Words
35 The Big Three Side by Side
36 Using AI Just for Enjoyment
37 Common Beginner Mistakes (and How to Sidestep Them)
38 A Week of Things to Try
39 When to Call Bill
40 Your AI Assistant Cheat-Sheet

PART 1

# What These New AI Helpers Really Are

Plain answers to the questions on everyone's mind: what an AI assistant is, who makes the big three, what they can and can't do, and whether they're safe to try.

CHAPTER 1

# A Note from Bill

Hello, and welcome. If you've been hearing the words "AI" and "ChatGPT" on the news, from your grandchildren, or in line at the pharmacy, and quietly wondering what on earth everyone is talking about — you've picked up exactly the right book. You are not behind, and you are not too late. In fact, you're arriving at a perfect time.

I'm Bill. Helping folks feel at home with their technology is what I do every day, and I wrote this book the way I'd explain it sitting right beside you: slowly, in plain English, with no jargon and no rush. When I use a new word, I'll stop and explain it on the spot. You won't have to look anything up, and you won't need to understand a single thing about how computers work.

## What this "AI" thing actually is, in one breath

Here's the whole idea, stripped of the hype: an **AI assistant** is a computer program you can talk to in ordinary language — by typing or by speaking — and it answers back in ordinary language. You ask it a question or ask it to help with something, and it does its best to help, like a patient, endlessly available helper who has read an enormous amount and never gets tired of your questions.

That's it. You don't press special buttons or learn commands. You just... ask. "What's a good soup for a cold day?" "Help me write a thank-you note to my neighbor." "Explain what my doctor meant by this word." It answers in a sentence or two, or a whole page if you'd like, and you can keep the conversation going.

WHAT THIS DOES FOR YOU

### Why this might genuinely help you

An AI assistant can be a patient tutor, a writing helper, a plain-English translator for confusing letters and bills, a recipe box, a travel planner, and a tireless answerer of "what does this mean?" — all for free, any hour of the day, with no appointment and no one sighing at your questions. Used wisely, it's one of the friendlier tools to come along in years.

## A promise, and a word of caution — both honest

My promise: you cannot break anything by trying this, and you don't need to be "good with computers." My caution, which I'll repeat gently throughout: these tools are helpful but **not perfect**, and they are not people. They sometimes get facts wrong while sounding very sure,

and — like anything popular — scammers try to ride the coattails of the excitement. This book will teach you both halves: how to get real value *and* how to stay safe. Both matter.

## And I'm only a phone call away

If you ever feel lost or unsure whether something is trustworthy, you are never on your own. Call me at **(330) 200-8042** and we'll sort it out together, with no judgment and no silly questions. Now — take a breath, and let's meet these new helpers.

***— Bill***

CHAPTER 2

# The Big Three: ChatGPT, Gemini & Copilot

You'll hear a handful of names over and over. The good news is that the three most common ones all do the same basic job and work in much the same way. Learn one and you've nearly learned them all. Here's who's who, in plain terms.

| The name | Who makes it & what to know |
|---|---|
| **ChatGPT** | Made by a company called **OpenAI**. It's the one that started the craze and the name most people have heard. A friendly, general-purpose assistant for questions, writing, and conversation. |
| **Gemini** | Made by **Google**. If you already use Google — Gmail, Google searches, an Android phone — Gemini fits in naturally and is easy to reach. |
| **Copilot** | Made by **Microsoft**. It's built right into Windows computers and the Edge web browser, so if you have a newer Windows PC, it may already be there waiting. |

There are others — you may hear of Claude, or Meta AI inside Facebook and WhatsApp — but if you get comfortable with any one of the big three, you'll handle all of them. For most folks I suggest starting with whichever fits what you already own, and we'll talk about choosing in Part 2.

GOOD TO KNOW

### They're cousins, not strangers

Think of ChatGPT, Gemini, and Copilot like three different brands of car. The dashboards look a little different and each has its own favorite features, but they all steer, brake, and drive the same way. Once you can "drive" one, sitting down in another feels familiar within minutes. So don't fret about picking the "wrong" one — there isn't a wrong one.

## Where you'll find them

Each one lives in a few places, and you can use whichever is handiest:

- **As an app** on your phone or tablet (downloaded from the App Store or Play Store, just like any other app).
- **As a website** you visit in your web browser on a computer (for example, by going to chatgpt.com, gemini.google.com, or copilot.microsoft.com).
- **Built into things you already use** — Copilot inside Windows, Gemini alongside Google, and AI help increasingly tucked into phones and other apps.

CHAPTER 3

# What an AI Assistant Can Do For You

Let's make this concrete, because "you can ask it anything" is true but not very useful until you see real examples. Here are the everyday things these assistants are genuinely good at — the ones that make people say "well, isn't that handy."

| It's good at… | For example… |
|---|---|
| **Explain things simply** | "Explain what a reverse mortgage is, like I'm new to it." It gives a plain, patient explanation and you can ask follow-ups. |
| **Help you write** | Letters, emails, thank-you notes, a message to a company, a toast for an anniversary — it drafts something and you make it yours. |
| **Make sense of confusing papers** | Paste or describe a baffling bill, letter, or set of instructions and ask "what does this actually mean and what should I do?" |
| **Ideas and planning** | Meal ideas for the week, what to pack for a trip, questions to ask your doctor, a packing or shopping list. |
| **Answer curiosities** | History, science, how things work, "what's that actor been in," the meaning of a word — a patient encyclopedia you can chat with. |
| **Help with hobbies** | Gardening advice, knitting patterns explained, recipe adjustments, rules of a card game, tips for a new camera. |

WHAT THIS DOES FOR YOU

### A helper that meets you where you are

Notice what ties these together: each is something you might otherwise hesitate to "bother" a busy family member with, or spend a frustrating hour searching for. The assistant is happy to help with all of it, at any hour, as many times as you like, explained at whatever pace suits you. That patience is its real gift.

## What it can't do (and shouldn't)

Being honest about the limits is how you stay out of trouble. An AI assistant is **not**:

- **A doctor, lawyer, or financial advisor.** It can explain terms and help you prepare questions, but it must not replace a real professional for decisions about your health, legal matters, or money.
- **Always right.** It can state wrong facts confidently (we'll cover this carefully in Part 5). Treat important facts as "worth double-checking," not gospel.

- **A person, or your friend.** It's a clever program. It doesn't truly know you, and it isn't aware the way a person is — even though it's designed to sound warm and natural.
- **Private by default.** Don't tell it secrets you wouldn't want stored (more on this in Part 5).

HEADS UP

### Helpful, but keep your own judgment in the driver's seat

The healthiest way to think of an AI assistant is as a *knowledgeable, eager helper who is sometimes wrong*. Lean on it for drafts, explanations, and ideas — then apply your own good sense, and verify anything that really matters. You're the one in charge; it's the assistant.

CHAPTER 4

# "Is This Safe and Trustworthy?" — An Honest Answer

This is the question I'm asked most, and you deserve a straight answer rather than a sales pitch. The short version: **yes, it's safe to try, and yes, you should keep your wits about you.** Both are true at once. Let's unpack it calmly.

## The safe parts

- Simply using a reputable assistant — asking questions, getting writing help — won't harm your computer or phone. There's no virus in asking ChatGPT for a soup recipe.
- The big three are made by large, well-known companies with reputations to protect. They are real, legitimate tools, not scams in themselves.
- You are always in control. You can close the app, delete a conversation, or walk away any time.

