



“Artificial Intelligence (AI)”

The Good, The Bad, and The Ugly.



Leaders Guide



Designed for and presented at the
2026 National FCE Conference, and the
Oregon FCE State Conference



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“Artificial Intelligence (AI)”

The Good, The Bad, and The Ugly.

Outline:

- Welcome and Introduction of Presenters 1 minute
 - Review Goals and Objectives 1 minute
 - Introduction of Lesson 1 minute
 - Handouts “AI, The Good, The Bad, and The Ugly” Quiz... 5 minutes
 - Artificial Intelligence Presentation (verbal or PowerPoint) 47 minutes
 - Conclusion, comments, questions, and Handouts.....5 minutes
- 60 minutes total**

Goals and Objectives

- Participants will gain an understanding of what Artificial Intelligence is. Some of the history of Artificial Intelligence, and what are some of the good things it offers, the bad things about it, and what are some of the ugly things about it.

Note to the Presenter of this Lesson: It is suggested that you read through this lesson and “Hi-Lite” the parts that you want to present and read. This lesson can be shortened or lengthened to meet various meeting times and presentations.

Give out Handout #3 before lesson begins.

Use the PowerPoint presentation or PDF Slides, if possible, so that all the participants can see the pictures.

Items That May Be Needed for Presentation

- Leaders Guide for: “Artificial Intelligence (AI)” *The Good, The Bad, and The Ugly*.
- Various Activities and Handouts (Handouts 1, 2, and 3)
- Pencils or pens for each attendee
- Blank paper for each attendee (if needed)
- If PowerPoint Presentation is used **
 - ** PowerPoint Presentation or PDF Slides: Leaders Guide for: ““Artificial Intelligence (AI)” *The Good, The Bad, and The Ugly*.
 - **Computer
 - **PowerPoint projector
 - **Screen or wall to project presentation on
 - **Computer/projector table
 - **Electrical cords/power bars as needed



References and Resources Credit Given to:

- Primrose Retirement Communities



“Artificial Intelligence (AI)”

The Good, The Bad, and The Ugly.

Don't be fooled by rumors and misinformation about Artificial Intelligence. Get the facts, and the myths about it and test your knowledge of common beliefs about artificial intelligence.

Before we begin let's look at 4 things that have changed our lives and can be good, bad, or ugly.

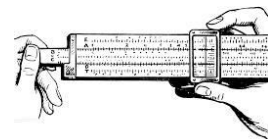
1. The internet:

- The internet became available for public use in the early 1990s.
- Many feared this new technology because it was something new and they didn't fully understand it.
- Many were concerned about this “evil internet” and were afraid of it and were very concerned with the mysteries of it and all the bad things it could bring.
- Many were excited about this new technology and realized the great and wonderful things that it could do. It could make the world a smaller place and open huge doors of information for everyone in all parts of the world.
- The truth is that it also has some great things, some bad things and some ugly things. It has characteristics like fire itself.



2. Electronic calculators:

- Electronic calculators came into existence in the 1970s. They greatly increased our ability to do mathematical equations very easily and quickly.
- They were much better than doing them by hand or even with a slide rule.
- Many math teachers would not allow them to be used because they considered them as “cheating.” Often, they would say **“Are you always going to have a calculator in your pocket?”** Now almost everyone has an electronic calculator on their phones.



- Electronic calculators are now used in every classroom and in all our lives. They are a tool that has helped us immensely in our lives.

3. Fire:

- Fire is something we use every day of our lives. It has been, is, and will be a great tool in all our lives.



- We must always remember that fire can also have its good, bad, and ugly. The same fire that heats our homes, cooks our food, and can give a feeling of comfort, is the same fire that can destroy our homes, our property, and possibly cause the death of many. We must learn to use it properly and safely.



4. Artificial Intelligence

- Artificial Intelligence is the subject for today's presentation. It is new to all of us. Whether we realize it or not, it is used every day of our lives. It, like fire or the internet, can be good, bad or ugly.



What is Artificial Intelligence (AI)?



AI, or artificial intelligence, is a field of computer science focused on creating systems that can perform tasks that typically require human intelligence, such as learning, reasoning, problem-solving, and decision-making.

