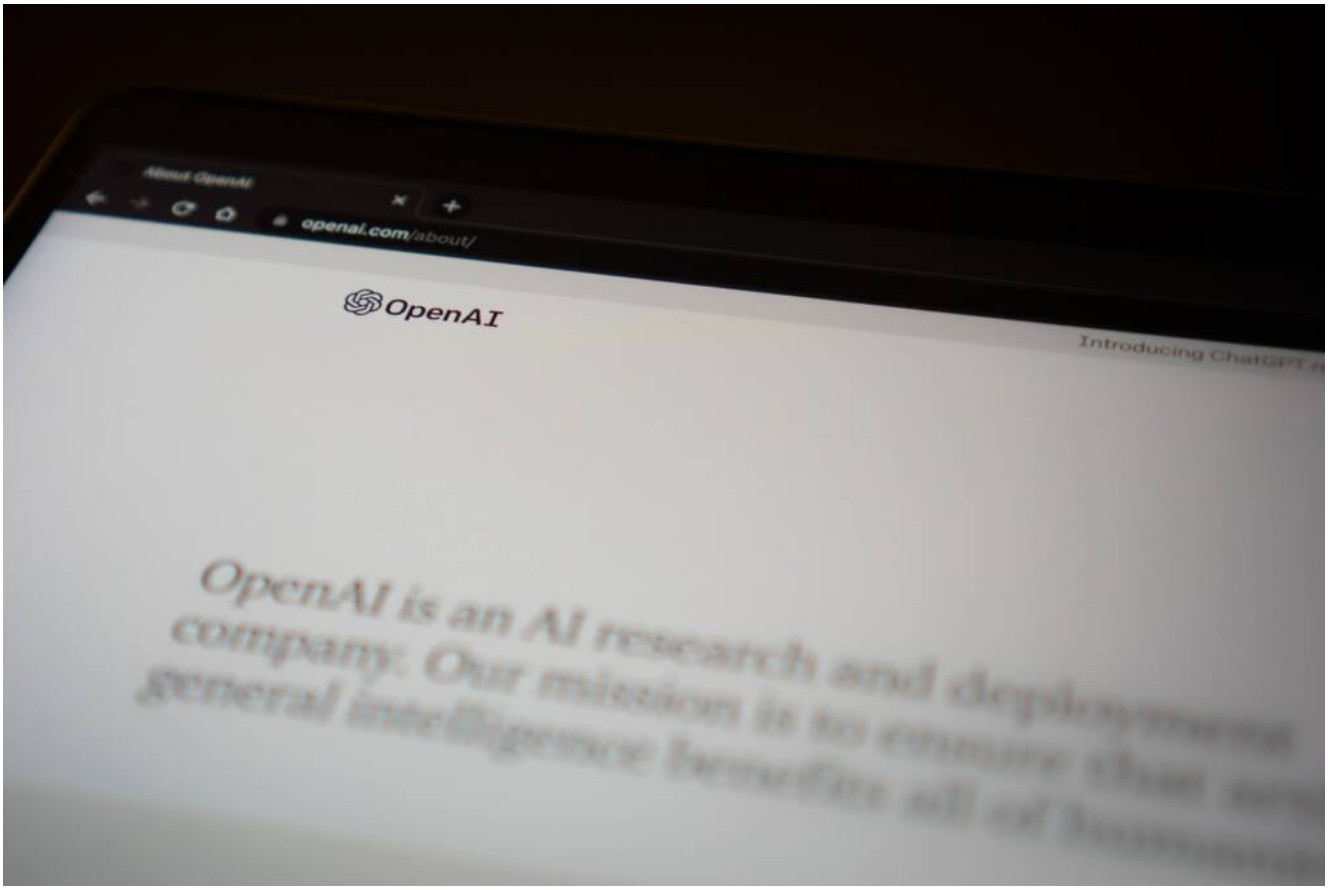
Where does AI Fit In your life?



There’s been so much chatter about potential drawbacks of AI like ChatGPT and Google Bard that many people are overlooking how AI can improve certain aspects of their lives. From automating mundane tasks to performing more efficient internet searches, there are almost limitless applications for these services – if you know how to get the most out of them.

This brief guide to AI will give you a better understanding of what AI can and can’t do, as well as prompts you can try to free up some valuable time at work and at home.

What AI does well.

You’re probably familiar with the most common use case for AI: ask ChatGPT or Bard a question or give it a topic to write about, and it composes a reply of around 500 words. AI is also

very good at summarizing longer text, proofreading, and translating. Another group of AIs, such as Midjourney, can create pictures and songs based on prompts. Computer programmers and website designers can also use AI to generate computer code and troubleshoot errors.

What AI doesn’t do well (yet).

Ask ChatGPT, “Which country won the 2023 Women’s World Cup?” and it replies, “I’m sorry, but I do not have information on events that occurred after my last knowledge update in September 2021.” Some AI can supplement their answers with up-to-date internet searches, but results still need human oversight to check for accuracy.