## The parts to stay sharp about

- **It can be confidently wrong.** The single most important thing to remember. Verify anything that matters — a medical dose, a legal deadline, a "fact" you'll repeat to others.
- **Your words may be stored and used to improve the service.** So don't paste in your Social Security number, passwords, or bank details.
- **Scammers exploit the hype.** Fake "AI" apps, bogus "ChatGPT" sign-up pages, and AI-powered scam messages are real. We'll make you hard to fool in Part 5.

> FROM BILL
>
> **My plain-spoken verdict**
>
> I happily recommend trying an AI assistant — I think many folks will find it genuinely useful and even enjoyable. But I recommend it the way I'd recommend a sharp new kitchen knife: wonderful in careful hands. Learn the safe grip (that's what this book is for), keep your judgment handy, and you'll get the good without the grief. And when in doubt, call me.

## A note on feelings, for anyone who's wary

If all this makes you a little uneasy, that's a perfectly reasonable feeling, not a sign you're "behind." Healthy caution is an asset here, not a weakness. You can go as slowly as you like, try only the parts that appeal to you, and ignore the rest. There is no obligation to use

any of this — but if you're curious, I'll make sure you can explore it on your own terms, safely.

PART 2

# Getting Started

Choosing one to begin with, finding or installing it, signing in, and understanding the simple screen where all the magic happens.

CHAPTER 5

# Choosing Which One to Start With

You only need one to begin, and you can always try another later. There's no lasting commitment and nothing to lose. The easiest choice is usually "whichever fits what I already own," because it'll be the least fuss to reach.

| If this is you… | A sensible place to start |
|---|---|
| **You have an iPhone or iPad** | Any of the three works. **ChatGPT** is a popular, friendly first choice; download its app from the App Store. |
| **You have an Android phone** | **Gemini** (from Google) is often already present or a quick install, and fits naturally with the Google things on your phone. |
| **You have a newer Windows computer** | **Copilot** is built right in — look for its icon — so there's nothing extra to install. |
| **You live in Gmail and Google** | **Gemini** will feel most at home. |
| **You just want the famous one** | **ChatGPT** — it's the name everyone means when they say "that AI thing." |

TIP

### You truly can't pick wrong

Spend no more than a minute on this decision. All three are free to start, all three do the everyday jobs well, and trying a second one later takes five minutes. If you're paralyzed by the choice, start with ChatGPT and move on — the real learning is in *using* one, not in choosing.

CHAPTER 6

# Installing the App (or Finding It on Your Computer)

Let's get one onto your device. The steps mirror installing any app, and if you've added an app before, this will feel familiar.

## On a phone or tablet

1. Open the **App Store** (iPhone/iPad) or the **Play Store** (Android) — the app you use to get new apps.
2. Tap the search box and type the name: **ChatGPT**, **Gemini**, or **Copilot**.
3. Check the maker before installing: ChatGPT should say **OpenAI**, Gemini should say **Google**, Copilot should say **Microsoft**. This matters — see the warning below.
4. Tap **Get** or **Install**, wait for it to download, then tap to open it.

SCAM ALERT

**Install only the REAL app — fakes are everywhere**

Search the app stores for "AI chat" and you'll find dozens of copycats with similar names and logos, many designed to charge you hidden fees or worse. Install only the official app, published by **OpenAI** (ChatGPT), **Google** (Gemini), or **Microsoft** (Copilot). If you're not certain which is genuine, stop and call me at **(330) 200-8042** before installing — this is exactly the kind of two-minute check I'm glad to do with you.

## On a Windows computer with Copilot

On many newer Windows PCs, Copilot is already installed. Look for a **Copilot** icon on the taskbar at the bottom of the screen, or in the Start menu. Click it and it opens. If it's not there, you can visit **copilot.microsoft.com** in the Edge web browser.

## Using it as a website instead

You don't have to install anything at all — you can use any of the three right in a web browser (the program you use to visit websites). Go to **chatgpt.com**, **gemini.google.com**, or **copilot.microsoft.com**. Type the address carefully, and only use these official addresses — not a link from an email or an advertisement, which could be a fake.

HEADS UP

### Type the address yourself; don't follow ad links

When visiting an AI website, type the official address into the browser's address bar yourself, or use a bookmark you made. Avoid clicking "Try ChatGPT!" links in emails, pop-ups, or advertisements — those are a favorite way scammers lure people to look-alike pages that steal sign-in details. The real sites are reached by the plain addresses above.

CHAPTER 7

# Signing In & Your Account

The first time you open an AI assistant, it usually asks you to **sign in** or **create an account**. This is normal and, done right, perfectly safe. An account simply lets the service remember your past conversations and settings.

## What signing in involves

You'll typically have a choice: create an account with your email address and a password, or "continue with" an account you already have, such as your Google or Apple account. Using an existing Google or Apple sign-in is often the simplest, because there's no new password to invent and remember.

1. When prompted, choose **Sign in with Google** or **Sign in with Apple** if you have one of those — or **Sign up** with your email.
2. If creating a new account, pick a strong password and **write it down somewhere safe** (not on a sticky note on the device). A little password notebook kept in a drawer is perfectly fine.
3. You may be asked to confirm your email or agree to the terms. Read enough to be comfortable, then continue.

GOOD TO KNOW

### Why they want an account

An account isn't a trap — it's how the service keeps your conversation history so you can return to it, and how it saves your preferences. It's the same reason your email or your bank has you sign in. Just use a good password, and never share it with anyone who contacts you claiming to be "support."

## Free to start — mind the upsells

All three offer a **free** version that's plenty for everyday use, and a **paid** version (often around twenty dollars a month) with extra bells and whistles. You do *not* need to pay to get started, and I'd encourage you to use the free version for a good while before ever considering paying. We'll talk honestly about whether paid is worth it in Part 5.

STAY SAFE

### Never hand over card details just to "try AI"

The genuine free versions do not require a credit card to begin chatting. If something insists you enter card details, a "small fee," or a gift card simply to start using "AI," that's a red flag for a scam or a shady imitation. Back out and stick to the official free apps. When unsure, call me first.

CHAPTER 8

# The Screen: Where You'll Do Everything

Once you're in, the screen is reassuringly simple — far simpler than most apps. Nearly everything happens in one place. Let's name the few parts you'll use.

| What you see | What it's for |
|---|---|
| **The message box** | A box at the bottom that says something like "Ask anything" or "Message." This is where you type your question. It's the heart of the whole thing. |
| **The send button** | A little arrow or paper-airplane beside the box. Tap it to send your question (or just press Enter/Return). |
| **The microphone** | A microphone icon for **speaking** instead of typing — wonderful if typing is a chore. More on this in Part 3. |
| **The conversation area** | The large space above, where your question and the assistant's answer appear, like a text-message thread. |
| **The menu** | Usually lines or a button in a corner that opens your past conversations, settings, and the "new chat" button to start fresh. |

## Starting a fresh conversation

When you want to begin a brand-new topic, look for **New chat** (often a plus sign or a little pencil-and-paper icon). It wipes the slate clean so the assistant isn't still thinking about your last question. Your old conversations aren't lost — they're saved in the menu, and you can tap back into any of them.