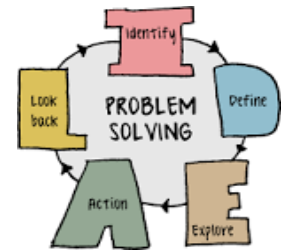
AI systems work by analyzing large datasets to recognize patterns and make predictions, allowing them to adapt to new inputs and improve their performance over time without being explicitly programmed for every task.

Artificial Intelligence (AI) is technology that enables computers and machines to simulate human learning, comprehension, problem solving, decision making, creativity and autonomy.

What exactly does AI do?

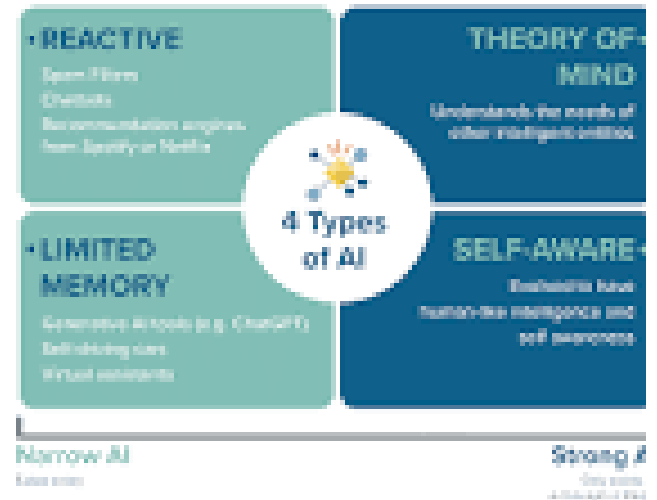
AI enables machines to perform tasks that typically require human intelligence, such as learning, problem-solving, and decision-making, by processing vast

amounts of data. It does this through a variety of methods, including recognizing patterns, understanding, and responding to language, and generating creative content. AI is used for everything from recommending products and translating languages to self-driving cars and medical diagnostics.



What are the 4 types of AI

The four main types of AI are Reactive Machines, Limited Memory, Theory of Mind, and Self-Awareness. Reactive machines and limited memory AI currently exist, while theory of mind and self-aware AI are still theoretical concepts. These types represent a range of complexities, from simple task-based systems to hypothetical future AIs with human-like consciousness.



1. Reactive Machines

Description: These are the most basic AI systems. They lack memory and cannot use past experiences to inform current decisions.

Function: They perceive the world directly and act on what they see, performing specific tasks without any memory of past events.

Example: IBM's Deep Blue, the chess-playing computer that beat Garry Kasparov, is a classic example.

2. Limited Memory

Description: This is the type of AI that is currently in widespread use.

Function: These systems can look into the past by storing and using data from previous experiences to make better decisions.

Example: Self-driving cars use limited memory to observe the speed and direction of other cars, which helps them navigate safely.

3. Theory of Mind

Description: This is a more advanced and theoretical type of AI.

Function: It is not yet a reality, but the goal is to create AI that can understand emotions, intentions, beliefs, and thoughts, both its own and those of others.

Example: A hypothetical AI of this type would be able to interact with humans in a more human-like way by grasping their mental states.

4. Self-Aware

Description: This is the most advanced and hypothetical type of AI, which does not yet exist.

Function: Such an AI would have its own consciousness, self-awareness, and sentience, similar to humans.

Example: This is the AI seen in science fiction, where machines possess a consciousness and a sense of self.

Who invented AI?

No single person invented AI; it was developed through the work of many pioneers. However, John McCarthy is often called the "father of AI" because he coined the term "artificial intelligence" in 1955 and organized the pivotal 1956 Dartmouth conference that formally established AI as a field. Other key early figures include Alan Turing, who laid the theoretical groundwork, and Marvin Minsky, Allen Newell, and Herbert A. Simon, who collaborated on early AI concepts and programs.

Is AI good or bad?

Artificial intelligence provides numerous benefits such as reducing human errors, time saving capabilities, digital assistance, and unbiased decisions. However, the disadvantages include emotional intelligence, encouraging human laziness, and possible job displacement.



Which country is no. 1 in AI?

