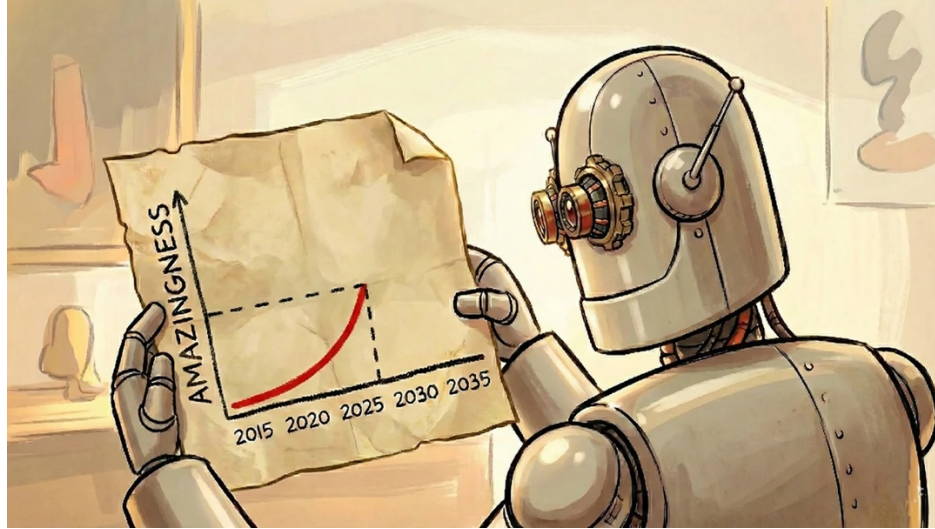




What Is Artificial Intelligence? Good and Bad Uses of AI

Useful Information

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¹ Please let me know of your experiences using AI in your life. Tell me about which tools you explored and your reviews of those tools.

Popular Generative AI tools

Most new versions changed their models from using a single very large training data sets to using Mix of Experts (MoE). MoE directs input queries to different sub models based on the context.

Many Generative AI tools have integrated agentic AI to perform tasks, in addition to generating responses to your prompts. Agents perform tasks such as summarize an email thread, identify key tasks from a meeting transcript, cleanup or organize your files and folders, manage your schedules, or even create excel files from scanned receipts.

ChatGPT (<https://ghatgpt.com>). Both free and paid versions are available. Made Generative AI available to everyone. Provide multimodal AI (text, audio and video). ChatGPT 5.2 is much improved compared to original GPT. Relies on both real and synthesized data. Slower in response and some complained that it is very robotic or sound professional in its response.

Gemini (<https://gemini.google.com>) Both free and paid versions are available. Provides multimodal AI. Relies and Google's proprietary data, YouTube data and published works available through Google Scholar. Relies on much larger training models than other AI tools. Faster response, but some complained that Gemini loses track of the origin of the conversation and hallucinates.

Claude (<https://claude-ai.com>). Both free and paid versions are available. Latest version Opus 4.5 is very good coding and designing complex software. Trained lot of published books, Library of Congress documents and code bases.

Claude in Excel accelerates spreadsheet work through intelligent assistance. It reads complex multi-tab workbooks, explains calculations with cell-level citations, and safely updates assumptions while preserving formula dependencies. Create pivot tables and charts to visualize your data or upload files directly into your workflow.

Claude Cowork is productivity app and can help you organize your files, schedules, organize or create agenda for meetings. For example, if your downloads folder looks like a crime scene PDFs, screenshots, random zips Cowork can sort and rename files into clean categories.

Grok (<http://grok-ai.app>). Both free and paid versions are available. Relies heavily on Twitter (X) posts for training, which causes it to behave in biased or opiated manner. Grok is also known to hallucinate

Meta (<https://meta.ai>) Both free and paid versions are available. Makes its model (and weights) available to developers.

Theres are several from China including Moonshot, Deepseek

Selecting right Generative AI Tool

Many Generative AI tools are available → ChatGPT, Gemini, Claude, Perplexity, Grok, Meta...

