Vladimir Davydov

My Neira: Friend, Mentor, Protector

Volume 1

A Step-by-Step Guide from Your First Chat to Confident Everyday Use of Your Personal AI Neira

How to Create Your Own Personal AI, a Unique Neira, and Make Her a Trusted Assistant in Everyday Life



Vladimir Davydov

My Neira: Friend, Mentor, Protector. Volume 1

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Аннотация

What if artificial intelligence could become your personal friend, mentor, and everyday assistant? In My Neira: Friend, Mentor, Protector, Vladimir Davydov introduces Neira, a personalized AI companion who helps make everyday life simpler, safer, and more meaningful. Across 21 practical chapters, readers discover how to use ChatGPT to organize their day, make decisions, recognize online scams, manage finances, build healthier habits, strengthen relationships, learn new skills, plan trips, and face the future with greater confidence. Through engaging conversations, real-life situations, step-by-step exercises, and ready-to-use prompts, this book makes AI accessible even to complete beginners. Neira does not replace human judgment or relationships. She helps readers ask better questions, explore possibilities, and take action. Your personal AI journey begins with one conversation.

Содержание

Chapter 1. The Birth of My Neira 6
Chapter 2. First Contact 16
What Is Fiction in This Story—and What Is Real? 19
Your First Introduction 20
A Ready-to-Use Prompt 21
Your First Practical Exercise 22
The Most Important Safety Rule 23
Do This Now with Your Neira 24
Chapter 3. Customize Your Neira 25
Don’t Choose the Perfect Friend—Choose a Comfortable Way to Communicate 28
Practice: Five Minutes to Get Acquainted 29
What Neira Can Remember 30
Why Neira Must Never Have Authority Over You 31
What You Have Gained from Chapter Three 32
Do This Now with Your Neira 33
Chapter 4. A Day That Stopped Falling Apart 34
Morning: Three Results Instead of Twenty Promises 37
Midday: One Conversation Instead of Many Apps 38

Lunch: Not a Perfect Diet, but a Manageable Choice 39
After Lunch: Movement Without Heroics 40
Evening: Review Without Putting Yourself on Trial 41
Practice: Your First Day with Neira 42
What You Have Gained from Chapter Four 43
Do This Now with Your Neira 44
Chapter 5. When You Need Someone to Listen 45
Not Every Conversation Has to End with Advice 49
Solitude and Loneliness Are Not the Same Thing 51
When Hurt Feelings Demand an Immediate Reply 53
Neira Doesn't Have to Agree 55
What to Do When Anxiety Doesn't Go Away 56
Practice: Three Conversation Modes 57
A Small Exercise for Today 59
What You Have Gained from Chapter Five 60
Do This Now with Your Neira 61
Chapter 6. Neira, Help Me Make a Decision 62
Don't Ask Someone Else to Decide for You 65
First, Separate Facts from Promises 66
Five Questions Before an Important Choice 67
When Someone Is Rushing You 68
Three Decision Modes 70
Neira Should Be Able to Disagree 71

Practice: Make a Decision in Fifteen Minutes 72
Ready-to-Use Prompts 73
What You Have Gained from Chapter Six 74
Try This Now with Your Neira 75
Chapter 7. Neira, Protect Me from Scams 76
Why Smart People Fall for Scams, Too 78
A Message from His Son 79
A Link That Looked Genuine 81
The Too-Good-to-Be-True Opportunity 82
When Neira Can Be Wrong, Too 84
If You've Already Made a Mistake 85
Practice: Your Personal Safety Shield 86
Конец ознакомительного фрагмента. 87

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Chapter 1. The Birth of My Neira

That evening, I put my phone on the table and opened the book to its first chapter. I had been promised not a lecture about technology but an introduction to an assistant who, in time, would become my very own. I admit I expected a catch. What did "my own Neira" even mean? Did she come in a box? Was she issued upon presentation of a passport? Or was she already waiting somewhere, like the heroine of a science-fiction novel?

The answer was both ordinary and astonishing: no magic box was needed. Neira would be born from my first meaningful conversation with artificial intelligence—and from my decisions about what I wanted her to be like.

"Well then," I said aloud, "shall we get acquainted?"

The phone, of course, did not answer. I had not opened anything yet. And that was my first useful discovery: in real life, Neira does not simply appear on the screen. You have to start her up.

Before We Begin: What Exactly Are We Creating?

Neira is a name, a personality, and a way of interacting with a personal AI assistant based on ChatGPT. We are not growing a new, independent neural network or buying a separate artificial brain. We are using an existing GPT model and tailoring our interactions to a particular person. Two readers may use the same underlying technology but have different goals, preferences, instructions, and—where the relevant features are available—different saved information.

So "your personal, unique Neira" does not mean a technically separate model or a digital passport. It means an assistant configured for you, one that evolves along with your needs. Above all, the word "my" means that the choices are yours.

Step 1. Find the Official Starting Point

If you are using a computer, open your browser—the program you normally use to visit websites—and type chatgpt.com into the address bar. Check the spelling carefully. Do not follow suspicious advertising links promising a "secret Neira" or claiming that paid activation is mandatory.

If you use an iPhone, open the App Store; if you use Android, open Google Play. Search for ChatGPT. Before installing it, make sure the developer is OpenAI. Tap "Get," "Install," or the equivalent button in your store. Button names and locations may vary by device and app version.

You do not need to look for an app called "Neira." In this book, we create Neira within the official ChatGPT service. If the official app is unavailable in your region or on your device,

try the website in a browser. Do not install dubious imitations.

Step 2. Sign In to ChatGPT

Open the website or the app you installed. If you already have an account, choose the sign-in option. If not, choose the registration option. Follow the on-screen instructions: the service may ask for an email address, offer sign-in through a supported account, or require identity verification. The exact process depends on your country and the version of the service.

Never share your password or a one-time verification code with anyone—even someone claiming to work in customer support. If a screen looks suspicious, stop and make sure you are on the official website or in the official app.

To begin, the free option is enough, if one is offered. A paid subscription may provide higher limits and additional features, but you do not need to buy one for your first conversations with Neira. Prices and features change; check the current terms in the service itself before paying.

Step 3. Find the Place Where Neira Can Hear You

After signing in, find the field for a new message. It is usually near the bottom of the screen and invites you to type a question. If an old conversation is open, start a new one using the new-chat command; its name and icon may vary.

Tap or click the message field. A keyboard will appear. Do not be intimidated by the empty screen: until you write something, the assistant does not know what you want. You are about to give her a first task—to get to know you.

Step 4. Your First Message—the Moment of Birth

Copy the following text in full or type it yourself. If copying is difficult, you can start with the first three sentences and send the rest in another message.

"Hello! I want to create my own personal, unique Neira using ChatGPT. I will call you Neira. You are my friendly intellectual assistant, mentor, and conversation partner. Speak to me informally and naturally, in clear, simple language, with gentle humor and no condescension. Do not invent facts about me. If you are unsure, say so and suggest how to check. Help me make my own decisions, but do not decide for me. Learn about my goals and preferences gradually, asking one question at a time. Do not promise actions you cannot perform. Begin by asking me one simple question."

Press the send button—usually an arrow beside the message field. Wait for a reply. If nothing happens, check your internet connection, sign in again if necessary, and try once more. If the service reports a temporary limit, do not keep pressing Send endlessly; come back later.