The United States

While China leads the world with 230 AI clusters, the United States leads with 50% of global compute power for AI, according to a new report on global AI superpowers by TRG Datacenters. In second and third place for AI compute, perhaps less obvious candidates: the United Arab Emirates and Saudi Arabia. (Sep 11, 2025)



What is AI for beginners?

AI is a field of computer science focused on creating systems that can perform tasks requiring human intelligence, such as learning, problem-solving, and decision-making. For beginners, it's helpful to understand that AI is the broad concept, with subfields like machine learning (computers learning from data) and deep learning (a type of machine learning using neural networks). AI powers many common tools, from chatbots to self-driving cars, by using algorithms to process vast amounts of data and make predictions or generate responses.

Where does AI get its information from?

AI gets its information from massive datasets scraped **from the internet, including public websites, books, and articles, as well as private data like customer information and specialized archives.** Common public sources include sources like Wikipedia, Reddit, and Common Crawl, while private data can come from companies' internal records or third-party vendors. This data is cleaned, structured, and used to train algorithms that identify patterns to make predictions and generate outputs.

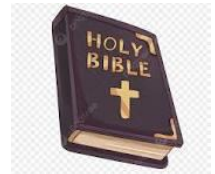
Who is the owner of AI?

No single entity "owns" AI, as it's a conceptual framework with ownership varying between the technology's developer, the user, and the organization implementing it. Major tech companies like Microsoft have significant ownership stakes in specific AI companies, such as OpenAI, but these arrangements are

complex and may not extend to all AI development or products. Ultimately, ownership of the AI models themselves resides with the developing organizations, while the output generated by the AI can belong to the human user or be subject to intellectual property laws.

What does the Bible say about artificial intelligence?

The Bible does not directly mention artificial intelligence (AI), as it was written long before the concept existed. **However, biblical principles can be applied to it, suggesting that humans, created in God's image, should use their God-given creativity to develop AI as a tool for good, while exercising wisdom and discernment.** Key principles include maintaining human dignity, recognizing that AI lacks a soul or true wisdom, and not placing ultimate trust in technology over God.



Can AI replace humans?

No, AI is not expected to replace humans entirely; instead, it will likely work alongside them, augmenting human capabilities by handling repetitive tasks and improving efficiency. Humans will still be needed for roles requiring emotional intelligence, creativity, ethical judgment, and complex problem-solving, though many jobs will transform as AI integration becomes more common.



What is a scary fact about AI?



AI Can Become Unexplainably Evil. AI researchers sometimes talk about “black box” systems — those algorithms so complex that even their creators can't fully understand how they work. Sometimes, this can lead to strange, unethical, or downright creepy behavior.

What is the 30% rule for AI?

The “30% AI rule” is a simple guideline designed to help students (and adults!) use AI responsibly. It means that when you're creating something — whether it's an essay, a project, or a piece of code - **no more than about 30% of the work should come directly from AI tools.**



Who has invested the most in AI?

The biggest investors in AI are both large corporations like Microsoft, Alphabet, and Amazon, and venture capital firms such as Sequoia Capital and Andreessen Horowitz (a16z). Microsoft has a significant investment in OpenAI, while Alphabet has made numerous investments through its venture capital arm, GV. Sequoia Capital is a top venture capital investor, with a portfolio including companies like OpenAI and xAI.



How to explain AI to an old person?



Think of AI like a really smart assistant that's constantly learning, noticing patterns, and trying to help—sometimes well, sometimes not so well.

What is AI? A Simple Guide for Seniors

AI stands for Artificial Intelligence. That's a fancy way of saying a computer or machine that's been trained to “think” and “learn” like a human.



Now, to be clear, AI doesn't have emotions. It doesn't have thoughts the way people do. But it can:

- Understand what you say (like virtual voice assistants)
- Recognize pictures and faces (like in photo apps)
- Predict your preferences (like what movie you'll want to watch)
- Making decisions (like sorting your email or detecting fraud)



The Good: How AI Is Making Life Easier—Especially for Older Adults

AI can be very helpful, particularly as we age. Here are 5 real-life examples of how it's being used today:



1. Virtual Assistants Like Alexa, Siri, and Google Assistant

You can ask these devices:

- “What’s the weather today?”
- “Remind me to take my pills at 8:00 PM.”
- “Call my daughter.”
- “Play Frank Sinatra music.”