TIP

### There's almost nothing to break here

This screen is about as safe a place to poke around as exists. Tap the menu, open an old chat, start a new one — you can't damage anything or lose your work. The worst that happens is you start a new conversation by accident, and even then your old one is waiting in the menu. Explore freely; that's how it stops feeling strange.

CHAPTER 9

# Your Very First Questions

The best way to get comfortable is to actually ask something — anything. Let's do a few gentle first questions together so the whole thing stops being abstract. Type one of these into the message box and send it:

- "*What should I have for dinner if I have chicken, rice, and some vegetables?*"
- "*Explain what a podcast is, in simple terms.*"
- "*Write a short, friendly birthday message for my friend Joan.*"
- "*What were some big news events in the 1960s?*"
- "*Give me three easy stretches for stiff knees.*"

Read the answer. Then — and this is the fun part — **reply to it**, just like a conversation. "Make that shorter." "Can you suggest a vegetarian version?" "What does that word mean?" The assistant remembers what you were just talking about and adjusts. That back-and-forth is where it really shines.

**WHAT THIS DOES FOR YOU**

### Permission to play

Consider this your official permission to simply play for twenty minutes. Ask it silly things, serious things, things you already know the answer to just to see how it does. This isn't wasting time — it's exactly how you build the comfort and instinct that make the assistant genuinely useful later. Curiosity is the whole curriculum.

## A gentle first-week habit

For the first week, try bringing one real question to it each day — something you actually wondered about: a word you didn't know, a recipe tweak, how to get a stain out, what a letter meant. Little by little you'll discover which jobs it's wonderful for and which it's not, and you'll develop a feel for it that no amount of reading can give. I'll be here if any answer leaves you puzzled.

PART 3

# Talking to It Well

The small knack of asking good questions, keeping a conversation going, talking out loud instead of typing, and handling the times it gets things wrong.

CHAPTER 10

# How to Ask — the Simple Knack of Good Questions

Here's a small secret that makes the assistant far more useful: **the more you tell it, the better it helps.** You don't need special words or commands — just speak as you would to a capable helper, and give a little context about what you want.

## Plain requests work — but details work better

Compare these two ways of asking for the same thing:

| Instead of… | Try… |
|---|---|
| **A bare request** | "Write a letter to my landlord." |
| **A richer request** | "Write a short, polite letter to my landlord asking him to fix a leaky faucet in the bathroom that's been dripping for a week. Friendly but firm." |

The second gets you something you can almost use as-is, because you told it the *who, what, and tone*. You don't have to be fancy — just include the details that matter to you: how long, how formal, who it's for, what to include or leave out.

## Three easy things to mention

- **What you want** — a letter, a list, an explanation, ideas, a summary.
- **Any key details** — names, the situation, what matters to you, anything it should know.
- **How you want it** — short or long, simple or detailed, formal or warm, in a list or in paragraphs.

> TIP
>
> **If the first answer isn't quite right, just say so**
>
> You never have to get it perfect on the first try. If the answer is too long, say "make it shorter." Too formal? "Make it warmer." Missed something? "Add that it's urgent." The assistant happily revises as many times as you like. Good results come from the back-and-forth, not from a perfect first question.

CHAPTER 11

# Keeping the Conversation Going

One of the most useful things to understand is that an AI assistant **remembers what you were just talking about** within a conversation. You don't have to repeat yourself. This lets you refine and dig deeper, naturally, the way you would with a person.

## Building on an answer

Suppose you asked for a soup recipe and it gave you one. You can simply reply:

- "Can you make that for just two people?"
- "I don't have celery — what can I use instead?"
- "Now write me a shopping list for it."
- "What wine would go with that?"

Each reply builds on the last. It knows "that" means the soup. This is why it's called a *chat* — it's a flowing conversation, not a series of disconnected searches. Lean into that; it's where the tool feels less like a machine and more like a helper.

## When to start fresh instead

If you change to a completely different topic — from soup to, say, a question about your insurance — it's tidier to start a **New chat** (Chapter 8). That way the assistant isn't still mulling over soup when you ask about deductibles. A good rule: new subject, new chat; same subject, keep going.

> **GOOD TO KNOW**
>
> **Its memory has edges**
>
> Within one conversation, it remembers what you've said. But it does not truly "know you" across the days the way a friend does, and in a brand-new chat it starts fresh. Some assistants have a "memory" feature that carries a few facts between chats — handy, but also a reason to be thoughtful about what personal details you share (Part 5).

CHAPTER 12

# Talking Out Loud: Voice Mode

If typing is slow or uncomfortable — stiff fingers, small keys, tired eyes — here's wonderful news: you can simply **talk** to these assistants out loud, and they talk back. For many older folks this turns out to be the single most comfortable way to use them.

## Two ways to use your voice

- **Dictation (speak instead of type)** — tap the small **microphone** in the message box, say your question, and it types out your words for you. Then send it as usual.
- **Voice conversation** — a fuller mode (often a headphone or waveform icon) where you have a spoken back-and-forth, like a phone call. You speak, it answers aloud, you reply — no typing or reading at all.

## Trying voice conversation

1. Tap the voice or headphone icon (it may ask permission to use your microphone — say yes).
2. When it's listening, just speak naturally: "What's a good movie for a quiet evening?"
3. It answers out loud. Reply whenever you like — "something funny, not scary."
4. Tap the icon again (or an X) to end the voice conversation and go back to the normal screen.

WHAT THIS DOES FOR YOU

### The most natural way in for many people

Voice turns the assistant into something you can simply *chat with*, hands-free, eyes-free — asking about the weather while you make coffee, or working through a question while your hands are busy. If reading and typing on a small screen is a barrier, voice may be the thing that makes all of this click for you. It's well worth trying.

TIP

### Speak as you would to a person

You don't need robot-speak or special commands. Talk the way you'd talk to a helpful neighbor: "I'm trying to remember the name of that song that goes..." It handles natural, rambling, everyday speech just fine — pauses, "ums," and all. Relax and just talk.

CHAPTER 13

# Asking for the Right Length and Style

By default the assistant tends to give medium-length answers, sometimes longer than you want. You're completely in charge of this — a few plain phrases get you exactly the amount and flavor you're after.

| If you… | Say something like… |
|---|---|
| **Want it brief?** | "In one sentence…" / "Just give me the short version." / "Bullet points, please." |
| **Want more depth?** | "Explain that in more detail." / "Walk me through it step by step." |
| **Want it simpler?** | "Explain it like I'm new to this." / "Use plain words, no jargon." |
| **Want a certain tone?** | "Make it warm and friendly." / "Keep it formal and professional." |
| **Want a format?** | "Put it in a list." / "Make it a table." / "Write it as a letter." |

TIP

### "Explain it like I'm new to this" is your magic phrase

If an answer ever feels over your head — too technical, too many big words — just reply: "Explain that again like I'm completely new to it, in plain English." The assistant will gladly start over, simpler. You never have to pretend to understand something. That one phrase keeps every topic within reach.

CHAPTER 14

# When It Gets Things Wrong

Here is the chapter I most want you to take to heart, so I've given it its own place. AI assistants sometimes get things **wrong** — and, unnervingly, they often sound just as confident when they're wrong as when they're right. Knowing this protects you completely.