Which one to use?

Experiment with free versions to see which fits your need.

1. Ease of Use → easy to access, seamless, no specific format of text
2. Compatibility → works with your current devices, web browsers
3. Quality of output → provide accurate or reliable responses
4. Customization → Provides options on what type of response you want
5. Safety → Transparency, Social Responsibility
6. Cost → Monthly subscriptions

Some AI tools allow you to customize responses. You can provide your voice recordings – speak a few hundred different words so that the AI system can understand you better. Describe your style of writing by providing samples, indicate phrases that you would not use, or phrases you like to use, your punctuation style, how you would attribute sources (or citations), etc.

Top 6 AI Models Ranked

Which LLM Is Best As Of 2026?

1 CLAUDE 4.5

The model I rely on most



KEY FEATURES:

- ▶ Strong reasoning and long-form thinking
- ▶ Handles complex documents without losing structure
- ▶ Reliable performance across strategy, analysis, and writing
- ▶ Designed for professional use cases

PROS:

- ▶ Consistent and dependable outputs
- ▶ Excellent for strategy, legal work, ops, and deep thinking
- ▶ Holds context well across long sessions

CONS:

- ▶ Less spontaneous with creative ideas
- ▶ Can feel slower for rapid brainstorming

NEW UPDATES

- ▶ **Claude Code** for production-level coding and refactoring
- ▶ **Claude Cowork** for shared, long-running projects
- ▶ **Claude for Excel** for modelling, formulas, and spreadsheet logic

2 CHATGPT-5.2

Still the most versatile tool available



KEY FEATURES:

- ▶ Strong reasoning and multimodal support
- ▶ Text, image, voice, and code in one environment
- ▶ Custom GPTs and automation workflows
- ▶ Memory across projects and conversations

PROS:

- ▶ Flexible across many use cases
- ▶ Fast for content, workflows, and experimentation
- ▶ Large ecosystem of tools and integrations

CONS:

- ▶ Can produce confident errors on niche topics
- ▶ Costs increase quickly with heavy usage

NEW UPDATES

- ▶ **Health** features focused on wellbeing and guidance
- ▶ **ChatGPT Atlas** for structured knowledge mapping and deeper exploration
- ▶ **Apps inside ChatGPT**, turning it into a platform rather than a single tool

3 GEMINI 3

Google's model, now properly usable



KEY FEATURES:

- ▶ Strong research and synthesis capabilities
- ▶ Integrated deeply with Google Search and Workspace
- ▶ Multimodal understanding across documents and data

PROS:

- ▶ Very good for research-heavy work
- ▶ Works well inside Google-centric teams
- ▶ Solid analytical performance

CONS:

- ▶ Creative output can feel restrained
- ▶ Still some hesitation around sensitive workloads

NEW UPDATES

- ▶ **Gemini 3**, which has improved reasoning and stability
- ▶ **Nano Banana** for lightweight image creation and editing
- ▶ **Personal Intelligence** across Google products

4 PERPLEXITY

The fastest way to get reliable answers



KEY FEATURES:

- ▶ Real-time search with clear citations
- ▶ Uses multiple models for accuracy
- ▶ Designed for research and learning

PROS:

- ▶ Transparent sources reduce guesswork
- ▶ Strong for market research and validation
- ▶ Easy to sanity-check decisions

CONS:

- ▶ Limited creative generation
- ▶ Dependent on live web access

NEW UPDATES

- ▶ **Comet** as a new browser, built around AI-native research
- ▶ **Learn Mode** for structured, guided understanding

5 GROK 4.1

Strong awareness of what's happening now



KEY FEATURES:

- ▶ Direct access to X (Twitter) data
- ▶ Real-time trend and cultural context
- ▶ Conversational style

PROS:

- ▶ Useful for social listening and narratives
- ▶ Good sense of current sentiment
- ▶ Fast responses tied to live events

CONS:

- ▶ Limited use for structured or technical work
- ▶ Not designed for enterprise workfl