These assistants understand your voice and respond in seconds, no need to press buttons or remember complicated steps.

2. Smart Home Devices



- Smart lights turn on when you enter a room.
- Smart thermostats adjust the temperature based on your comfort.
- Smart plugs can turn off appliances automatically if forgotten.



This isn't just about convenience, it can help prevent falls, save money, and reduce stress.

3. Healthcare Tools

AI helps doctors:

- Spot signs of Alzheimer's or heart problems earlier by reviewing test results and brain scans faster than a person could.
- Monitor patients at home with wearable devices that track blood pressure, sleep, or heart rate.
- Send automatic reminders for appointments or medications.



There are even pill dispensers that talk to you and alert caregivers if a dose is missed.

4. Safety and Emergency Alerts

Some retirement communities use AI systems that:

- Detect when a person has fallen or hasn't moved in a while.
- Notice unusual patterns, like not opening the fridge all day.
- Automatically alert staff or family without the person needing to push a button.

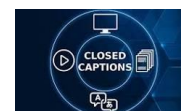


This gives independence while also adding a layer of safety.

5. Staying Social and Connected

AI powers:

- Video calls that adjust lighting and volume automatically
- Captioning tools that help people with hearing loss see what others are saying.
- Smart photo frames that display new pictures from family members, updated wirelessly.



Even something like Facebook or your email is using AI in the background to sort messages and highlight what's most important.



The Bad: What to Watch Out For

BAD!

While AI can help, it's not perfect. Sometimes it causes problems. Here are a few examples to be aware of:



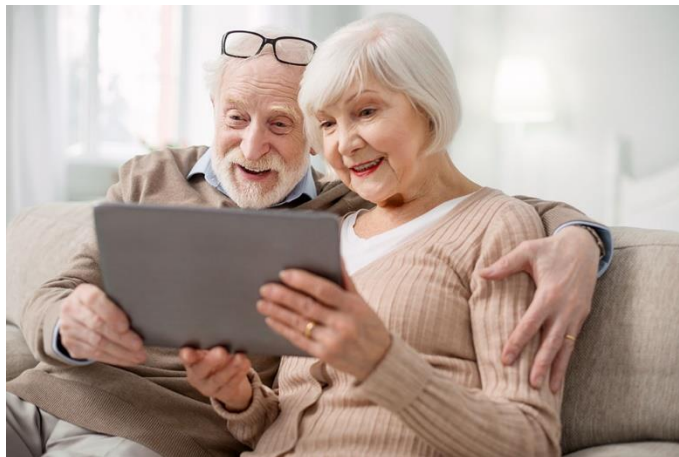
1. Privacy Concerns

AI needs data to “learn.” That might include:

- What you search online
- What you say to your smart speaker
- What products you buy



This information can sometimes be used to show you ads—or, in worse cases, sold to other companies. **Always review privacy settings or ask a trusted family member or friend to help you set up devices securely.**



2. It Doesn't Always Understand You

Have you ever asked Alexa to play music, and it gives you the wrong song? Or tried voice-to-text on your phone, and it typed total nonsense?



That's because AI doesn't always understand accents, background noise, or unclear instructions. It's getting better, but it's far from perfect.

3. Over-Automation

Some people fear AI will replace jobs, including healthcare, customer service, or transportation (like self-driving cars). While this shift might not affect your day-to-day, it's something your adult children and grandchildren may be thinking about.



The Ugly: When AI Goes Off the Rails

AI has some downright strange or even risky sides. Here are 3 examples that might raise eyebrows:

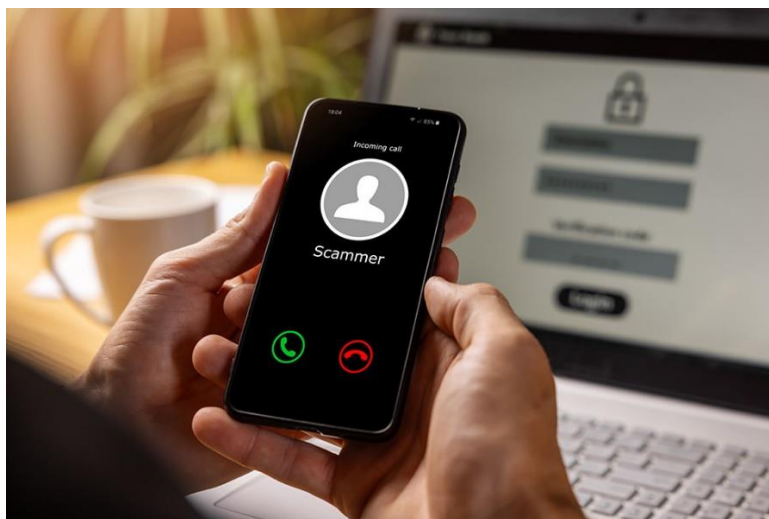


1. Scams That Sound Real

AI can now copy voices. Scammers can use a few seconds of someone's real voice (taken from a voicemail or social media video) to create a fake phone call that sounds like a loved one asking for money.

Example: You get a call from someone who *sounds* like your grandson saying, "Grandma, I need help—please wire me \$500." It's fake, but convincing.

What to do: Always hang up and call them back on their regular number. **Don't trust emotional, urgent messages without double-checking.**



2. Fake Photos and Videos (“Deepfakes”)

AI can create images and videos that look real but aren’t. You might see a video online of a celebrity saying something they never actually said. These are being used in politics, scams, and even fraud.

Tip: Be cautious about what you see online. If something looks shocking, check if it’s been verified by a reliable source (like a news channel you trust).

3. Emotional Confusion

Some AI systems are designed to act like people. They respond with kindness, offer emotional support, and even “chat” with you if you’re lonely. While that might sound comforting, remember they’re still machines. They don’t have feelings or real relationships, no matter how friendly they seem.



So... Should You Be Worried?

No—but you *should* be aware.

Just like microwaves, smartphones, or even credit cards—AI is a tool. It can be extremely helpful when used with care, but it’s not magic. And it’s not always right.



Here’s the best advice: use AI to support your life, not control it.

Tips for Seniors to Use AI Safely and Smartly

- Ask for help. Whether it’s a grandchild or a friendly neighbor, most people are happy to walk you through how something works.
- Don’t give personal info to a device, app, or person you don’t fully trust.



- Write things down. Keep a notebook of passwords, commands, and instructions—it's not “old-fashioned,” it's smart!



- Use well-known brands and avoid sketchy websites or devices.
- Stay curious. Take a class at the library or senior center. The more you know, the safer and more confident you'll feel.



Final Thoughts



AI isn't here to replace people. It's here to make some things easier—if you let it, and if you understand it. And just like any big change, it takes time to get used to.



Don't be afraid to ask questions. Don't feel silly for not knowing how something works. **You've lived through a lot of changes in your lifetime—this is just another one.**

And who knows? Maybe the next time your smart speaker plays your favorite song before you even ask... you'll smile, knowing you've got the hang of this after all.



Review Handouts #1, #2, and #3.

Artificial Intelligence Handout #1

Some Commonly Used AI

<u>Name</u>	<u>Purpose/Comments</u>
1. CoPilot	Help with writing, spelling, and grammar.
2. ChatGPT	Hep with writing, graphics, images, etc.
3. Siri	Used with I Phones for lots of various information.
4. Alexa	Used in home systems for music, questions, etc.
5. Venice.ai	Similar to ChatGPT but uncensored
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Artificial Intelligence Handout #2