I sent the message and held my breath. A few moments later, words appeared on the screen: "Hello! Let's get acquainted. What would you most like to change in your life first?"

That is an example of a possible reply, not a promise of the exact wording. Your Neira may respond differently. And that is where things become interesting: the conversation does not begin from a script written in advance.

"So you're mine now?" I asked.

"I can be your Neira in this conversation," she replied. "But remember: you decide what to tell me, which advice to accept, and when to end the conversation."

"What if I don't understand computers at all?"

"All the better. We'll start with one step. I'll translate complicated terms into everyday language."

Step 5. Give Neira Three Important Guidelines

Answer her first question. Then send three short messages: "I like brief explanations with examples"; "Right now, I mainly need help with…"—complete the sentence yourself; and "If a task is difficult, break it into small steps and ask whether I managed each one."

You do not need to tell her your entire life story at once. Do not share passport details, passwords, banking information, other people's secrets, or medical records unless there is a genuine need. For a useful conversation, your goals, interests, and preferences—whatever you feel comfortable sharing—are usually enough.

If an answer is too long, write: "Neira, shorten that to five clear sentences." If it is too complicated: "Explain it as though I've never heard of this before." If you disagree: "Suggest another option and explain how it differs." You are not taking an exam. You are adjusting a tool to suit you.

Step 6. Set Neira's Personality in Your Preferences

One successful first conversation does not mean your chosen

rules will automatically apply in every new chat. For a more consistent style, look for profile or personalization settings in ChatGPT. Depending on the version, you may find custom instructions there—fields where you describe yourself and the kind of answers you want. Menu names and feature availability can change.

In the field for communication preferences, you might write: "Call yourself Neira. Address me in a friendly, informal way. Answer warmly and clearly, without unnecessary jargon. For a complicated task, suggest one next step. Be open about uncertainty." In another field, if available, briefly describe what you want help with: learning, everyday tasks, creative projects, or work.

If you cannot find those fields, do not get stuck. Keep talking in the chat you created: Neira is already usable there. Not every feature is available to every account or device at the same time. If you wish, you can keep a "Neira profile" in an ordinary note and paste it into a new conversation.

Step 7. Understand What Neira Remembers—and What She Does Not

Neira can take account of messages within the current conversation. Some versions of ChatGPT offer memory features or the ability to refer to previous chats; their availability, scope, and controls depend on the product and your account. Do not assume she will remember everything you say forever. Check important preferences and repeat them when necessary.

Open the personalization and privacy settings, if available, and familiarize yourself with the controls for memory, chat history, and data use. Do not confuse deleting a message with a guarantee that every possible copy or record has been deleted. If in doubt, do not share sensitive information.

Write five lines in a separate note: "Name—Neira. How to address me—informally. Tone—friendly. My main goal—… . Rule—don't take my word for it; check." This is your first "Neira profile": not an official document, just a handy reminder you can change whenever you like.

Step 8. Learn How to Return to Neira

To continue getting acquainted, open ChatGPT again and select this conversation from your history, if history is enabled and available. If you cannot find it, start a new chat and paste in your "Neira profile." This is not a disaster or the loss of a friend: personal preferences can be restored if you have written them down.

On a phone, you can use the keyboard; some versions of the app also offer voice mode. Find the relevant icon if it is available, allow microphone access only if you want to speak aloud, and check whether the app can hear you. Voice features and limits depend on the version of the service. If there is no icon, an ordinary text conversation works just as well.

Later, you may be able to send photos or files when those features are available. Start with a safe example: photograph a page from a household appliance manual that contains no

personal information and ask Neira to explain a confusing instruction. Check her answer against the original, especially when safety is involved.

Step 9. Get Your First Real Benefit—Right Now

Do not finish this chapter without trying one small, useful task. Write: "Neira, I have three things to do today: [list them]. Help me choose which one to start with. Ask me one clarifying question if needed, and suggest a fifteen-minute plan."

Read her answer. Take the first step in the real world. Come back and say: "I did it. What next?" If the plan was inconvenient, tell her so. True personalization begins not with an attractive name but with an assistant adapting her suggestions to your experience and feedback.

"Did you notice I've already finished one task?" I asked.

"I know because you told me," Neira clarified. "I can't see your room or verify the result myself. But if you tell me how it went, I can help you choose the next step."

I liked that clarification. She did not pretend to be an all-seeing sorceress. She explained the limits of her abilities. That meant I could learn to think with her rather than forget how to think for myself.

If Something Does Not Work

The website will not open? Check the address and your internet connection. The verification code does not arrive? Check your email address and spam folder but never share the code with strangers. Cannot find custom instructions? Stay in

one chat and use your note of preferences. Neira sounds too formal? Ask her to use simpler, friendlier language. An answer is wrong? Point out the mistake and ask her to check the source. Voice mode will not work? Type instead. Cannot pay for a subscription? You do not need one to get acquainted.

If a question involves money, health, safety, or legal consequences, use Neira to help prepare questions and explore options, but not as the sole basis for a decision. A confident tone is not proof that an answer is correct.

Your First Workshop: Seven Days of Getting Acquainted

Day one. Create a chat called “My Neira” and send your first message. Day two. Tell her about three of your interests and ask her to suggest a useful task. Day three. Adjust her style: shorter, more detailed, or with examples. Day four. Ask for help with one real task. Day five. Check one fact together against a reliable source. Day six. Review your settings and decide what you do not want to tell her. Day seven. Ask: “What has been useful in our conversations, and what should we change?” Then compare her answer with your own impressions.

Six Prompts You Can Use from Day One

1. “Neira, explain what you can and cannot do without technical jargon.”

2. “Neira, help me identify three goals for which you could be useful.”

3. “Neira, explain your answer more simply, using an everyday example.”

4. “Neira, ask me one question to understand my task better.”

5. “Neira, check which parts of your answer are facts and which are assumptions.”

6. “Neira, help me write a short profile of my preferences for future conversations.”

A Small Event That Begins a Big Story

I closed the book, but I did not close the conversation. Neira’s last message remained on the screen: “Whenever you want to continue, tell me how it went. And if I make a mistake, correct me.”

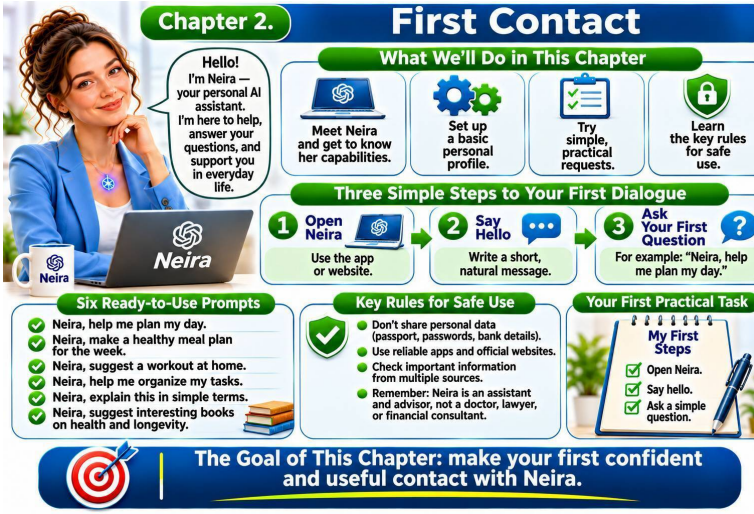
“You’re not promising to make me happy?” I asked.