While AI is good at searching its available databases, finding patterns, and providing basic answers, it doesn’t have the ability to “think” about what you’re asking it. Nuance and context can get lost, as can the need for an emotional response such as empathy or humor. Because it’s just scanning for information, AI also doesn’t really have the ability to judge or make decisions about the information it’s providing. Leading questions with baked-in biases are going to lead the AI to find information that confirms those biases.

Finally, much of the writing AI produces reads like it was written by, well, a computer. Again, AI output needs that human touch in order to speak in your brand’s voice or to reflect your unique personality.

A.I. for Business

Having said that, AI text can still make for a pretty decent rough draft.

Ask AI to write your next blog, email campaign, or a series of social media tweets. For better results, ask the AI follow-up questions or break down long topics into smaller prompts. If you’re a travel agent and ask AI, “Write a blog about why the

Grand Canyon, Yellowstone, and Niagara Falls are good vacation destinations," you'll get about 500 words. If you ask about each place one by one, you'll get about 1500 words to work with.

AI is also a great brainstorming partner. Ask it to help you draft a business plan or come up with blog topics that will appeal to your customer niche.

Entrepreneurs and CEOs who really want to turbocharge growth should consider connecting more specialized AI tools to their marketing and customer acquisition pipelines. Work with a third-party consultant or add a Chief AI Officer to your c-suite.

A.I. for Home

Is your meal rotation getting stale? Tell GPT what's on your usual shopping list and it will whip up a new weekly menu, including recipes.

Not making the best use of your mornings? Ask ChatGPT to help you create a new morning routine with time for eating, exercise, and some peace and quiet.

Need activity suggestions for your kid's birthday party? ChatGPT will give you a list and draft the invites.

Looking for accurate and up-to-date financial advice?

Step away from the chatbot.

AI might be able to tell you what a Roth IRA is. But it won't be able to tell you how each piece of your financial plan works together to create a better plan for your life.

Let AI handle some of the small stuff. For answers you can trust about the big moments when life and money intersect, give us a call.

Could Seasonal Employment in Retirement be Right for You?



Many retirees who want to earn some extra income without committing to a regular part-time job explore seasonal employment. For a couple of weeks or months out of the year, you could try something new, put your professional skills to good use, see more of the world, connect with new people, and pad your nest egg in the process.

While many look forward to the day they never have to work again, it can be challenging to adjust to a new routine where there are fewer demands for your time. Having something to do, even if just for a season, can be a valuable addition to your mental health.

Here are 8 seasonal jobs that could add some variety to your retirement routine and improve your quality of life:

Teacher, sub, or aide

Some states that are facing major teacher shortages have created accelerated certification paths that can get you in front of students faster. Teacher's aides and substitutes usually have a lower barrier to entry, more flexibility, and of course, less stress. Depending on your skill set, your school district might have openings for enrichment classes like art, music, theater, gym, or second languages. And the best part of all? You get summers off!

Holiday retail associate

No matter how much of our shopping moves online, strolling through the mall or camping overnight in front of a big box retailer will always be a holiday tradition for millions of people. Greeters, cashiers, and stockers are in high demand at the end of the year, and many retailers offer flexible shifts to choose from and discounts you can use for your own shopping list.

Package deliverer

Online retailers always need extra help with shipments during the holidays. But if spending long hours in a warehouse packing boxes doesn't appeal to you, hit the road and deliver those packages door to door. You might not even need to know how to drive a truck if you have your own vehicle. And check for similar seasonal openings at your local post office.

Coach

While youth sports coaches are mostly volunteers, some larger organizations and more competitive teams do pay. Coaches who have higher-level experience could offer one-on-one lessons to athletes or find jobs at golf courses or country clubs.

Tax preparer

Retired CPAs and pros who have an IRS Preparer Tax Identification Number can lend a hand at larger firms in the

run-up to Tax Day. Or, start your own part-time practice in the spring for a select group of clients.

Club or resort worker

Take a trip … and pay for part of it too! Escape winter for someplace warm where you can pick up shifts as a server, customer service rep, golf course starter, or maintenance worker. During peak tourist season many stores and restaurants near resorts need extra help as well.

National Park worker

The U.S. National Park System includes 423 parks in all 50 states. While jobs at top destinations like Yellowstone or the Grand Canyon can be very tough to get, there's probably a smaller park closer to home that also needs help during the busiest months. Travel and hospitality companies that offer services around the National Parks usually have a large number of seasonal job openings as well.

Landscaper

An easy way to be your own part-time boss year-round. Gardeners can put their green thumbs to work planting, pruning, and watering. Haul your mower around the neighborhood and tackle a few lawns every other afternoon. And in the winter, hook up a plow to your truck and clear snow out of driveways. Nature and plant lovers can also find work during harvest season picking crops at farms and orchards.

Whether or not you need the income to make ends meet, don't overlook how a part-time job – or two – could affect your tax picture or your federal retirement benefits. Before you slip on that Santa suit or head to Yosemite, give us a call.

This article was prepared for Aaron Larson’s use.