

# Is AI Safe for My Small Business? An Honest Answer: No Hype, No Doom

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If you run a business here in Evergreen and you've been told you "need to do something with AI" but have no idea where to start, this one's for you. I'm not going to spend the next few minutes telling you AI is amazing. You've heard that. I want to tell you what's actually *true*, because the honest version is far more useful than either the hype or the panic.

## The two voices that keep you stuck

For three years, the AI conversation has been split between two camps. One says, "This changes everything. Move now or get left behind." The other says, "It's all marketing, ignore it." Both are exhausting, and both leave you frozen. And most of the people writing those takes aren't running a small business, weighing whether to try something new or keep the lights on.

So here's my honest middle: **you are not behind. You didn't miss the boat.** But the math genuinely did change, and it's worth understanding why.

## Why 2026 is different from 2024

A couple of years ago, "I'll wait and see" was a perfectly reasonable strategy. What changed isn't the hype; it's the fundamentals:

- **It got cheap.** The cost of running an AI task has collapsed. Stanford's 2025 AI Index found the price of GPT-3.5-level performance dropped more than **280x in two years.**<sup>1</sup> The tools a small business actually needs now run about \$5–\$30 a month.
- **It got capable.** AI went from *answering questions* to *doing tasks*: reading email, drafting replies, updating listings, handling scheduling.

- **It got normal.** Roughly **6 in 10** small businesses now use AI in some form, and most that do report it's helped their business.<sup>2</sup> In **January 2026 the U.S. House passed the AI for Main Street Act, 395–14**, a bipartisan bill to help small businesses learn to use AI (now before the Senate).<sup>3</sup> The throughline: AI is quietly becoming basic infrastructure, the way the internet did in the late '90s. Not a fad you can wait out.

## The three levels of AI, and why most businesses are stuck on the first

It helps to know where you actually are. Investor Howard Marks lays out three levels, and it's the cleanest map I've found:<sup>4</sup>

- **Level 1: Chat AI.** You ask, it answers. This is most people's experience of ChatGPT: a smart conversationalist that doesn't actually *do* anything. (2023.)
- **Level 2: Tool-using AI.** You instruct it ("read this email, draft a reply, update that spreadsheet") and it uses tools to get it done. This is where the time savings live. (Now.)
- **Level 3: Autonomous agents.** You hand it a goal, and it figures out the steps, does the work, checks it, and hands you a finished result. (*Just emerging.*)

Here's the gap: most small businesses are using AI at Level 1 and don't realize Level 2 exists. They're *asking it questions* when they could be *handing it tasks*. Closing that one gap, from asking to delegating, is usually where the first real hours come back.

## The scary AI vs. the useful AI

Here's the reframe that matters most. The AI in the headlines (replacing lawyers, trillion-dollar models, robots taking jobs) is real, but it is *not* the AI that helps your business.

The useful version is smaller and far less dramatic. It triages your inbox. It drafts the client follow-up you've been putting off. It turns your rough notes into a clean handout. It doesn't replace your team; it absorbs the busywork they're doing *on top of* their real job. "AI is coming for my job" is a big-tech conversation. "AI gave me back five hours this week" is the Main Street one. That's the one we're having.

## Your competitor's AI is what's coming

There's a fear underneath all of this: "AI is going to come for my business." For a small business in 2026, that's not how it plays out. AI doesn't show up at your door and replace your shop.

What actually happens is quieter. The business two blocks over starts using it (drafting client emails in a quarter of the time, automating the intake that used to eat a morning, answering after-hours questions you're currently missing) and slowly pulls ahead on speed and responsiveness. It's not the AI that's coming for your business; it's the competitor who adopted it first. *That's* the real reason "wait and see" stopped being free this year.

## What it actually looks like, locally

A few real examples from the kinds of businesses we work with:

- A **restaurant** updates its menu across seven platforms in five minutes instead of two hours, and drafts the week's staff schedule.
- An **accounting practice** categorizes transactions, drafts client emails, and handles new-client intake: a part-time hire's worth of work, automated.
- A **real estate office** writes listing descriptions, runs follow-up sequences, and summarizes market data.
- A **vet clinic** handles appointment confirmations, reminders, and waitlists on its own.

Whatever you do, there's almost certainly a spot in your week that's email + calendar + repetitive admin. That's where AI pays for itself in the first month.

## So, is it safe?

Honest answer: *yes, when you set it up thoughtfully*, and that setup is most of the work. Safe means knowing what information you do and don't hand it, choosing tools that don't train on your data, keeping a human checking the output, and starting with low-stakes tasks before anything that touches customers or money. Being cautious isn't a reason to wait; it's the *right way to start*. You're allowed to dip a toe before you dive.

## You don't have to figure it out alone

The reason most people stay stuck isn't the technology; it's not knowing the first step. That's the whole reason EverBot exists. We sit down with you, learn how your business actually runs, and find the one or two places AI will save you real time, then we help you set it up, or build it for you. No jargon, no pressure, no assumption that you should already know this.

If "I should really figure out AI" has been sitting on your list, that's exactly what an **AI Clarity Session** is for: a focused working session to map where AI fits your business. Or grab a free 15-minute call and just ask your questions. Either way, you'll leave with something useful, not anxious. **everbot.tech**

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## Sources

1. AI inference cost decline (~280x, Nov 2022–Oct 2024). [Stanford HAI, 2025 AI Index Report](#).
2. Small-business AI adoption. [U.S. Census Bureau; SBE Council 2025 survey](#).
3. AI for Main Street Act (H.R. 5764), House passage 395–14, Jan 2026. [Congress.gov](#); Rep. Alford.
4. Three levels of AI. Howard Marks, "AI Hurtles Ahead," [Oaktree Capital](#), Feb 2026.