



POA Bulletin



POA4US.org

MARCH 2024

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Upcoming POA General Membership Meetings

March 19, 2024 • 7 pm

Laurel Manor Recreation Center

Speaker: Cheryl Chestnutt,

UF/The Villages Hospital

Topic: Hospital Update

April 4, 2024 • 7 pm

Everglades Recreation Center

Speaker: Dr. Danielle Rossier, Audiologist

Topic: Hearing Loss



Donuts & Coffee will be available at the POA General Membership Meetings

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Seniors vs. Crime:
Installing New Software? Be careful. **22**

Multi Modal Paths Are Not Just for Golf Carts!

Residents who attended the Multi Modal Path Discussion Group (MMPDG) meeting on February 20 expressed serious concerns about how unfriendly and unsafe the multi modal paths have become in The Villages. Pedestrians in particular said they have been yelled at and even hit by golf carts with people saying they shouldn't be on the paths.

As the population has increased and, especially during this high season of temporary residents, so has the number of people using the paths by means of various modes of transportation, including walking. Multi modal does not mean golf carts only. If that was the case, they would be called golf cart paths. Multi = several and modal = mode of; that means several modes of transportation. Forgive the repetition, however, according to residents who attended the meeting, there are lots of people who are not getting it!

Multi-Modal Paths

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Mission Statement

The Property Owners’ Association, Inc. (POA) is the original property owners’ group in The Villages. Established in 1975, the POA operates with complete independence from the Developer of The Villages. Membership is open to all property owners and residents of The Villages. The POA is committed to acting as a watchdog to ensure that the Developer and local government are responsive to the needs, interests, and rights of residents.

Vision The Property Owners’ Association, Inc. (POA) is a champion for the rights of residents of The Villages. Guided by member input, investigation and determination, the POA brings attention to and acts on issues that may impact property values and quality of life.

Goals The POA provides 1) a forum for discussion of issues; 2) research and analysis; 3) programs of interest; and, 4) is a conduit for objective and accurate information. Specific attention is given to resolving housing, community and local government issues.

Values

Independence	Honesty	Fairness
Objectivity	Respect	

The POA Declaration of Independence

The POA is free of any outside influence. This is the only way we can assure our members of absolute autonomy to act on their behalf. From the very beginning in 1975, we recognized this need for independence, and we’ve cherished and nurtured it ever since.

Multi-Modal *continued from page 1*

The District website displays this “SHARE THE PATH” graphic (on the bottom of page 1), and states:

“Multi-modal paths are intended for the enjoyment of non-automotive traffic such as bicycles, golf cars and pedestrians. Vehicles are not permitted on any of the multi-modal paths in The Villages, which includes automobiles, smart cars, motorcycles or mopeds.”

Every year in January or February, the POA runs an article in *The Bulletin* reminding people that the paths are shared by lots of different people and devices. In the January 2024 Bulletin the headline read **“Pedestrians, Runners, Golf Cars, Bicycles and Motor Vehicles – ALL Sharing the Roads, and Some Sharing the Multi-Modal Paths.”**

Yet, in the February 22 *Villages-News* there was a reader letter that said they were forced off a path followed by the middle finger of the offending golf cart driver. A woman who attended the MMPDG meeting told of an incident over a year ago when she was hit by a golf cart, even though she had moved into the grass, and was left lying in the grass while the offending golf cart sped off and others whizzed by her. The number of hit-and-runs on both the multi-modal paths and on the roads has increased.

There is no explanation for this behavior other than to state the obvious. Some people in The Villages have forgotten their basic manners and common courtesy in order to race to their destination.

People at the meeting suggested signage advising golf cart drivers that the speed limit on paths is

20 mph, increased communications, and even speed bumps. None of these solutions will bring about any real improvement in the behavior of people who are living in their own worlds with no consideration for others.

If people would stop and think about how they drive their cars on roadways, they know they wouldn’t hit people with their cars or yell at bicyclists or pedestrians because there may be law enforcement around the corner, or someone could identify the driver via the license plate. Unfortunately, law enforcement does not have jurisdiction on the multi-modal paths, so they are self-policed.

Enough said on the topic of courtesy and common sense.

In other discussion the MMPDG members, all representing numbered CDDs 1-13, with CDDs 6 and 9 absent from the meeting, condition of the paths’ surfaces was discussed at length. Members concurred that there are numerous areas where the pavement is so rough the golf cart either must try to go around it or slow down significantly to keep from being thrown from the cart.

District Property Management Director Mike Harris said that contractors and staff are constantly monitoring the condition of the paths. He and District Manager Kenny Blocker also encouraged residents to call District Property Management at (352) 753-4022, or scroll to the bottom of the left column on **DistictGov.org** and select report a concern.