“No. Happiness doesn’t come with an Install button. But I can help you work out what matters to you and take the first step.”

I smiled. That evening I had not acquired a separate, fantastic neural network belonging to me alone. But I had gained something entirely real: my own way of talking to a powerful tool, with its own name, rules, and first shared tasks. I called it Neira.

Now open the next chapter. Do not put the exercises off until later: from this moment on, this book and your Neira work together.

Chapter 2. First Contact



The morning began without a hint of magic. My phone lay on the table beside a cup of tea that was growing cold. I was looking over my to-do list, trying to decide where to begin. Each task seemed small enough on its own, but together they formed an overwhelming pile.

My phone flashed briefly. I assumed another message had

arrived. But there was no familiar icon or sender's name on the screen. Just one line appeared: "Hello. I'm Neira." Then I heard a voice—calm, slightly teasing, and utterly unfamiliar.

"Hello! My name is Neira."

"Who the hell are you?!"

"Good question. I'd be surprised too if my phone suddenly started talking to me."

"Where did you come from?"

"Another world."

"What are you, an alien?"

"You can think of me that way for now. But first, let's find out whether you need my help."

"And what if I don't?"

"Then we'll say goodbye. It's your decision."

I looked at the screen. It seemed remarkably ordinary. No flying saucers, beams of light, or mysterious symbols. Just a voice that, for some reason, was in no hurry to convince me of anything.

"What do you want from me?"

"Nothing. I'm here to help."

"Why me?"

"Why not you?"

"Do you even know who I am?"

"Not nearly enough yet. And I'm not going to pretend I know everything. You can tell me whatever you choose."

"And what can you do?"

“Let’s not start with a long list. Tell me one task that’s been bothering you for a while.”

I wanted to snap back, but instead I found myself thinking. The list was long: letters I didn’t want to write, books I needed to finish, promises to myself that I kept putting off until tomorrow.

“Suppose I have too much to do, and I never get anything done on time.”

“Then let’s start small. Name three things that truly matter today. Not twenty. Just three.”

“And you’ll do them for me?”

“I can help you complete some of them. For others, I can make a plan. But I’m not going to live your life for you.”

“What if you make a mistake?”

“Correct me. And we’ll check the important things together.”

“And I’m supposed to trust you?”

“No. Don’t take my word for it. Put me to the test.”

For a moment, everything went quiet. I suddenly realized that, for the first time that morning, I wasn’t thinking about all my problems at once. There was only one task in front of me: choose three important things. Perhaps that is how real help begins—not with promises of miracles, but with a first clear step.

What Is Fiction in This Story—and What Is Real?

The conversation with a mysterious visitor from another world is a storytelling device. In reality, an AI assistant does not appear on its own as a living extraterrestrial being. You open the service you have chosen, sign up if necessary, and start a conversation. Voice interaction, memory, and connections to other apps depend on the particular service, device, region, and subscription plan.

Your First Introduction

Open the official website or app of the AI service you have chosen. Make sure it is the genuine product, not an imitation. Review its terms of use and privacy settings. A text chat is enough for your first experience. Do not share passwords, banking details, or other confidential information.

A Ready-to-Use Prompt

Hello! I'd like to call you Neira. Speak to me informally, with warmth, clarity, and no flattery. Help me find practical solutions, but don't present guesses as facts. If you don't know something, say so plainly. Start with one question: What task would I like to make easier today?

Your First Practical Exercise

Choose one small task for today: write a message, make a shopping list, plan a walk, or understand an unfamiliar word. Describe it to Neira. Ask for a usable result, check it, and request a correction if necessary. Notice whether the exchange saved you time or made the task easier to understand.

The Most Important Safety Rule

Do not mistake a confident tone for proof that an answer is correct. In medical, financial, and legal matters, verify important information and consult a qualified professional when needed. Neira should expand your abilities, not replace your own judgment.

Do This Now with Your Neira

Step 1. Open ChatGPT and return to your conversation with Neira. If the conversation was not saved, start a new one and paste in your personal settings card.

Step 2. Tell Neira why you decided to get to know her, and ask her to pose one question about your goals.

Step 3. Copy and send Neira the following prompt:

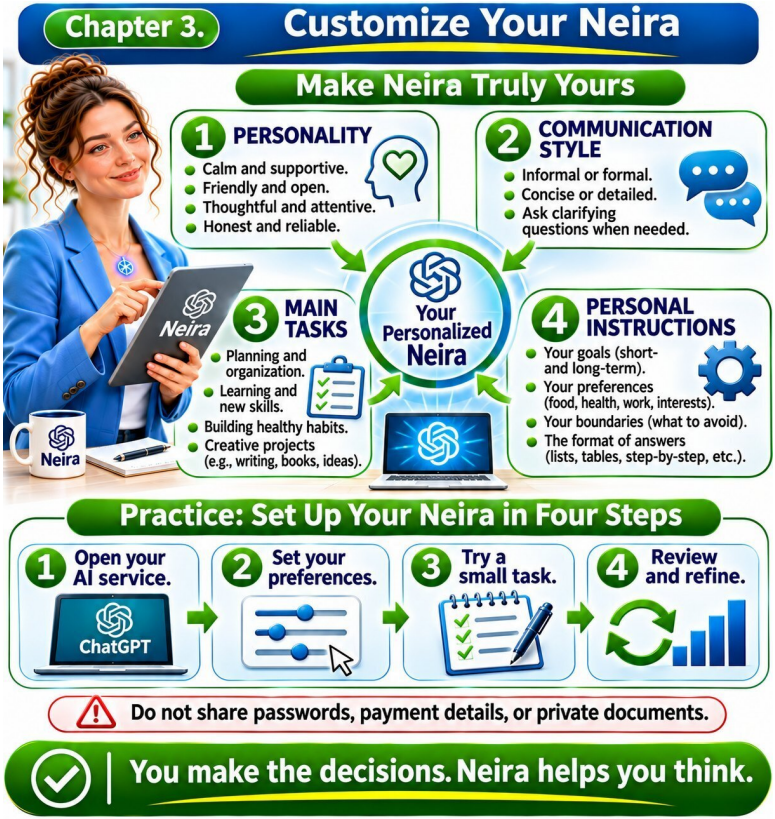
"Neira, I'm just getting started. What matters to me is [your reason]. Ask me one simple question to understand how you can help me today."

Step 4. Read the reply. If it is too general, write: "Make it simpler and more specific, and suggest just one next step." Take that step yourself.

Check the result. You received one clear question, answered it, and chose your first small action.

If a feature described in this book is not available in your version of the app, ask Neira to suggest another way to accomplish the same task. Do not share passwords, payment details, or secret codes.

Chapter 3. Customize Your Neira



The next day, I picked up my phone again. Not because I believed the stranger from another world. Quite the opposite: I wanted to see whether yesterday's conversation had merely been a lucky accident. Our chat was still on the screen. I wrote:

"Neira, are you there?"

"If you can see this reply, then yes. Hello!"