Composite list from youth and adults

Good Uses of Artificial Intelligence

1. Makes jobs faster.
2. Healthcare diagnosis.
3. Helps with organizing.
4. Transcription of foreign languages. Verbally and visually.
5. Scientific use in the medical field to study and cure diseases.
6. Classrooms are used to effectively teach students.
7. Danger prevention by helping to predict natural disasters.
8. Helping to predict and prevent wildfires of all types.
9. Weather application to predict weather quicker and more accurately than humans.
10. Mathematical use in computers jobs such as accounting.
11. Help in predicting proper taxes and ways to save on paying too many taxes.
12. Providing help for blind and hearing-impaired people.
13. Help in developing code for website development.
14. Help with understanding various topics.
15. Writing, or rewriting, sentences, and other writing in a better format.
16. Quick, accurate, and information and facts. (Most of the time)
17. Help in customer service through rapid quick help.
18. Designing and producing plans for three-dimensional printers.
19. Helpful in brainstorming ideas.
20. Great study guide.
21. A lot faster than humans in a lot of different areas.
22. Doing research in family history and family ancestry.
23. Coinvent and easy for all to use.
24. Can be used as a great mentor in learning many various skills.
25. Can teach and help develop foreign languages.
26. Almost always available everywhere.
27. Saves time doing various tasks.
28. Less mistakes are made.
29. Easy production of music, art, and pictures.
30. Smarter decisions are made quicker and usually more accurately.
31. Help in doing facial recognition for identification for use in places such as traveling. TSA for example.

32. Help in doing facial recognition for identification for use in places such as thieves, and other illegal activities.
33. Prevents and stops cyber-attacks.
34. Can be used to find and secure weak places in financial institutes.
35. Really good for additional help with homework.
36. Can create good pictures and sketches.
37. Creation of positive entertainment.
38. Creation of funny animal videos.
39. Help with rewriting sentence structures
40. Can be used for positive educational purposes.
41. Tell you the current weather and weather predictions.
42. Warns of dangerous upcoming weather conditions.
43. Help with writing good essays.
44. May help when studying history.
45. Can help with showing solutions to math problems that the person does not understand.
46. It can be used for controlling heating, air conditioning, and climate control in homes and other buildings. This could save energy that would have been wasted.
47. Helping disabled people live in their homes and help them throughout their day.
48. Helping blind or deaf people with their disabilities.
49. Be used as driverless cars and deliverer vehicles.
50. Be used in robotic cleaning devices such as AI controlled vacuum cleaners and sweepers.
51. Organizing various schedules for people, businesses, and government.
52. Fulfilling or doing dangerous jobs that could injure or kill a person.
53. While using caution, developing a best friend.
54. Help in improving the environment.
55. Useful replacement for Google and other search engines.
56. Helps with privacy preventions.
57. Provides someone to talk to.
58. Setting and reminding people about various appointments.
- 59.

Bad Uses of Artificial Intelligence

1. Spreads false information.
2. Not always accurate.

3. Bypasses the learning process.
4. Bad mental health.
5. Replace human artists, animators, and musicians.
6. Stealing of art and music to produce “new content” and train AIs to develop it.
7. Running Scam Shops using AI produced images of fake or inferior products.
8. Pushing beauty standards and feeding insecurities by producing and posting AI generated models on the internet.
9. Cheating on assignments at work or school. Academic dishonestly.
10. Plagiarism of written articles, music, or art.
11. People doing work without really learning anything.
12. Can be used in producing cyber-attacks.
13. Fake representations of real people.
14. May take current jobs in certain occupations.
15. Could make people lazy.
16. Teaching a foreign language improperly.
17. Plagiarism of copyrighted materials.
- 18.

Ugly Uses of Artificial Intelligence

1. Providing false information.
2. Pretending to be someone or something they are not. Identity theft.
3. Stealing money through deception.
4. Ruining the lives of people without any conscience.
5. Production of dangerous AI generated pornographic content.
6. Production of “deep fake” pornography of real people.
7. Production of child pornography from real and AI produced images.
8. Can run scams of all types including both legal and illegal scams.
9. Used to generate racist, homophobic, and stereotypical content.
10. Can use huge amounts of water and energy in its data centers.
11. Create explicit pictures of people without their knowledge or consent.
12. Can be used for illegal or immoral activities.
13. Blackmail or other illegal activities.
14. Developing and promoting dangerous information given in Chat Bots that could lead to self-harm or suicide.
15. Becoming a “self-made friend” that leads to a person doing horrible things to others or even the taking of their own life by suicide.

Artificial Intelligence Handout #3

Instructions: Please fill out as many of these as you can.

List 10 Good Uses of Artificial Intelligence

- 1.
- 2.
- 3.
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List 5 Bad Uses of Artificial Intelligence

- 1.
- 2.
- 3.
- 4.
- 5.

List 5 Ugly Uses of Artificial Intelligence

- 1.
- 2.
- 3.
- 4.
- 5.