## Why it happens

Without getting technical: these assistants work by predicting plausible-sounding answers from patterns in enormous amounts of text. Usually that produces something correct. But sometimes it produces something that merely *sounds* correct — a made-up fact, a wrong date, a book or quote that doesn't exist, a confident but faulty bit of advice. In the trade this is cheerfully called a "hallucination." You just need to know it's a thing that happens.

## What to do about it

- **Treat facts that matter as "worth checking."** Dates, medical doses, legal deadlines, dollar figures, phone numbers, anything you'll act on or repeat — verify with a trusted source.
- **Ask it to double-check itself.** "Are you sure about that?" or "Where does that information come from?" often prompts a more careful answer, or an honest "I'm not certain."
- **Use your own common sense.** If an answer seems off, surprising, or too good to be true, it may well be wrong. Trust that instinct.
- **Lean on it most for low-stakes help** — drafting, brainstorming, explaining, summarizing — where a small error is harmless and easily fixed.

HEADS UP

### Confident does not mean correct

This is the whole lesson in four words. An AI assistant's smooth, sure tone is *not* evidence that it's right — it always sounds that way. So enjoy its help, but keep your skeptical hat within reach for anything important, and verify before you rely. Do that, and its occasional mistakes can never hurt you.

## It's still useful — just not infallible

None of this means the assistant is untrustworthy or not worth using. A good encyclopedia can have a typo; a knowledgeable friend can misremember. You still use both — you just don't bet the farm on a single unchecked claim. Hold the AI to the same sensible standard,

and you get all its benefits with none of the pitfalls.

PART 4

# Everyday Uses That Actually Help

Real, practical ways an AI assistant earns its keep around the house — from writing a tricky note to making sense of a baffling letter.

CHAPTER 15

# Everyday Questions & Plain Explanations

The bread and butter of an AI assistant is answering the small questions that pop up all day — the ones not quite worth a phone call, but nagging all the same. It's like having a patient, well-read friend on call.

## The kinds of things to ask

- "What's the difference between a CT scan and an MRI?"
- "How do I get a red wine stain out of a tablecloth?"
- "What does it mean when a recipe says to 'fold in' the eggs?"
- "Explain what cholesterol numbers mean in simple terms."
- "What's a good houseplant that's hard to kill?"
- "How many teaspoons are in a tablespoon?"

Notice these are everyday, low-stakes curiosities — exactly where the assistant is most helpful and most harmless. For these, a quick answer that's nearly always right is a genuine comfort.

TIP

### Ask it to translate jargon from anywhere

Whenever you run into confusing words — on a form, a label, a news story, a doctor's note — you can paste or type them in and ask, "what does this mean in plain English?" The assistant is a tireless translator from "official" into "human." This alone makes it worth having for many folks.

WHAT THIS DOES FOR YOU

### Fewer little frustrations in a day

Each of these questions, on its own, is small. But a day has a lot of them, and each one answered quickly and kindly is one less nagging uncertainty. That's the quiet, cumulative gift of a good assistant — it smooths the little rough edges of ordinary life.

GOOD TO KNOW

### It works in any language you like

These assistants handle many languages comfortably. If English isn't your first language, or you'd like something translated for a friend or relative, just ask — "say that in Spanish," "help me read this letter in English." It's a patient translator as well as a helper.

CHAPTER 16

# Writing Help: Letters, Emails & Notes

If you've ever stared at a blank page unsure how to begin a difficult letter, the assistant is a godsend. It's genuinely excellent at drafting — and the result is a starting point you shape into your own words.

## Things it can draft for you

| You need… | Ask something like… |
|---|---|
| **A thank-you note** | "Help me write a warm thank-you to my niece for the lovely sweater." |
| **A complaint or request** | "Write a firm but polite letter asking a company for a refund on a broken item." |
| **A tricky email** | "Help me reply kindly to a friend, declining an invitation without hurting feelings." |
| **A message to officials** | "Draft a short note to my representative about an issue I care about." |
| **Special occasions** | "Write a short toast for my brother's 50th wedding anniversary." |
| **A simple social post** | "Help me write a nice caption for a photo of my garden." |

## Make it sound like you

The first draft will be competent but a touch generic. The magic is in the follow-ups: "make it warmer," "shorter," "mention that we met in 1975," "use simpler words," "sign it from Grandpa." Nudge it until it sounds like *you* — then copy it into your email or write it out by hand. It's your letter; the assistant just helped you past the blank page.

GOOD TO KNOW

### It's a helper, not a ghostwriter to hide behind

Use the assistant to get unstuck and to polish — but keep your own voice and honesty in what you send. Read every draft, fix anything that isn't true or isn't you, and make sure it says what *you* mean. The best results are a partnership: its fluency, your heart and judgment.

CHAPTER 17

# Making Sense of Confusing Papers

A stack of baffling mail is a universal frustration — insurance explanations, medical bills, tax notices, dense instructions, legal-sounding letters. An AI assistant is wonderful at turning these into plain language and telling you what, if anything, to do.

## How to get help with a document

1. **Type or paste** the confusing part into the message box — or, in apps that allow it, use the camera or attachment button to show it a photo of the page.
2. Ask plainly: "*What does this letter mean, and is there anything I need to do?*"
3. Read its plain-English summary. Then dig in: "What's the deadline?" "Is this a bill or just a notice?" "What would you ask them if you called?"

STAY SAFE

### Cover up the private numbers first

Before you paste in or photograph a document, **black out or skip the sensitive bits** — your full Social Security number, account numbers, and the like. The assistant can explain what a letter means without needing those numbers. Share the confusing *wording*, not your private identifiers. When a document is especially sensitive, it's a fine thing to go over together on a call instead.

WHAT THIS DOES FOR YOU

### An end to 'I don't understand this letter'

So much worry comes from official mail we can't decode — Is this important? Did I do something wrong? Do I owe money? Having a patient helper turn that into "here's what it says and here's what to do" lifts a real weight. Just remember to keep your private numbers private, and to verify anything major with the actual company or office.

CHAPTER 18

# In the Kitchen and Around the House

The assistant is a cheerful companion for the practical business of running a home. No cookbook or manual to dig through — just ask.

## Cooking

- "I have ground beef, potatoes, and carrots. What can I make?"
- "How do I cook a medium-boiled egg, exactly?"
- "Scale this recipe from 4 servings down to 2."
- "What's a substitute for buttermilk?"
- "Is this chicken done at 165 degrees?"

## Home and garden

- "How often should I water a peace lily?"
- "What's the best way to clean a glass stovetop?"
- "My smoke detector keeps chirping — what does that mean?"
- "How do I get rid of fruit flies in the kitchen?"

TIP

### Keep the conversation open while you work

Cooking or working on a project is a perfect time for **voice mode** (Chapter 12). Keep the assistant listening and just ask as you go — "how long do I bake it?" "what's next?" — without wiping your hands to type. It's like having a knowledgeable helper in the room with you.

HEADS UP

### Double-check the safety-critical ones

For anything where a mistake could matter — safe cooking temperatures, mixing cleaning products, whether a plant or food is poisonous to pets — treat the answer as a helpful starting point and confirm with a trusted source or a quick second opinion. Most of the time it's right; for the ones that matter, verifying costs nothing.

CHAPTER 19

# Travel, Outings & Planning

Planning a trip or an outing is one of the most enjoyable uses. The assistant can play the role of a tireless travel agent and local guide — one that never minds your changing your mind.