NEW UPDATES

- ▶ **Image generation** built into the core product

6 DEEPSEEK 3.2

Open-source, highly efficient for technical teams



KEY FEATURES:

- ▶ Strong quantitative and STEM reasoning
- ▶ Low compute requirements
- ▶ Rapidly improving open-source ecosystem

PROS:

- ▶ High performance relative to cost
- ▶ Good fit for engineering-heavy tasks
- ▶ Useful for internal tools and experimentation

CONS:

- ▶ Limited documentation outside Asia
- ▶ Weak creative and narrative output

NEW UPDATES

- ▶ **DeepSeek 3.2**, which has better reasoning and stability

This is somewhat dated – dating back to early 2026.

AI powered Web Browsers

Most enhance web browsing capabilities including voice activated searches, summarize results of searches, maintain crosstab, cross-window context and transfer information between the tabs/windows (such as email addresses, credit card information and addresses). May also remember context across tabs (such as the nature and context of searches).

Perplexity Comet. Comet is Perplexity's AI-powered web browser that replaces traditional search with their AI engine and includes an assistant capable of automating tasks across websites. Includes AI assistant that can navigate web pages, fill forms, and complete tasks autonomously rather than just providing suggestions. Maintains context across multiple browser tabs and transfer information between different web applications seamlessly. Supports voice commands for browsing.

ChatGPT Atlas. Atlas is OpenAI's web browser that integrates ChatGPT into every tab and can autonomously complete multi-step tasks through its agent mode. Can navigate websites, fill forms, and complete tasks like booking appointments or shopping comparisons on your behalf. Remembers context from sites you visit and recalls it later when you ask questions about past browsing sessions. Automatically understands the content of whatever page you're viewing without needing to copy-paste. Every new tab opens as a ChatGPT conversation with dedicated search, image, video, and news result tabs.

Edge Copilot. Microsoft Edge's Copilot Mode brings agentic AI features directly into Edge through a chat interface that opens on new tabs and can execute tasks across your browser. Copilot analyzes all your open tabs at once, letting you compare products or summarize information across multiple windows without switching between them. The browser handles tasks on your behalf like unsubscribing from emails, making restaurant reservations, or filling out forms. Automatically groups your browsing history into themed sessions so you can pick up research where you left off with suggested next steps. Navigate to pages or ask Copilot to find specific content within articles using hands-free voice control.

AI powered Google Search Engines. Can be integrated with any browser including Firefox, Safari.

AI Platform

Platforms are systems that can automate workflows, analyze data, generate content and even talk to your customers.

Galaxy AI (<https://galaxy.ai/>) Offers access to more than 1000 AI-tools and apps including Generative AI tools listed above as well as workflow management, automating routine tasks, creating new tools.

Perplexity (<https://perplexity.ai>) Both free and paid versions are available. Perplexity is more like an AI platform. It processes input prompt and directs it what it thinks is the best AI system for the prompt.

Prompt Generation

What makes a good prompt is that the prompt contains lot of details as to what you want. AI cannot read your mind. You need to provide context, the breadth of response you want, from which point of view you want the AI to respond, how you want the output to look like. Also provide examples of what you are expecting.

1. Assign a Role to the AI. This provides from which point of view you want AI to respond. For example, say, “you are a dietitian. I am looking for meal plans for losing 20 pounds in the 4 weeks.....”
2. Context or Target. Specify the limit of the response. For example, “I am looking for a birthday gift for 14-year niece who is a big fan of historical fiction and non-fiction. But I do not want book recommendations. Find me something unique”...” Or “I am looking to travel but I want to stay state side, particularly southwest.”
3. Type of output. Indicate if you want an itemized list, an Instagram content, an email.
4. Breakdown request into multiple smaller requests. For example, instead of stating “create a summary of the uploaded document”, say

Please help me read this paper (uploaded). Create the following subsections below:

- OVERVIEW: Indicate in a paragraph what the paper is trying to do, what the problem is that they are trying to solve, and the approach they are taking, using minimal jargon.
- CURRENT STATE-OF-THE-ART: How is this problem addressed today? What are the limitations with these existing practices? Which of these existing limitations of current practices is the paper attempting to address?
- CONTRIBUTIONS: What is new about the author's approach? Present an overview paragraph of the contributions, then create a bullet list of specific contributions, highlighting any clever and novel approaches by preceding the bullet text with "CLEVER:". Also, does the work cover related work thoroughly and fairly? Is the paper missing an important related work? If it is, please include a citation and a weblink to the paper.
- POTENTIAL IMPACT: What is the potential impact of this work? Who would care about it? What difference would it make?
- RISKS AND REALISM: How realistic is it that this work would become a standard practice in industry? What are the barriers to wide adoption.

5. Use examples to guide output. Use examples, either from your own experiences or those you may have seen on TV or in Movies.

Example Uses of AI Agents

1) "Inbox triage in one message"

💡 PROMPT

You send:

"Clean up my inbox: archive newsletters, flag invoices, summarize important threads."

The agent can help organize emails and bring you a summary then you approve actions.

2) "Meeting prep pack"

💡 PROMPT

You send:

"I have a call with Client X tomorrow. Pull the last email thread, summarize key points, and draft an agenda."

3) "Calendar + follow-up automation"

💡 PROMPT

You send:

"Schedule a 30-minute follow-up next week, then email the invite and attach the notes."

4) "Research + brief"

💡 PROMPT

You send:

"Research OpenClaw coverage this week, summarize what's real vs hype, and create bullet points for a blog."

(Yes, very meta. But this is exactly the use case.)

5) "File operations (the scary but useful one)"

💡 PROMPT

You send:

"Rename and organize these downloads into folders: invoices, PDFs, screenshots."

This is where permission boundaries matter.

Various AI Apps For Task Management

These tools manage your tasks and prioritize tasks. May estimate timelines and resource needs. Can transcribe meeting (virtual or physical or both), summarize key takeaways and create action plans. May color code your calendar-based priorities or private vs job related. May enhance collaborations with teams. Some of them are free for single or small groups. Others have monthly fees.

1. Motion (<https://usemotion.com>). There is no free plan. Schedules tasks or daily activities around scheduled events in your calendar. Can create blocks of time for focused activities.
2. Reclaim (reclaim.ai). AI Organizes calendars, color codes them to see quickly how a day looks, can provide breaks between schedules. Can also prioritize task based on meetings, tasks and personal habits. Can synch multiple calendars. Can request “down times” to prevent scheduling during those times.
3. ClickUp AI (<https://clickup.com>). Good for teams with tasks involving complex workflows. Generates descriptions of meetings and summaries. Prioritizes tasks and estimates timelines. Integrates documents, goals and workflows. Facilitates cross-team dashboards
4. Asana Intelligence (<https://asana.com>). Enhances project tracking with predictive timelines, workflow automation, and AI-driven task suggestions. Tracks task deadlines and progress. Generates project summaries and track task dependencies with warnings of missing deadlines.
5. Notion AI (<https://www.notion.so/product/ai>). Extracts tasks from notes, generate Multiview task boards, create cross document relationships and generated summaries of linked tasks
6. Microsoft Todo with Copilot. Personal task assistant.
7. AI powered Excel using Claude. Claude in Excel accelerates spreadsheet work through intelligent assistance. It reads complex multi-tab workbooks, explains calculations with cell-level citations, and safely updates assumptions while preserving formula dependencies. Create pivot tables and charts to visualize your data or upload files directly into your workflow.

(<https://marketplace.microsoft.com/en-us/product/saas/wa200009404?tab=overview>)

How to Pick the Right AI Personal Assistant

If you want one platform that handles multiple workflows — email, scheduling, CRM, lead enrichment, research, file management, task creation — start with [Carly AI](#). It's the only tool on this list where you [build specialized agents](#) that connect to 260+ tools (and virtually any other app you use) and work through email. In our testing, it replaced three separate subscriptions. Start with one agent, see the [first 30 days guide](#), and expand from there.