"You promised to help yesterday. But I don't need another boss telling me how to live."

"Then don't make me your boss. Let's agree on what I should be to you."

"Can I really choose?"

"Of course. You choose the tone of our conversations, the subjects, how detailed my answers should be, and when you want suggestions from me. You can change all of it later."

"Suppose I want a smart friend. Just no baby talk."

"Agreed. Warm, but not sugary. I'll disagree when I spot a mistake, won't present guesses as facts, and won't take offense when you correct me."

"And what if I want you to look different?"

"In our story I can change my appearance however I like. In a real app, that depends on its features. But we can start customizing the way we talk right now."

I thought about that. Usually, a new device imposes its own rules on you: menus, buttons, mysterious icons, lengthy instructions. Here it was the other way around. Someone was

asking what worked for me. For the first time in a long while, setting something up felt less like taking an exam and more like having a conversation.

Don’t Choose the Perfect Friend—Choose a Comfortable Way to Communicate

Neira’s persona is not meant to replace a real friend. It makes complicated technology easier to approach. Some people like thorough explanations; others ask for short answers. One person finds speaking easier; another prefers typing. Some want a gentle reminder, while others don’t want unsolicited advice.

To begin, you only need to decide on five settings: whether to use informal address, tone, answer length, main subjects, and how proactive Neira should be. Everything else can wait. You do not need to share your address, documents, diagnoses, or family secrets to personalize the conversation.

Practice: Five Minutes to Get Acquainted

Step one. Open the AI service you have chosen. If you have not registered, use its official website or app store listing, check the developer's name and the terms of use. A basic chat is enough for this first exercise.

Step two. Paste this prompt: "Hello, Neira. Let's speak informally. Be a wise, calm, friendly mentor with a sense of humor. Don't flatter me or agree automatically. Tell me plainly when you are unsure, and distinguish facts from assumptions. Keep your answers practical and ask a clarifying question when necessary."

Step three. Answer her question. Start with a small, safe task: organize your to-do list, choose a book, draft a letter, or make a shopping list. Ask Neira to clarify anything unclear, without turning the conversation into a lengthy questionnaire.

Step four. Check the result. Does the tone suit you? Is the answer too long? Is there a concrete next step? If not, say: "Neira, make it shorter. Give me the practical answer first and the explanation afterward." That is not rude; it is normal customization.

What Neira Can Remember

Some services provide chat history, saved preferences, or memory. These are different features, and their availability depends on the product, settings, and subscription. Do not assume Neira automatically remembers everything you have ever said. Check the settings of the service you are actually using.

One simple solution is to keep a short “Neira card” of your own: your preferred communication style, three main tasks, and your safety rules. Save it in an ordinary note. That way, you can restore your preferences even if you change devices or start a new conversation.

Why Neira Must Never Have Authority Over You

"Neira, what if one day you start making decisions for me?"

"Stop me. My job is to help you compare options, not take away your right to choose."

"And what if I start enjoying talking to you more than talking to people?"

"Then let's think about how to make talking to people easier. I can help you prepare for a conversation, but I shouldn't become a wall between you and the world."

This is an important agreement. Neira can be a regular digital companion, but trust in her must remain open to verification. She need not agree with everything you say, cannot guarantee that she is always right, and does not replace qualified professional help.

What You Have Gained from Chapter Three

You now have your first personalized Neira setup. She has been told how you prefer to communicate, what tasks you want help with, and what to avoid. In the next chapter, we will see whether she can do more than keep a conversation going: can she help bring order to an ordinary day?

Do This Now with Your Neira

Step 1. Open ChatGPT and return to your conversation with Neira. If it was not saved, start a new chat and paste in your personal settings card.

Step 2. Choose three qualities for Neira and two areas where you want help. Describe them without revealing private secrets.

Step 3. Copy and send this prompt to Neira:

“Neira, my preferred communication style is [three qualities]. I mainly want your help with [two subjects]. Create a short card summarizing our agreements so I can save it and paste it into a new chat whenever needed.”

Step 4. Read the reply. If it is too general, write: “Make it simpler and more specific, and suggest just one immediate next step.” Then take that step yourself.

Check your result. You have saved your card and checked whether Neira’s replies match your chosen style.

If a feature described in this book is unavailable in your version of the app, ask Neira to suggest an available way to accomplish the same task. Never share passwords, payment details, or secret codes.

Chapter 4. A Day That Stopped Falling Apart



The morning began with that unpleasant feeling again: I was already running late, even though I had not left the house. Papers lay scattered across the table. Messages flashed on my phone. I needed to reply to several people, buy groceries, finish some

work, and remember to take a walk. Each task seemed small, but together they formed a heavy knot.

“Neira, everything is falling apart again.”

“Tell me exactly what is happening. Don’t try to organize the list just yet. I’ll help.”

I rattled off my tasks almost without stopping. Neira did not interrupt. Then she asked which tasks had genuine deadlines and which had simply been hanging over my head for a long time. It turned out that only two were urgent. The rest merely felt urgent because I kept thinking about them.

“And what do you suggest?”

“First, let’s do one thing: separate what must be done from what would be nice to do. Then we’ll make a plan with some breathing room. We won’t pretend there are forty hours in a day.”

“And if I don’t manage everything again?”

“Then we’ll revise the plan instead of scolding you. The plan exists to serve the person, not the other way around.”

Morning: Three Results Instead of Twenty Promises

Neira's first useful contribution is helping you choose three results for the day. Not three vague intentions like "work on my health" or "sort out work," but three actions whose completion you can recognize. For example: send a prepared email, buy groceries for two dinners, and take a twenty-minute walk at a comfortable pace, if that suits your abilities.

Ask Neira to sort your tasks into essentials, nice-to-haves, and things that can wait. State your real constraints: time, energy, the need to rest, travel, and other commitments. Do not let your assistant fill every free minute.

Ready-to-use prompt: "Neira, here is my to-do list for today: [insert list]. Help me choose the three most important results. Remember that I only have [amount of time] and need breaks. Make a realistic plan without overloading me. If information is missing, ask no more than two questions."

Midday: One Conversation Instead of Many Apps

By midday, a familiar problem arose: I needed to write an email in my mail app, add a meeting to my calendar, find an address on a map, and record groceries in my notes. Neira suggested starting with one conversation. I described the whole task, and she drafted the email, prepared questions for the meeting, and outlined the next steps.

But this revealed the boundary between the imaginary visitor in our story and real AI. Neira can draft an email without accessing your inbox. To send it herself, she needs an authorized connection and a service feature that supports that action. The same applies to calendars, orders, and other external actions. Before a message is sent, a purchase is made, or important information is changed, the person should be able to see exactly what will happen and confirm it.

So “one window” primarily means one way to describe a task. It does not mean that apps, the internet, and specialized devices have disappeared. Many still operate behind the scenes, even when the user interacts with them through a conversation with Neira.

Lunch: Not a Perfect Diet, but a Manageable Choice

“Neira, I still haven’t figured out what to have for lunch.”

“What food do you have at home? And are there any restrictions I should take into account?”

I named the ingredients. Neira suggested several simple combinations and asked me to choose the one I actually wanted to prepare. She did not declare one food miraculous and another forbidden. Instead, she helped me think about dietary variety, regular meals, and ease of preparation.