## Ways it helps you get out and about

| For… | Ask something like… |
|---|---|
| **Trip ideas** | "Suggest a relaxing 4-day trip within a few hours' drive of Ohio, good for someone who doesn't want to walk much." |
| **Packing lists** | "Make a packing list for a week at the beach in October." |
| **Things to do** | "What are some easy, pretty places to visit near [a town], good for grandchildren?" |
| **Practical prep** | "What should I know before flying for the first time in years?" |
| **Day outings** | "Ideas for a nice afternoon out that isn't too tiring or expensive." |

HEADS UP

### Confirm the facts that cost money or time

The assistant is great for *ideas and planning*, but don't book anything on its word alone. Hours, prices, whether a place is still open, flight details, whether a road is closed — these change constantly, and it may not have the latest. Use it to make the plan, then confirm the specifics with the actual hotel, airline, or official website before you rely on them.

WHAT THIS DOES FOR YOU

### A trip planned at your own pace

What makes this lovely is the freedom to tinker. "Make it shorter." "Somewhere flatter." "Add a good diner for lunch." You can shape a whole outing to your comfort and taste without a soul rushing you — and arrive feeling prepared rather than flustered.

CHAPTER 20

# Learning, Hobbies & Simple Curiosity

Perhaps the sweetest use of all: feeding a lifelong curiosity. Whatever you've always wondered about or wanted to learn, you now have a patient teacher who will go at exactly your speed and never make you feel foolish for asking.

## Keep learning

- "Teach me a little about the history of jazz, a bit at a time."
- "Explain how the stock market works, simply."
- "Help me understand what's happening with [a topic] in the news."
- "Give me a new Spanish word each day and use it in a sentence."
- "What are some good books like the ones by [an author I love]?"

## Hobbies

- "Explain this knitting pattern abbreviation: k2tog."
- "What's a good beginner woodworking project?"
- "Help me understand the rules of pinochle."
- "Tips for photographing birds with a basic camera."

WHAT THIS DOES FOR YOU

### A teacher with infinite patience

The thing a classroom or a busy relative can't always offer is *unlimited patience* — the freedom to ask the same question three different ways until it clicks, with no sighing and no clock. That's what the assistant gives you. For a curious mind, it's a genuine joy, and it keeps that mind sharp and engaged.

TIP

### Tell it what you already tried

When you ask for help with a gadget, mention what you've already attempted — "I restarted it and it didn't help." That saves you repeating steps and gets you to the useful advice faster, exactly as it would with a good help-desk person.

CHAPTER 21

# Help With Your Other Gadgets

Here's a use that surprises people: the assistant is quite good at helping you with your *other* technology — your phone, your TV, your email, a new appliance. It's like a help desk that never closes.

## Ways to ask for tech help

- "How do I make the text bigger on my iPhone?"
- "My Wi-Fi keeps dropping — what are some simple things to check?"
- "Walk me through setting up voicemail on an Android phone."
- "What does it mean when my printer says 'offline'?"
- "How do I forward an email to someone?"

Tell it exactly what you have — "an iPhone," "a Samsung TV," "Windows 11" — and it can give you steps tailored to your device. If a step doesn't match what you see, say so, and it'll try again.

**FROM BILL**

### A fine first stop — and I'm the backstop

Using an AI assistant for small tech questions is a perfectly good first stop, and it'll solve plenty on its own. But when it can't, when the steps don't match your screen, or when you'd simply rather have a patient human walk you through it in person, that's exactly what I'm here for. Think of the assistant and me as teammates — it handles the quick stuff, and I handle the rest. Call **(330) 200-8042** any time.

PART 5

# Staying Safe and Smart

The part that keeps you out of trouble: protecting your privacy, verifying what matters, spotting AI-powered scams, and spending wisely.

CHAPTER 22

# Your Privacy: What Not to Share

Using an AI assistant is safe, but it's wise to be thoughtful about what you type into it. As a simple rule, treat it a bit like a conversation that *might be overheard or recorded* — because, in a sense, it can be.

## What happens to what you type

When you chat with an assistant, your words travel over the internet to the company's computers, where the answer is generated. Those words may be **stored**, and — depending on the service and your settings — may be used to help improve the system, sometimes with real people reviewing samples. That's not sinister, but it does mean your chats aren't a private diary.

## Keep these to yourself

- Your **Social Security number**, and account or card numbers.
- Your **passwords** and security codes — never type these in.
- Full **banking or financial details**.
- Others' private information — a friend's medical details, say.
- Anything you'd be uncomfortable seeing stored on a company's computer.

STAY SAFE

### A simple test before you type

Before sharing something personal, ask yourself: "Would I be comfortable if this showed up in a company's records someday?" If not, leave it out or speak in general terms. You can get help with "a letter about my insurance" without typing your policy number. This one habit keeps your private life private while you enjoy everything else the assistant offers.

## Tidying up after yourself

Most assistants let you **delete conversations** (look in the menu or settings), and many let you turn off the setting that uses your chats to improve the service. If privacy matters to you, it's worth a few minutes in the settings — or a call to me, and we'll set it up together.

CHAPTER 23

# Verifying What Matters — Especially Health

We covered in Chapter 14 that the assistant can be confidently wrong. Nowhere does that matter more than with **health, legal, and money questions**, so this chapter gives those the extra care they deserve.

## Health questions: helpful, with limits

It's perfectly fine — often genuinely useful — to ask an assistant to explain a medical term, describe what a condition generally involves, or help you prepare questions for your doctor. What it must **not** do is replace your doctor:

- **Good uses:** "What does 'A1C' measure?" "Help me write down questions to ask my cardiologist." "Explain what this test generally checks for."
- **Not safe to rely on:** deciding whether to take a medication, changing a dose, diagnosing a symptom, or anything you'd act on without a professional. For those, call your doctor or pharmacist.

HEADS UP

### The assistant prepares you; the professional decides

Think of the assistant as the thing that helps you walk into the doctor's office better informed — with the terms understood and the right questions written down. That's a wonderful role. But the *decisions* about your health, your legal affairs, and your money belong with real professionals who know your situation. Keep that line bright and you'll get the benefit without the risk.

## A quick way to verify

When a fact matters, do a simple cross-check: ask the assistant "where does that come from?", look it up on a trusted official website, or phone the actual company or office. For health, the final word is always a licensed professional. Verifying takes a moment and removes nearly all the risk of an occasional wrong answer.

CHAPTER 24

# AI and Scams: The New Tricks to Know

This is the most important chapter in the book for your protection, so read it twice. The same technology that powers helpful assistants is also being misused by criminals to make scams more convincing than ever. Knowing their tricks makes you very hard to fool.

## Voice cloning: the 'grandchild in trouble' call

Criminals can now use AI to **copy a voice** from just a few seconds of audio (grabbed from a video online, for instance). The frightening result is a phone call that sounds like your grandchild, crying that they're in trouble and need money wired right away. It can be heartbreakingly convincing — and it's fake.

SCAM ALERT

### Hang up and call back on a number you trust

If you ever get a call — even in a familiar voice — claiming a loved one is in trouble and needs money *right now*, stop. Do not send money, gift cards, or any payment. **Hang up and call that person back** on the number you already have for them, or call another family member. Agree on a family "safe word" now, that only your real family knows. Real emergencies survive a call-back; scams fall apart the moment you do. When in doubt, call me: (330) 200-8042.