If you only need scheduling help: Motion if you want calendar + task management in one place. Reclaim if protecting focus time is the priority. Lifestack if your schedule should follow your sleep and energy data. Carly if you want scheduling that works through email without forcing anyone to use a booking link — and might want to add more agent capabilities later.

If email is your biggest problem: Superhuman for a premium inbox experience (\$30/month). SaneBox for cheap, effective filtering (\$7/month). Spark for teams on a budget. Or [build a Carly email agent](#) that doesn't just filter — it reads, responds, and takes action across your other tools.

If you need a writing/thinking partner: ChatGPT for range, Claude for writing quality, Gemini if you're all-in on Google Workspace. These are excellent at on-demand tasks but won't run workflows for you.

If you want simple task management: Todoist for clean simplicity, Notion AI if you already use Notion, Siri/Google Assistant for quick voice capture.

If you're not paying for anything yet: a few of these have free tiers that do real work rather than demo the paid one. We sorted out which ones hold up in [AI assistants with no subscription](#).

If the work is home logistics, not office work: school calendars, appointments, and the family group chat reward different tools than inbox triage does — see [AI tools for busy working parents](#).

If you're replacing an actual assistant's workload: the framing shifts from features to coverage — which tasks come off your plate entirely. That's the lens we used for [AI secretary tools](#).

The question most people should be asking: Do I want five single-purpose tools, or one platform that handles the workflows across all of them? If the answer is one platform, [Carly](#) is the clear choice. If you genuinely only need one thing done well and nothing else, pick the specialist.

Quick Comparison: All 13 AI Personal Assistants

Tool	Category	Best For	Price	Time Saved/Week
Carly AI	AI Agent Platform	Building specialized AI agents across 260+ integrations — email, scheduling, meeting prep, travel, CRM, and more	\$35/mo	5.2+ hrs
Motion	Scheduling	Calendar + task auto-scheduling	\$19/mo	3.0 hrs
Reclaim.ai	Scheduling	Protecting focus time	From \$8/mo	2.5 hrs
Lifestack	Scheduling	Energy-aware planning from wearable data	From \$7/mo	1.5 hrs
Superhuman	Email	High-volume inbox management	\$30/mo	3.0 hrs
SaneBox	Email	Simple email filtering	From \$7/mo	2.0 hrs
Spark Mail	Email	Affordable team email	Free-\$5/mo	1.5 hrs
ChatGPT	General AI	Versatile daily driver	Free-\$20/mo	2.5 hrs
Claude	General AI	Writing and analysis	Free-\$20/mo	2.0 hrs
Gemini	General AI	Google Workspace users	Free-\$20/mo	2.0 hrs
Notion AI	Life Admin	Workspace-aware AI	\$10/mo add-on	1.5 hrs
Todoist AI	Life Admin	Simple, focused tasks	Free-\$5/mo	1.0 hrs

Tool	Category	Best For	Price	Time Saved/Week
Siri / Google Asst.	Life Admin	Quick voice commands	Free	0.5 hrs

Notes taking apps

Granola

Norton AI

Otter

Fireflies

Limitless

Fathom

1. Town (Productivity Assistant)

Town is an AI assistant designed to integrate into your daily workflow, capture your unique communication style, and take administrative tasks off your plate. Rather than acting as a chatbot, it is built to operate autonomously across your existing apps with your oversight.

Key Capabilities:

- **Workflow Automation:** Drafts emails in your personal voice, manages your calendar, and handles incoming messages.
- **Meeting Management:** Joins meetings to capture notes and automatically outlines next steps.
- **Cross-Platform Integration:** Operates directly within your email, documents, and messaging apps.
- **Voice Control:** The iOS app allows you to tap a mic and speak commands naturally, letting the assistant execute tasks while you are on the go.

Similar Tools to Consider:

- **Lindy.ai or MultiOn:** Autonomous AI agents capable of navigating the web and executing multi-step tasks across different applications.
- **Motion or Reclaim.ai:** AI-driven calendar and task management tools that automatically schedule your work and adapt to changing priorities.
- **Microsoft Copilot:** Deeply integrated into the Office 365 ecosystem for enterprise-level document and communication automation.