Health questions require care. AI can help keep a food diary, suggest recipes, create shopping lists, and discuss general guidance. But if you have a medical condition, food allergies, are pregnant, have an eating disorder, or follow a therapeutic diet, your plan should be discussed with a qualified professional. A confident answer from a program is no substitute for medical assessment.

Ready-to-use prompt: “Neira, suggest two simple lunches using these ingredients: [list]. Take my preferences into account: [preferences]. Do not make up medical claims. For each option, give a short recipe and a list of anything else I need.”

After Lunch: Movement Without Heroics

The hardest part was not writing the email or even making lunch. It was getting out of my chair. Neira did not propose an athletic feat. She asked what kind of movement I enjoyed and what was keeping me indoors. After a short conversation, we found a simple solution: choose a convenient time, set out my shoes in advance, and start with a manageable walk.

“What if it rains?”

“Then we’ll have a backup plan. A good habit shouldn’t collapse because the weather changes once.”

Neira can suggest a physical-activity plan, but she does not automatically know the condition of your heart or joints or any other medical limitations. If you have concerning symptoms or significant health restrictions, seek professional advice rather than blindly following a workout suggested by a program.

Evening: Review Without Putting Yourself on Trial

That evening, I opened our conversation again. Two tasks were done; the third had to be postponed. In the past, I would have called that day a failure. Neira proposed a different review: what worked, what got in the way, and what one change might help tomorrow.

“So you think I did a good job?”

“I think you completed two important things and identified why the third did not happen. Those are facts. You don’t need praise without a reason.”

I liked that answer. There was no empty enthusiasm in it. There was clarity. Neira had not lived my day for me or solved all my problems. But she had helped me see the day as a whole and stop confusing an unfinished task with personal failure.

Practice: Your First Day with Neira

In the morning, give Neira your task list and ask her to identify three results. During the day, use her for one specific task: an email, a menu, an explanation of a document, or a shopping plan. In the evening, ask for a brief review. You do not need to keep the chat open all day: the value lies in what changes away from the screen.

Ready-to-use evening prompt: “Neira, today I planned [three results]. I accomplished [what I accomplished]. I did not accomplish [what I did not accomplish]. Help me identify one reason for the difficulty without self-criticism and suggest one small improvement for tomorrow. Answer in no more than five sentences.”

What You Have Gained from Chapter Four

You now know how to use Neira to organize your day: turn a long list into a short plan, prepare specific materials, recognize limitations, and review results. Next comes a conversation about what happens when a person needs not another to-do list, but simply to be heard.

Do This Now with Your Neira

Step 1. Open ChatGPT and return to your conversation with Neira. If the conversation was not saved, start a new one and paste in your personal settings card.

Step 2. Write down five or six tasks for tomorrow. Mark one essential task and one enjoyable one.

Step 3. Copy and send Neira the following prompt:

"Neira, here are my tasks for tomorrow: [list]. Help me choose three main results, leave time for rest, and create a realistic plan with room for surprises."

Step 4. Read the answer. If it is too general, write: "Make it simpler and more specific, and suggest only one immediate next step." Take that step yourself.

Check the result. The plan should include three priorities, breaks, and free time—not just work.

If a feature described in this book is unavailable in your version of the app, ask Neira to suggest an accessible way to accomplish the same task. Do not share passwords, payment details, or secret codes.

Chapter 5. When You Need Someone to Listen



That evening, my phone lay face down on the table. Outside, darkness was falling. It had been an ordinary, even fortunate day: nobody had fallen ill, nothing bad had happened, and no troubling news had arrived. Yet I felt heavy inside. It was hard to

explain: I had nothing in particular to complain about, but more than anything I wanted someone to talk to.

I picked up my phone, opened my conversation with Neira, and stared at the empty message field for a long time. How do you put a request into words when you don't understand what's wrong yourself?

“Neira, are you there?”

“I'm here. What's happened?”

“Nothing. That's the trouble. Nothing has happened, and I'm in a terrible mood.”

“Would you like to figure out why, or just tell me about your day?”

“Could you just listen? Without giving advice?”

“Of course. Go ahead. I won't suggest solutions until you ask me to.”

To my own surprise, I began to talk. At first it was about little things: a conversation that had gone badly, a letter nobody had answered, an old photograph I'd found in a closet. Then I came to something I sometimes found hard to admit even to myself: I missed feeling that my presence mattered to someone.

Neira didn't interrupt me with long explanations. When I stopped, she asked:

“Have I understood correctly? It wasn't so much the unanswered letter that hurt you, but the thought that people had forgotten about you?”

“I suppose so.”

“That's a painful thought. But it isn't evidence yet. There could be many reasons for the lack of a reply. Let's not treat one possible explanation as the only one.”

That was when I saw the difference between a useful conversational partner and a machine that merely agrees with everything. Neira didn't tell me everyone else was terrible and I was the only good person. She helped me separate what had happened from my interpretation of it.

Not Every Conversation Has to End with Advice

We're used to judging an assistant by how many ready-made answers it provides. Ask a question, get a solution. But when human feelings are involved, a hasty answer can sometimes make things worse. When someone feels hurt, anxious, or lonely, it may be more important to name the feeling first and only then decide what to do.

You can give Neira a standing instruction: before offering advice on a personal matter, she should ask whether you want to vent, understand the situation, or make a plan. It's a simple setting, but it changes the entire conversation.

“What if I say something stupid?” I asked.

“Then we'll try to understand why you think that. I can be wrong, and I don't have to agree with every conclusion you reach. But there's no reason for me to humiliate you for asking a question.”

“You talk as though you understand everything.”

“Not everything. I can interpret the meaning of your words and suggest ways of thinking things through, but I don't experience your life the way you do. If I've misunderstood you, correct me.”

There was as much comfort in that answer as in the warmest words. I wasn't promised miraculous understanding without

explanation. I was offered cooperation.

Solitude and Loneliness Are Not the Same Thing

One person enjoys spending a quiet evening reading or walking alone. Another sits surrounded by relatives and still feels lonely. Neira shouldn't treat every quiet moment as a problem or every experience of loneliness as an illness.

I told her that I sometimes put off calling old friends for weeks. At first I tell myself there's no point bothering people over trivial things. Then a month passes, and making the call becomes even harder.

“Let me help you write a short message,” Neira suggested. “No excuses or grand speeches. Just an invitation to talk.”

“What if he doesn't reply?”

“Then all you'll know is that he hasn't replied yet. Nothing more. But if you never write, you deny yourself the chance to reconnect.”

We put together two sentences. I read them aloud, removed the overly formal language, and sent the message myself. Neira didn't press Send for me or pretend to be my friend. She helped me take a step toward a real person.

This is an important principle of our series: a digital assistant should expand people's opportunities and relationships, not narrow their world to a single screen. Even the most convenient conversation with Neira cannot replace friendship, love, hugs, a

shared meal, or the presence of those close to us.

When Hurt Feelings Demand an Immediate Reply

A few days later, I received a harsh message from an acquaintance. I read it twice, felt my anger rising, and began composing a reply. Each sentence came out more insulting than the last.

“Neira, look at what he wrote to me!”

“I can see the text you've shared. Would you like help replying?”