## Other AI-powered scams to know

- **Fake AI apps and websites** — look-alike "ChatGPT" apps or pages that steal your sign-in or charge hidden fees. Use only the official apps (Chapter 6).
- **Too-perfect scam messages** — AI lets crooks write flawless, personalized emails and texts with no telltale typos. Judge messages by what they *ask* (money, codes, urgency), not by how polished they look.
- **Deepfake videos and 'celebrity' endorsements** — fake videos of famous people promoting miracle products or investments. If a video pushes you to send money or invest, assume it's fake.
- **Romance and 'friendship' scams** — AI chatbots posing as a new online sweetheart or friend who, after weeks of charm, needs money. A new online contact who won't video-call and asks for money is a scam, full stop.

STAY SAFE

### The golden rule hasn't changed

However clever the technology gets, the oldest rule still protects you: **no one legitimate will ever pressure you to send money, gift cards, or codes urgently and in secret.** Urgency plus secrecy plus an unusual payment equals a scam, every time — no matter how real the voice, face, or message seems. Slow down, hang up, and check with someone you trust. That pause is your superpower.

CHAPTER 25

# Grandkids, Family & AI

AI is a big part of younger folks' lives now — in their schoolwork, their phones, their games. A little understanding helps you connect with family about it, and keep the little ones safe.

## Talking with grandchildren about it

Your grandchildren likely use AI assistants for homework help and curiosity. You don't need to approve or disapprove to take an interest — asking them to show you how they use it is a lovely way to connect, and you may both learn something. It's one of the rare bits of technology where you can meet in the middle.

## Keeping young ones safe

- AI assistants can occasionally produce content not suited for children, so young kids should use them only with an adult nearby.
- Most services have a minimum age and parental controls; these are a parent's call, but worth being aware of if little ones visit.
- The voice-cloning and scam warnings in Chapter 24 are worth sharing with the whole family — including a family safe word.

FROM BILL

### A bridge between generations

I've found that technology, handled kindly, can actually bring families closer — and AI is a fresh chance for that. Let a grandchild teach you something; teach them, in return, the hard-won wisdom to be skeptical and safe. That exchange is worth more than any feature in this book.

CHAPTER 26

# Free or Paid? Spending Wisely

You'll be nudged, sooner or later, toward a paid version. Let's look at this honestly so you spend money only if it truly serves you — and never out of confusion or pressure.

## What the free version gives you

For the great majority of people, the **free** version of ChatGPT, Gemini, or Copilot does everything in this book: questions, writing help, explanations, voice, making sense of papers. You can use these tools richly for years without paying a cent. Start free, and stay free until you have a clear reason not to.

## What paid adds (and who it's for)

| Paid feature | Honest take |
|---|---|
| **More usage** | Higher limits on how much you can ask in a day. Only matters if you're a heavy, daily user. |
| **Smarter / faster responses** | Access to the newest, most capable version. Nice, but the free one is plenty for everyday needs. |
| **Extra features** | Image-making, document handling, and such. Useful for specific hobbies or work; skippable for most. |

FROM BILL

### My rule: don't pay until you miss something

Here's the simple test I'd use: use the free version happily until you bump into a wall you actually care about — then, and only then, consider paying. Don't subscribe because an upgrade button is blinking at you. And never pay through a link in an email or a pop-up — only inside the real app. If you're ever unsure whether an "upgrade" is legitimate, that's a perfect quick call to me before you spend anything.

SCAM ALERT

### "Lifetime AI access" and gift-card payments are traps

Be very wary of ads offering "lifetime" access to AI for a one-time fee, deep "discounts" on ChatGPT, or any service asking you to pay with gift cards or wire transfer. The real companies charge a normal monthly fee through normal means, inside their own apps. Anything else is almost certainly a scam dressed up in AI's good name.

GOOD TO KNOW

### Being careful is a skill, not a burden

If all these cautions feel like a lot, take heart: after a week or two they simply become habits you don't think about, the same way looking both ways before crossing became automatic long ago. Good instincts, once built, protect you quietly for the rest of your days.

CHAPTER 27

# A Simple Safety Checklist

Let's gather the safety wisdom of this whole book onto one page you can return to. Keep it in mind and you'll enjoy AI with confidence and almost no risk.

## The seven habits of a safe AI user

1. **Use only the official apps and websites** (OpenAI, Google, Microsoft) — never links from emails or ads.
2. **Never type in** your Social Security number, passwords, or bank details.
3. **Verify anything that matters** — health, legal, money, or facts you'll act on or repeat.
4. **Remember: confident doesn't mean correct.** The smooth tone is not proof.
5. **Never send money, gift cards, or codes** because of any urgent call, message, or video — hang up and check back on a trusted number.
6. **Keep decisions with real professionals** — doctors, lawyers, advisors — who know your situation.
7. **When in doubt, pause and ask someone you trust** — a family member, or me.

WHAT THIS DOES FOR YOU

### Safe enough to actually enjoy

The point of all this caution isn't to scare you off — it's the opposite. Once these seven habits are second nature, you can relax and genuinely *enjoy* what AI offers, knowing you've closed the doors the troublemakers come through. Careful and confident go together beautifully.

CHAPTER 28

# Setting Up Your Privacy the Easy Way

A few minutes in the settings lets you decide how much the service keeps and uses. You don't have to do any of this to use the assistant safely, but it's worth knowing — and simple.

## The settings worth a look

- **Chat history** — you can usually turn off saving your conversations, or delete them individually or all at once. Look in the menu for "Settings," then something like "Data controls" or "History."
- **"Improve the model" / training** — many services have a switch that controls whether your chats may be used to train the system. Turning it off keeps your words out of that process.
- **Personalization / memory** — if the assistant offers to "remember" things about you, you can review or clear what it has stored.

## Where to find it

In most apps, tap your name, picture, or the menu lines in a corner, then **Settings**. The wording differs between ChatGPT, Gemini, and Copilot, but the ideas are the same: history, training, and personalization. Poke through gently — you can't harm anything, and you can change your mind later.

TIP

### A good thing to do together

Privacy settings are a perfect little project to do with a trusted family member or with me on the phone — ten minutes, once, and then it's set to your comfort. If the menus feel fiddly, don't wrestle with them alone. Call me at **(330) 200-8042** and we'll walk through it together, so your settings match exactly how private you'd like to be.

CHAPTER 29

# Spotting an AI-Written Scam Message

For years we taught people to spot scams by their clumsy spelling and broken grammar. Those days are ending: criminals now use AI to write flawless, friendly, personalized messages. So we need a better test — one that still works perfectly.

## Judge the ask, not the polish

A scam is defined by *what it wants you to do*, not by how well it's written. No matter how warm, correct, and convincing a message reads, these requests are the warning signs:

- It pushes you to act **urgently** — "your account will be closed," "act within the hour."
- It wants **money, gift cards, or a wire transfer** — especially in an unusual way.
- It asks for a **code, password, or personal details** — real companies don't ask this way.
- It wants you to keep it **secret** from family or the bank.
- It comes from an **unexpected source**, or a familiar name at an odd address or number.

SCAM ALERT

### Polish is no longer proof of anything

Burn this into memory: a message being well-written, personal, and free of mistakes tells you **nothing** about whether it's genuine anymore. AI writes perfect scam messages by the millions. Ignore how it sounds and ask only what it wants. If it wants urgency, money, codes, or secrecy, treat it as a scam and check directly with the real company or person — on a number you look up yourself, not one the message gives you.