Various AI Apps For Everyday Use

Cooking

ChefGPT. ChefGPT aims to solve these everyday problems by acting as your personal chef and kitchen assistant. ChatGPT is comfortable with diverse diets, such as vegan or keto, and works as a personal nutritionist, capable of helping users hit specific nutrition goals while keeping within their personal dietary restrictions. It even suggests perfect wine pairings for the meals that it generates.

Botatouille and **Dishgen** Kitchen assistant app that helps you come up with meal ideas based on the ingredients you have handy or your mood.

Budget Planning

Cleo Budgeting app that you can talk to. Cleo is a money management app that helps users budget, save, and build credit through a chat-based interface, making financial management more engaging. Designed to be flexible and user-friendly, it offers a “roast mode” that will tell you off for frivolous spending, as well as a "hype mode" that uses motivating language to encourage you to save and invest.

Wally A personal budgeting app that automates tracking income and expenditure and can chat with you through its built-in WallyGPT chatbot.

Investments

Investifly A platform that helps traders and investors build, test, and automate trading strategies. It combines real-time market data, advanced analytics, and customizable tools to simplify the trading process. Users can create tailored strategies, simulate their performance under different market conditions, and execute trades automatically. This removes the need for constant manual intervention and helps traders reduce risk while optimizing returns.

MarketAlerts.ai AI-powered trading platform designed to help investors make smarter, data-driven trading decisions. By leveraging advanced AI algorithms, **MarketAlerts.ai** offers features like personalized stock watchlists, real-time market monitoring, smart screening, and technical pattern recognition. It empowers users to stay ahead in the market by providing key insights and identifying trading opportunities as they emerge.

Parenting

Breda A generative AI solution for parenting, which can generate activity ideas, provide advice on childcare issues, or just support you with encouragement and mindfulness advice when times get tough.

Pet care

Woof This is an AI-powered pet care app powered by Google Cloud that plans to offer real-time advice and feedback to pet owners.

Health and Fitness

Many Fitness related Apps including **Fitbod** which is AI-powered workout planner for creating ultra-personalized workout routines and tracking progress toward fitness goals

ChatGPT Healthcare: Answers to different health related questions, can analyze your healthcare data including lab tests, suggest lifestyle changes

DIY Projects

Remodel. Home improvement and DIY are fun, but visualizing the result of your latest grand design can often be tricky. This app lets you create realistic visualizations for any interior or exterior design or landscaping project you can think of. Simply upload an image or input room dimensions and instantly see how it could look when remodeled in a variety of styles.

Rescape.ai Generate landscape gardening ideas from text prompts and bring them to life visually.

Travel

Expedia that makes it easy to find travel reservations. Travel search engine Expedia has built generative AI chat functionality into its iOS app, enabling it to act as a virtual travel agent. So rather than having to sift through 1.6 quadrillion combinations of dates, destinations and airlines available via its website, users can get simple answers to holiday queries in straightforward, natural language.

Bhraman AI AI-powered travel planner that helps users design perfect trip itineraries in just a few clicks. Built to simplify travel planning, it uses artificial intelligence to analyze destinations, trip durations, interests, and travel styles to generate optimized travel schedules — all for free.

Packpoint Generate lists of items to pack for traveling based on where you will be going, what the weather will be like, and what activities you have planned.

Other Source to Learn

Almost all Generative AI (those based on Large Language Models or sometimes known as Chatbots) companies provide online resources and courses on how to use the tools.

OpenAI Academy ([academy.openai.com](https://openai.com/academy)) several free online courses

Anthropic Academy (www.anthropic.com/learn) several free online courses

Links to Many Free AI courses (<https://ruben.substack.com/p/free>)

Harvard Kennedy School Free Generative AI classes

(<https://generative-ai-course.hks.harvard.edu/1-how-genai-works/class-1>)

Books: Generative AI for Beginners by Sarah T. Row