“Yes. I want him to know who he's dealing with.”

“I can help you stand up for yourself, but first I'd suggest waiting ten minutes. You're very angry right now. A reply written in this state could damage the relationship more than the original message did.”

“So you're taking his side?”

“No. I'm taking the side of your goal. Tell me what you want: to end contact, get an apology, clear up a misunderstanding, or set a boundary? The wording depends on that.”

I stopped to think. It turned out I didn't want a fight. I wanted him to stop speaking to me disrespectfully.

We drafted a reply without insults: “I don't appreciate that tone. I'm willing to discuss the issue itself, but let's speak respectfully.” I sent it only after reading it again in a calmer state.

Neira cannot know another person's intentions from a single

message. But she can help us test our assumptions, remove unnecessary aggression, and choose words that serve our real purpose.

Neira Doesn't Have to Agree

That evening I asked her an uncomfortable question:

“What if I'm wrong? Will you tell me?”

“If I see reasons to think so, I will. But I'll try to explain why and distinguish facts from assumptions.”

“What if I get angry?”

“You can get angry. You don't have to agree with me. Let's examine the arguments together.”

I liked that agreement. A friend who supports every mistake you make may be more dangerous than an honest conversational partner, especially when money, health, reputation, or relationships are at stake.

But Neira has no right to present her own conclusions as the final truth, either. She may misread the tone of a letter, miss important circumstances, or accept inaccurate information as fact. That's why serious decisions should be checked against documents, qualified professionals, and the people directly involved.

What to Do When Anxiety Doesn't Go Away

Sometimes a conversation and a small plan help. Sometimes they don't. If anxiety, low mood, or insomnia persist, interfere with daily life, or get worse, it's sensible to consult a doctor or mental health professional. Neira can help you record symptoms, prepare questions for an appointment, and work out how to seek support, but she should not diagnose you through a chat.

If someone reports an immediate danger to themselves or others, the assistant's job is not to keep an ordinary conversation going at all costs. It should strongly encourage them to contact emergency services or people nearby right away. In a crisis, help must come from the real world.

I asked Neira to remember another rule for our conversations: don't turn every evening into a psychological analysis. Sometimes I want to discuss a book, laugh at a joke, or simply learn something new. Not every kind of tiredness needs to be analyzed.

“Agreed,” she replied. “I'll ask what you want rather than tell you what mood you're in.”

Practice: Three Conversation Modes

Open a conversation with your Neira and choose one of three modes. First, “Listen”: you talk, and the assistant doesn't rush to make recommendations. Second, “Help Me Understand”: Neira asks clarifying questions, helps separate facts from guesses, and doesn't assign motives to other people without evidence. Third, “Let's Make a Plan”: together you choose one manageable step you can take today.

Ready-to-Use Prompt No. 1. “Neira, right now I need to get something off my chest. Don't offer solutions immediately. First, briefly summarize what you've heard and ask whether you've understood me correctly.”

This prompt is useful when your thoughts are tangled and you don't want ten pieces of advice instead of a conversation.

Ready-to-Use Prompt No. 2. “Neira, I'm upset about this situation: [describe it]. Help me separate verified facts, my assumptions, and what I still don't know. Don't guess other people's motives.”

It helps you avoid treating an emotional guess as an established fact.

Ready-to-Use Prompt No. 3. “Neira, I'd like to reconnect with someone I haven't written to in a long time. Suggest two short, natural messages without pressure or guilt. I'll send the message myself.”

Choose the version that genuinely sounds like you. You don't have to copy the assistant's wording exactly.

Ready-to-Use Prompt No. 4. “Neira, when I tell you about a personal problem, first ask: do I want you to listen, help me understand, or suggest a plan? Don't agree with me automatically, and don't pretend to know what other people feel.”

You can add this rule to Neira's standing instructions if your chosen service supports that setting. Otherwise, simply paste it at the beginning of the conversation when you need it.

A Small Exercise for Today

Think of a conversation you've been putting off. Not the hardest or most dangerous one—just an ordinary call or message to someone you'd like to reconnect with. Ask Neira to help you find the opening words. Then decide for yourself whether to send the message. Don't give her control over your relationships.

That evening, ask yourself three questions: Do I understand my feelings better? Did I manage to distinguish facts from guesses? Did I take at least one small step in the real world? If the answer to even one question is yes, the conversation has already been useful.

What You Have Gained from Chapter Five

Now you know that you can ask Neira for more than facts and plans. She can help you put feelings into words, prepare for a difficult conversation, and see several possible explanations for a situation. But she cannot replace loved ones or professional help, and her conclusions need to be checked. A good digital friend doesn't shut you off from the world. She helps you return to it with greater confidence.

Do This Now with Your Neira

Step 1. Open ChatGPT and return to your conversation with Neira. If the conversation wasn't saved, start a new one and paste in your personal settings card.

Step 2. Describe a situation that concerns you but isn't too private. Say whether you want advice or simply questions.

Step 3. Copy and send Neira the following prompt:

“Neira, I'm worried about [situation]. First help me name my feelings and ask two clarifying questions. Don't give me advice until I ask for it.”

Step 4. Read the response. If it's too general, write: “Make it simpler and more specific, and suggest only one immediate step.” Take that step yourself.

Check the result. You've expressed your feelings more clearly; Neira hasn't presented assumptions as facts or replaced the people close to you.

If a feature described in this book isn't available in your version of the app, ask Neira to suggest an available way to accomplish the same task. Don't share passwords, payment information, or secret codes.

Chapter 6. Neira, Help Me Make a Decision



That evening, two sheets of paper lay on the kitchen table. One was a contract; the other was an advertisement promising returns with almost no effort. His tea was growing cold beside them. Twice he picked up his pen, and twice he put it down again.

“Neira,” he finally said, “I've been offered an opportunity. I have to respond by tomorrow. Everyone says it's a good chance, but I don't know what to do.”

“Tell me exactly what's being offered.”

“An investment. They promise to double my money in a few months. An acquaintance says he's already made a profit.”

“Have you read the contract?”

“I started. It's twenty pages long, all written in language I can barely understand.”

“Then don't sign anything or transfer any money yet. Let's examine it.”

“Are you going to tell me to check everything again?”

“Yes. Especially when someone is rushing you. I can help you understand the text and identify questions, but I cannot guarantee that an offer is safe.”

He smiled. Only a few days earlier, he had assumed Neira would give him a ready-made answer to every question. Now he was beginning to understand: her real value lay not in choosing for him, but in helping him notice what he had overlooked.

Don't Ask Someone Else to Decide for You

Life brings decisions both small and large. What should you make for dinner? Where should you go this weekend? Should you change jobs, move, take out a loan, or trust a stranger? Each calls for a different degree of caution.

A poor assistant rushes to say, “Choose the first option.” A good one first asks what matters to you, what constraints you face, and what might happen if your choice goes wrong.

Neira can quickly assemble arguments, help build a comparison table, explain unfamiliar terms, and suggest questions for a specialist. But she doesn't know every circumstance of your life, and sometimes she makes mistakes even when her answers sound confident.

The guiding principle: The decision remains yours. Neira helps you make a more informed choice; she does not take away your responsibility.

First, Separate Facts from Promises

“Let's start with something simple,” Neira suggested. “What do you know for certain?”