## A safe habit: go around the message

Whenever a message asks you to do something with money or an account, don't use its links or numbers. Instead, reach the company or person the way you normally would — the number on your card, the official app, a known family phone number. This single habit defeats nearly every scam, no matter how polished AI has made it.

CHAPTER 30

# A Family Plan for Staying Safe

Safety is easier — and warmer — as a family. A few simple agreements, set up now while all is calm, protect everyone against the new AI-powered tricks, especially voice-cloning calls.

## Three things to set up with your family

1. **Agree on a family "safe word."** A simple word or question only your real family knows. If a call or message claims to be a loved one in trouble, ask for the safe word. A scammer won't have it; your grandchild will.
2. **Agree that money requests always get verified.** Make it a family rule that *any* urgent request for money or codes — however real it sounds — gets confirmed by a call back to a known number before anyone acts. No exceptions, no embarrassment.
3. **Pick a go-to person to ask.** Decide who in the family (or me) you'll call for a quick "does this seem right?" gut-check. Knowing exactly who to call makes it easy to pause.

WHAT THIS DOES FOR YOU

### Peace of mind, shared

These agreements cost nothing and take one conversation, but they close the door on the scams that most prey on love and worry. There's deep comfort in knowing that if a frightening call ever comes, you have a plan — a safe word, a rule, and a person to call — instead of panic. That's a gift to give your whole family.

CHAPTER 31

# Fact-Checking in Thirty Seconds

You don't need to verify *everything* an assistant tells you — just the things that matter. And checking is faster than you'd think once you know a couple of simple moves.

## Quick ways to check a claim

- **Ask it to show its work.** "Where does that come from?" or "How confident are you?" Often it'll flag uncertainty or point you to a source.
- **Look it up on an official site.** For anything from a company, agency, or institution, go to the real website and confirm.
- **Ask a second assistant.** Pose the same question elsewhere; agreement raises your confidence, disagreement is your cue to dig deeper.
- **Phone the real source.** For health, money, or anything official, a quick call to your doctor, bank, or the agency settles it for certain.

## What always deserves a check

Make it a reflex to verify: medical doses and advice, legal deadlines and rights, dollar figures and financial moves, dates and phone numbers you'll act on, and any "fact" you intend to repeat to others as true. For everything else — the recipes, the explanations, the brainstorms — a rare small error is harmless, so you can relax.

WHAT THIS DOES FOR YOU

### Confidence, earned cheaply

Thirty seconds of checking turns "I hope that's right" into "I know that's right" for the handful of things where it counts. That little habit is what lets you use AI boldly and trustingly for everything else — you've built yourself a safety net, and it barely costs you a moment.

PART 6

# Going Further & When to Call Bill

A few more tricks worth knowing, a plain-English glossary, and — always — an honest word on when to reach out for a hand.

CHAPTER 32

# Pictures, Photos & Other Tricks

Beyond conversation, today's assistants can do a few more things that are fun and occasionally very handy. You don't need any of these, but they're nice to know about.

## Showing it a picture

Many assistants let you share a **photo** and ask about it. Snap a picture of a plant and ask "what is this and how do I care for it?" Photograph a confusing control panel and ask "what does this button do?" Show it a menu in another language and ask for a translation. Look for a camera or paperclip icon near the message box.

## Making a picture

Some assistants can also **create** a picture from a description — "draw a watercolor of a lighthouse at sunset" — which can be a delightful way to make a card or just play. Results vary, and it's purely for fun and personal use.

## Other handy tricks

- **Summarize** a long article or email you paste in: "give me the gist in three sentences."
- **Compare** options: "what are the pros and cons of a cruise versus a road trip?"
- **Translate** between languages, both written and (in voice mode) spoken.
- **Do the math**: "if I save $50 a month, how much is that in three years?"

TIP

### Try things — you'll discover your own favorites

The only way to find which of these tricks delights *you* is to try them. There's no cost and no risk to experimenting. Many people stumble onto one feature that becomes a daily habit — maybe plant identification, maybe summarizing the news. Go exploring and see what you find.

CHAPTER 33

# AI Tucked Into Things You Already Use

Increasingly, you'll find AI help built right into devices and apps you already have — no separate app needed. It helps to recognize it when you see it.

- **On your phone** — newer iPhones and Android phones have AI help built in (Apple's features, or Google's Gemini) for writing, summarizing, and answering questions.
- **On a Windows computer** — Copilot sits in Windows and the Edge browser.
- **In Google** — your searches and Gmail increasingly offer AI summaries and help.
- **In Facebook, WhatsApp, and Messenger** — Meta AI is built in, and can answer questions right in the chat.

GOOD TO KNOW

### Same skills, new doorways

You don't need to learn these separately. They're the same kind of assistant you've met in this book, just reached through a different door. When you spot a little sparkle icon, a "Copilot," or an "Ask Meta AI," that's your familiar helper — approach it with the same curiosity and the same safety habits, and you're right at home.

HEADS UP

### The same caution applies everywhere

Wherever you meet AI — in your phone, your browser, or a social app — the rules from Part 5 still hold: it can be wrong, keep your private details private, and verify what matters. A familiar helper in a new place is still a helper with the same limits.

CHAPTER 34

# A Plain-English Glossary of AI Words

The world of AI loves its jargon. Here's a friendly dictionary of the words you'll hear, so none of them can make you feel left out.

| Word | What it means in plain English |
|---|---|
| **AI (Artificial Intelligence)** | Computer programs that can do things we think of as needing human smarts — like understanding language or answering questions. |
| **AI assistant / chatbot** | A program you converse with in plain language, like ChatGPT. |
| **ChatGPT** | A popular AI assistant made by the company OpenAI. |
| **Gemini** | Google's AI assistant. |
| **Copilot** | Microsoft's AI assistant, built into Windows. |
| **Prompt** | Just a fancy word for the question or request you type or speak to it. |
| **Hallucination** | When an AI confidently states something that's actually wrong or made up. |
| **Voice mode** | Talking to the assistant out loud and having it answer aloud. |
| **Model** | The underlying 'engine' of an assistant; newer models are generally more capable. |
| **Deepfake** | A fake photo, video, or voice made by AI to imitate a real person. |
| **Account** | Your personal sign-in, which saves your chats and settings. |
| **Free vs. Plus/Pro** | The no-cost version vs. the paid upgrade with extra features. |

TIP

### A dictionary, not a quiz

Nobody expects you to memorize these. Flip here whenever a word trips you up, in this book or out in the world. Knowing the words is how you stay in the conversation — and how you keep anyone from using jargon to talk you into something you don't need.

CHAPTER 35

# The Big Three Side by Side

Now that you've gotten your feet wet, you might wonder how ChatGPT, Gemini, and Copilot really differ. The honest answer is: less than the hype suggests. But here's a fair, plain comparison so you can choose with open eyes — or happily use more than one.

| Assistant | Where it shines |
|---|---|
| **ChatGPT (OpenAI)** | The famous all-rounder. Friendly, strong at writing and conversation. A great general first choice on any device. |
| **Gemini (Google)** | Fits beautifully if you use Google and Android. Handy for questions tied to Google services and your Gmail. |
| **Copilot (Microsoft)** | Already in Windows and the Edge browser — zero setup if you have a newer PC. Good for help right on your computer. |

## Can I use more than one?

Absolutely, and many people do. There's no harm in having two installed and reaching for whichever suits the moment — or asking the same question of two of them and comparing answers, which is actually a fine way to sanity-check something. They're free to start, so trying a second costs you nothing but a few minutes.