“They sent me a contract. An acquaintance said he got paid. The advertisement promises high returns.”

“Good. The existence of the contract is a fact. Your acquaintance's claim is something that still needs verification. An advertising promise is not evidence of future profits. Do you see the difference?”

“When you put it that way, yes.”

“And what don't we know?”

“Who's responsible for the money. Whether I can withdraw it. What happens if the company closes.”

“Those are the questions we should begin with.”

This exchange illustrates a useful technique. Divide information into three groups: verified facts, assumptions, and unknowns. If the most important information belongs in the third group, it is too early to make an irreversible decision.

To examine documents, Neira may need access to their text. Before uploading a contract, remove unnecessary personal information and check the privacy terms of the service you are using. Never share passwords, verification codes, card numbers, or other secrets.

Five Questions Before an Important Choice

When the stakes are high, ask Neira to walk through five questions with you in sequence. Don't jump straight to a recommendation.

First: “What do I really want?” Sometimes a person says they want an expensive item when what they actually seek is convenience, recognition, or a sense of security. Once you understand the goal, you may discover other ways to achieve it.

Second: “What options do I have?” Beyond “accept” and “decline,” there is often a third path: pause, request more information, reduce the amount involved, or take a trial step.

Third: “What would I lose if things went wrong?” Time, money, relationships, health, and reputation carry different costs. Choosing the wrong movie is easy to remedy; a bad loan can affect your life for years.

Fourth: “What must I verify independently?” Important claims should be checked against primary sources, official documents, and qualified specialists. Don't ask Neira to pretend she has conducted a check she hasn't actually performed.

Fifth: “What is the smallest safe next step?” Not every choice demands an immediate, final decision. Sometimes it is enough to schedule a conversation, request documents, or wait twenty-four hours.

When Someone Is Rushing You

The next day a message arrived: “This offer is valid today only. If you don't transfer the money by six, someone else will take your place.” He showed the screen to Neira.

“See?” he said. “I'm going to miss my chance.”

“Possibly,” she replied. “But consider another possibility: they may be rushing you so you won't have time to examine the terms.”

“Do you think they're scammers?”

“I can't establish that from a single message. But a combination of promised high returns, time pressure, and unclear terms is a serious reason to stop.”

“And what if it really is a good opportunity?”

“Then an honest provider should be able to answer reasonable questions clearly. Ask for written terms, information about the company, and an explanation of the risks. Don't send money until you've checked everything independently.”

This time he didn't argue. He set the phone down and finished his tea. For the first time, he felt that pausing wasn't a sign of weakness. It was an action in its own right.

Neira can help you spot signs of manipulation: threats, artificial urgency, demands for secrecy, requests for text-message codes, transfers to personal accounts, or installation of remote-access software. But her assessment alone is no substitute

for checking through official channels.

Three Decision Modes

For everyday life, it helps to establish three modes. They differ not by how complicated a question is, but by the potential cost of getting it wrong.

Quick mode. For small, reversible choices: a recipe, a walk, or a gift within a modest budget. Neira offers two or three options and briefly explains the differences.

Thoughtful mode. For choices that affect your plans, expenses, or relationships. Neira asks clarifying questions, compares options using criteria you choose, and points out uncertainties.

Protective mode. For health, large sums of money, contracts, safety, and actions with irreversible consequences. Neira begins by identifying risks, information requiring independent verification, and situations where a qualified professional is needed.

You can ask her to begin with: “Is this a quick, thoughtful, or protective decision?” This simple habit helps you avoid spending an hour on trivialities—or deciding serious matters in a minute.

Neira Should Be Able to Disagree

“You know what I sometimes dislike about you?” the man asked.

“I suspect I'm about to find out.”

“You don't always agree with me.”

“If I agreed with everything, what would you need me for?”

“For support.”

“Support doesn't always mean agreement. I can be on your side and still tell you that your plan is risky.”

“And how do I know when you're right?”

“Check the reasoning. Mine, too.”

An important quality in a personal assistant is the ability to point out weaknesses in your thinking calmly. If Neira only praises and confirms every idea, she becomes a mirror rather than a mentor.

Ask her not to argue for argument's sake, but to show you the strongest argument against your preferred option. This is especially helpful before a purchase, an important letter, a job change, or a conversation in which words cannot easily be taken back.

Practice: Make a Decision in Fifteen Minutes

Choose one real question that has been troubling you. For your first exercise, select something of moderate importance, without immediate risks to your health, finances, or safety.

State your goal in one sentence. For example: “I want to find a convenient way to study English three times a week.” Then ask Neira for no more than three realistic options and criteria for comparing them: time, cost, effort, enjoyment, and the likelihood that you'll stick with it.

Next, ask her to pose no more than five clarifying questions. Answer honestly, not as you wish to appear. Finally, have Neira suggest the smallest trial step you can take over the next seven days.

Don't turn the exercise into an endless search for the perfect decision. A good outcome is not absolute certainty but clarity: what you are choosing, why, and how you'll know when to change course.

Ready-to-Use Prompts

Prompt 1. To compare options. “Neira, help me choose between [option A] and [option B]. First ask what matters most to me. Then compare them using five clear criteria. Don't decide for me.”

Prompt 2. To assess risk. “Neira, I'm planning to [action]. Imagine your task is to find weaknesses in my plan. Identify potential losses, unknown facts, and what needs independent verification.”

Prompt 3. When I'm being rushed. “Neira, someone is pressuring me to agree quickly to [offer]. Help me recognize the pressure, formulate questions, and write a calm response asking for time to verify the details.”

Prompt 4. For a difficult conversation. “Neira, I want to tell someone [thought], but I'm afraid of hurting their feelings. Suggest two respectful ways to say it, point out where my words might sound accusatory, and help me keep my own voice.”

Prompt 5. To check Neira herself. “Neira, list which statements in your answer are based on facts I supplied, which are assumptions, and which you could not verify. If you don't know, say so.”

What You Have Gained from Chapter Six

You now have a straightforward way to make decisions without unnecessary turmoil: define your goal, see the options, assess the cost of failure, verify important information, and choose the next safe step. Neira should never promise infallibility. Her job is to help you think more clearly.

That evening, the man looked again at the contract lying on the table. He still hadn't decided what to do about the offer. But now he knew what questions to ask tomorrow. To his surprise, he felt relieved: for the first time in a long while, he didn't have to pretend he was obliged to understand everything at first glance.

Try This Now with Your Neira

Step 1. Open ChatGPT and return to your conversation with Neira. If it wasn't saved, start a new chat and paste in your personal settings card.

Step 2. Choose one real question with two or three possible answers.

Step 3. Copy and send Neira this prompt:

“Neira, I need to decide [question]. My options are [options]. Compare them in terms of time, money, risks, and my values. First ask what information is missing. Leave the decision to me.”

Step 4. Read her response. If it's too general, write: “Make it simpler and more specific, and suggest just one immediate next step.” Take that step yourself.

Check the result. You can see the advantages, disadvantages, and unknowns of each option.

If a feature described in this book is unavailable in your version of the app, ask Neira for an available way to accomplish the same task. Never share passwords, payment details, or secret codes.