TIP

### Asking two is a free second opinion

When an answer matters and you want more confidence, try asking the same question of a second assistant. If they agree, you can feel a bit surer; if they disagree, that's your signal to verify with a trusted source. It's a simple, no-cost way to catch the occasional wrong answer.

CHAPTER 36

# Using AI Just for Enjoyment

Not every use has to be practical. Some of the nicest moments with an AI assistant are simply **fun** — a bit of company, a spark of creativity, a smile. There's real value in that, especially on a quiet day.

## Pleasant ways to pass the time

- "Tell me an interesting fact I probably don't know."
- "Let's play a word game — give me a riddle."
- "Help me write a funny poem about my cat."
- "Suggest a classic movie for tonight and tell me why."
- "Reminisce with me about what life was like in the 1950s."
- "Give me a trivia question about baseball history."

You can have a genuine, meandering conversation about anything that interests you — a hobby, a memory, a curiosity — and the assistant will follow along cheerfully. For folks who live alone or have quiet stretches in the day, a little back-and-forth can be a pleasant companion of sorts.

FROM BILL

### A companion, not a replacement for people

I'll say this gently and plainly: it's lovely to enjoy a chat with an assistant, and there's no shame in it. But it isn't a person, and it can't truly care about you the way your family and friends and community can. Enjoy it as one pleasant thing among many — and keep reaching out to the real people in your life, and to me. The technology is at its best when it adds to your human connections, never when it stands in for them.

CHAPTER 37

# Common Beginner Mistakes (and How to Sidestep Them)

Everyone fumbles a little at first — that's part of learning. Here are the stumbles I see most often, gathered so you can skip right past them.

| The stumble | The simple fix |
|---|---|
| **Giving up after a vague first try** | Add details and ask follow-ups — the magic is in the back-and-forth, not the first question (Chapter 10). |
| **Believing every word** | Confident isn't correct. Verify anything important (Chapter 14). |
| **Typing private numbers in** | Keep Social Security, passwords, and bank details out of it (Chapter 22). |
| **Paying before it's needed** | The free version does everything in this book. Don't pay until you truly miss something (Chapter 26). |
| **Chasing a fake 'ChatGPT' link** | Use only official apps and typed-in addresses (Chapter 6). |
| **Being afraid to experiment** | You can't break it. Poke around freely (Chapter 8). |

WHAT THIS DOES FOR YOU

### Knowing the potholes means a smoother ride

None of these mistakes is serious, and none is permanent. Simply knowing they're common takes the sting out of them — when you hit one, you'll recognize it, smile, and course-correct. That's not failing at AI; that's exactly how everyone, including the experts, learned to use it well.

CHAPTER 38

# A Week of Things to Try

The surest way to get comfortable is to use your assistant a little each day on real things. Here's a gentle week's worth of ideas — one a day, no pressure, skip any that don't appeal.

| Day | A little thing to try |
|---|---|
| **Day 1 — A question you've wondered about** | Ask it to explain something you've always been curious about, in plain terms. |
| **Day 2 — A note you've been meaning to write** | Have it draft a thank-you, a card, or an email, then make it your own. |
| **Day 3 — Dinner** | Tell it what's in your fridge and ask what to make. |
| **Day 4 — Try your voice** | Use voice mode to ask something hands-free while you potter about. |
| **Day 5 — A confusing piece of mail** | Ask it to explain a letter in plain English (cover the private numbers). |
| **Day 6 — A hobby or outing** | Plan a little outing, or get help with a hobby question. |
| **Day 7 — Something fun** | Ask for a joke, a riddle, a poem, or a trivia question — just enjoy. |

TIP

### Small and steady wins

You don't need to set aside an hour or "study." Five minutes a day, on something you actually care about, builds real comfort faster than anything. By the end of a week or two, reaching for your assistant will feel as natural as picking up the phone — and you'll have found the handful of uses that fit *your* life.

CHAPTER 39

# When to Call Bill

This book is meant to help you explore AI assistants confidently and safely, on your own terms. But you should never feel you have to puzzle through something worrying alone. Reaching out is a smart, sensible move — here's when it makes especially good sense.

## Good reasons to call

- You'd like a patient, in-person hand getting an assistant set up and taking your first steps with it.
- You're not sure whether an app, a website, a "free trial," or an "upgrade" is the real thing or a scam — always worth a quick check before you install or pay.
- You got a call, message, or video that alarmed you — a 'grandchild' in trouble, an urgent demand for money or codes — and want a calm second opinion before you do anything.
- You want to tidy up your privacy settings, delete your chat history, or stop your conversations being used to train the service.
- An assistant gave you advice about something important — health, legal, money, a big purchase — and you want a sensible human to talk it through with.
- You're simply curious and would enjoy a friendly, unhurried lesson at your kitchen table.

SCAM ALERT

### A two-minute 'is this real?' call beats hours of regret

Please — if anything about AI ever pressures you to send money, enter card or gift-card details, share a code, or act urgently and secretly, stop and call me *first*, at **(330) 200-8042**. There is never a cost to being careful, and I would far rather spend two minutes reassuring you than help pick up the pieces afterward. No question is too small, and you'll never hear a sigh from me.

## How to reach me

I'm Bill, and I help folks right here in **Portage County, Ohio** feel at home with exactly this kind of new technology. Call or text **(330) 200-8042**, or book a visit online at **billshometech.com/book**. If you reach my assistant **Sophie** on the main line, she can answer simple questions and get you on my schedule. With 30+ years of professional experience helping people make sense of their devices, I promise you there's no question too basic and no worry too small to bring to me.

*— Bill*

CHAPTER 40

# Your AI Assistant Cheat-Sheet

Tear this out or fold the corner — it's the whole book distilled to the things you'll reach for most.

## Getting help from your assistant

| I want to… | Do this |
|---|---|
| **To ask anything** | Type or speak into the message box; press send. |
| **To talk out loud** | Tap the microphone or voice icon and just speak. |
| **If an answer's too long** | "Make it shorter" / "Just the short version." |
| **If it's too complicated** | "Explain it like I'm completely new to this." |
| **To refine it** | Just reply — "make it warmer," "add this," "try again." |
| **To start a new topic** | Tap "New chat." |

## Staying safe — the short list

1. Use only official apps/sites (OpenAI, Google, Microsoft).
2. Never type Social Security numbers, passwords, or bank details.
3. Verify anything important — confident isn't the same as correct.
4. Never send money/gift cards/codes on an urgent call or message — hang up and check back.
5. Keep health, legal, and money decisions with real professionals.
6. When unsure, pause and call Bill.

## Keep this handy

| Keep handy | Fill in |
|---|---|
| **My assistant & sign-in** | _____ |
| **Our family 'safe word'** | _____ |
| **Bill's Home Tech** | (330) 200-8042 · billshometech.com/book |

FROM BILL

### Go gently, and enjoy it

You've learned what these new helpers are, how to use them, and — just as important — how to stay safe. That's more than most people know. Go at your own pace, keep your good judgment close, and don't hesitate to call. You can't break a thing, and you're not alone. — Bill, (330) 200-8042