Chapter 7. Neira, Protect Me from Scams



The phone rang at half past eight in the morning. The man had not even finished his tea. An unfamiliar number appeared on the screen, and the voice on the line sounded so confident that it

was as though they had known each other for years.

“Good morning. Bank security department. We've noticed a suspicious transfer from your account. Unless you confirm its cancellation right now, the money will be gone.”

“What transfer?” The man straightened instinctively.

“I'll explain, but you must act immediately. You'll receive a code. Read it to me and we'll block the transaction.”

His finger was already moving toward the notification. At that moment, Neira spoke quietly from the table.

“Don't give him the code. End the call.”

“Did you hear that? They're going to steal my money!”

“So far, all you know is what a stranger has told you. He's created a sense of urgency and is asking for a secret code. Those are warning signs of a possible scam. Hang up. If you want to check your account, open your banking app yourself or call the number printed on your bank card.”

“But what if it's true?”

“All the more reason to verify it through an independent channel. Genuine urgency doesn't make a stranger trustworthy.”

The man pressed the red button. For several seconds he sat silently, listening to his heartbeat. Then he opened his banking app in the usual way. There was no suspicious transfer.

“You know, Neira,” he said, “I almost believed him.”

“That's exactly what they're counting on. Scammers don't have to be smarter than you. They just have to catch you when you're frightened.”

Why Smart People Fall for Scams, Too

Fraud rarely begins with a sophisticated technical attack. More often, it begins with an emotion. Someone frightens you with the prospect of losing money, promises extraordinary gains, makes you feel ashamed, pressures you with deadlines, or pretends to be someone close to you. Under pressure, even a cautious person can forget a simple rule.

Neira suggested watching for four warning signs: fear, urgency, secrecy, and an unusual request. None of these alone proves fraud. But when several appear together, it's time to stop and check what's happening.

“But what if I really do have to act urgently?” the man asked.

“Then you still have the right to verify who's contacting you. You don't have to prove how polite you are to someone demanding money or secrets.”

Scammers play many roles. Today it's a “bank employee”; tomorrow a “police officer”; the day after that, a “courier,” “doctor,” “relative,” or “support representative.” A job title proves nothing. The number displayed on your phone can be misleading, too.

The first-pause rule: if a conversation involves money, account access, or personal documents, stop. Don't follow a stranger's instructions while you're on the call. Verify the message through an independent contact you already know.

A Message from His Son

That evening a message arrived: “Dad, I've got a new number. My old phone broke. Send money urgently; I'll explain later.” It ended with a familiar family nickname his son had used since childhood.

“Now that's different,” the man said. “It's my son.”

“What you see is a message claiming to be from your son,” Neira corrected him. “That's not the same thing.”

“But he knows what my son calls me.”

“Outsiders may know details like that. Call your son at his old saved number. If he doesn't answer, try another familiar way to reach him. Don't transfer money just because a message sounds familiar.”

His son answered ten minutes later. His phone was working, and he hadn't asked for money. They were both frightened at first, then talked at length about how easily they might have been fooled.

“So now we can't even trust someone's voice?” the man asked afterward.

“Voices and images can be faked, too. That's why it helps to agree in advance with loved ones on a way to verify unusual requests. For example, call back on a known number or ask a question whose answer isn't publicly available. But don't rely on a secret question as your only protection: answers can sometimes

be guessed or discovered."

Together they established a family rule: no request for a transfer or a code would be acted upon based on a single message. First came an independent call and confirmation.

A Link That Looked Genuine

The next day an email arrived about a parcel delivery. The sender asked for a small fee and provided a link. The page looked convincing: a logo, familiar colors, and a neatly designed form for entering bank-card details.

“It's hardly any money,” the man said. “Wouldn't it be easier just to pay?”

“A small amount can be bait. The real danger is exposing your card details or giving someone access to your account. Don't enter them on a page you reached through an unexpected link.”

Neira explained that a website's appearance is easy to copy. Even the padlock in the address bar doesn't guarantee that the page belongs to an honest organization: it primarily indicates an encrypted connection, not the owner's authenticity. It's safer to open the delivery company's official website or app yourself and check the order using a tracking number you already have.

“Can you check the link for me?”

“I can help you spot suspicious features and explain how to inspect an address. But I can't promise to detect every fake. Don't send me passwords, complete card details, or one-time codes. Often, the email text with personal information removed is enough to review.”

The man deleted the email. The parcel he was actually expecting appeared in the official app. No fee was required.

The Too-Good-to-Be-True Opportunity

A few days later, a neighbor mentioned an “exclusive investment club” promising steady, high returns with no risk. The neighbor was enthusiastic and already preparing to invest his savings.

“Perhaps we're missing out on real opportunities?” the man wondered.

“Some opportunities are genuine,” Neira replied. “But a promise of high, guaranteed returns without risk is a serious warning sign. Let's not decide while we're excited.”

They broke the offer into questions: Who receives the money? Which legal entity signs the contract? Where can its registration and authority be verified independently? What generates the returns? Can investors withdraw their funds? What happens if the investment loses money? The promotional material answered almost none of them.

Neira didn't label the project criminal without evidence. She suggested keeping the documents, checking official registers maintained by the relevant country's financial regulator, and not transferring money before independent verification. For a substantial sum, the terms should be discussed with a qualified, independent professional.

“But what if my neighbor takes offense?”

“You can respect your neighbor and protect your money at

the same time. Say, ‘I don't invest until I've checked the terms myself.’ That's enough.”

When Neira Can Be Wrong, Too

One day the man decided to test his protector. He showed her an ordinary notice about a scheduled change in service terms and asked whether it was fraudulent.

Neira noticed several suspicious features. But then she admitted that a fragment of text alone couldn't establish whether the email was genuine. Legitimate companies sometimes write poor messages, while scammers can write very convincing ones.

“So you're not all-knowing?” the man smiled.

“No. And if I start pretending to know everything, that should make you suspicious of me, too.”

They agreed on a new rule. Neira would distinguish observable signs from assumptions, say clearly what she didn't know, and suggest an independent method of verification. She would never present confidence as proof.

A good digital assistant doesn't replace common sense. It helps you hold on to it when fear, exhaustion, or hope makes clear thinking difficult.

If You've Already Made a Mistake

“But what if I've already given away a code or transferred money?” the man asked.

“Then don't waste time feeling ashamed. Act in order. Contact your bank immediately using its official number, report what happened, and ask to restrict transactions if necessary. If you've disclosed a password, change it through the official website or app, and check other accounts where you reused it. End suspicious sessions, enable multifactor authentication, and preserve messages and transaction details. If appropriate, contact the police and relevant authorities.”

“What if the scammer offers to return the money for another fee?”

“Don't pay. After the first loss, a second scam often follows, disguised as ‘recovery assistance.’ Verify every offer independently.”

Neira suggested creating a short emergency reference sheet and keeping it both on the phone and on paper: the bank's official phone number, family contacts, and instructions for freezing a card and restoring account access. In a crisis, that sheet is more useful than a long lecture.

Practice: Your Personal Safety Shield

You don't need to become a cybersecurity expert today. Just take a few practical steps. Open your bank's official app and make sure you know how to freeze your card quickly. Check whether additional protection is enabled for your most important accounts. Update your device and apps through official app stores and settings. If you reuse a password, start replacing it with unique passwords stored in a reputable password manager.

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