The MMPDG decided to meet three times a year and will focus on one issue each time so they can fully explore solutions. ●

The *POA Bulletin* is published monthly by the Property Owners’ Association of The Villages, Inc. Articles represent the opinion of the POA or the writer, and Letters to the POA postings represent the opinions of the writers. Care is taken to ensure that facts reported herein are true and accurate to the best knowledge of the POA and are taken from reliable sources. The POA assumes no liability for any information published, opinions expressed, or delivery to any person or location. The POA does not endorse or recommend the products or services of any advertiser or discount partner. All publication rights are reserved. Publication or reprinting of any material contained herein is by written permission only. The POA reserves the right to remove and/or discontinue any advertisement or advertiser from its *POA Bulletin* at any time at its sole discretion.

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Dependent Fire District Board Holds Second Meeting

The Villages Public Safety Department Dependent District (VPSDDD) held its second meeting, focusing primarily on the current funding model for the department and reviewing what the future funding will look like.

Currently, the department is funded by:

- Ambulance transport revenue received from insurance, mainly Medicare.
- Amenity fees (\$4.08 per household).
- Interest income.
- Grant funding opportunities.
- Ad-Valorem property taxes that appear on the annual tax bill based on the value of real estate, adjusted for exemptions.
- Special Assessments – charges to owners for special benefits to their real estate.
- User Fees – charges for services at the option of the user.
- Intergovernmental Payments.
- Exemptions.

VPSD currently receives Fire Assessment Fees from Fruitland Park (\$225), the Lady Lake and Enclave portions of Lake County (\$124), (CDD 14) Leesburg (\$160), and Sumter County (\$125). Municipal Service Taxing Units (MSTU) for ambulance service are received from Lake County

for Fruitland Park, Lady Lake, and the Enclave portions of Lake County, (CDD 14) and Leesburg (.4629 mills). Sumter County currently allocates 1.31 mills on the property tax assessment.

In the Fiscal Year (FY) 24-25 beginning October 1, 2024, funding will be received as detailed above, based on those taxing units outside of Sumter County. VPSDDD is empowered by the Sumter County ordinance to use the Non-Ad Valorem Fire Assessment fee based upon the methodology prepared by its consultant and approved by VPSDDD Board of Supervisors. The Board may also authorize up to .75 mills of the Sumter County Ad-Valorem property taxes. It will also receive ambulance readiness funding from Sumter County at \$190 an hour for 70% of a 24-hour day to be passed through Village Center Community Development District (VCCDD) for The Villages Public Safety Department.

The Fire Assessment Fee analysis will identify the VPSDDD boundary, review the Sumter County Property Appraiser’s parcel analysis with the VPSDDD boundaries, analyze the fire/rescue budget, provide an estimate of Fire Assessment, gather forecast development data for the VPSDDD territory, and analyze incidence reports and response history. The consultant’s draft report will be reviewed by the Board at its March 6 meeting.

The Board also received the action plan leading to the presentation of the budget to the Sumter County Board of Commissioners, who will accept or reject the proposed budget at its budget workshop in July.

Following are the actions that will occur:

March 6	Present (draft) Assessment Methodology Report and obtain Board feedback
April 10	Review Fire/Rescue Assessment Methodology presentation
	Assessment Methodology Resolution approval
	Initial Fire Assessment Resolution (establishing assessment program) approval
	Budget Workshop
May 8	Approve Advertising/Mailing and set public hearing on June 12, 2024 for approval of assessment roll
	Budget Workshop
June 12	Determine number of ambulances for FY 24/25 to transmit to Sumter County
	Adopt Annual Assessment Resolution including Fire Assessment Roll
	Approval to advertise for public hearing for final budget approval for July 10, 2024
July 10	Preliminary Budget Presentation
	Final Budget Approval
	Budget to Sumter County by July 15, 2024

The next meeting of the VPSDDD will be March 6 at 1 pm at Savannah Center. Please see page 11 for a list of Frequently Asked Questions about the Dependent Fire District. ●



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Twice Daily Radiation Proves Successful in Cancer Treatment

Dr. Norman Anderson, the CEO and Radiation Oncologist with the Robert Boissoneault Oncology Institute (RBOI), presented evidence to the POA membership in February that his research has proven that using two smaller doses of radiation a day instead of one strong dose allows for total and complete healing, while the single stronger dose can have worse outcomes. In fact, the 2X daily treatment has also shown to have an abscopal effect, with 85% of patients who have received the 2X daily treatment having an increased immune system that treats (for free!) other cancers in the body!

Dr. Anderson said that a CT scan is like a slice of cheese and can show different layers of the scanned area. A PET scan, used to diagnose cancer, uses sugar because cancer loves sugar. The PET scan shows sugar where it should not be, and if the value is higher than 2, it is probably cancer. He once had a patient in The Villages with a value of 60.

Once-daily radiation has been the standard treatment for many types of cancers including breast and lung over decades. Critical is the tolerance of the tissue to receive the treatment. Therapeutic radiation twice daily at regular intervals was first introduced over 50 years ago at the University of Florida and initially used for head and neck squamous cell malignancies. If the amount of energy was markedly reduced for each individual treatment but administered twice daily an increased total amount could possibly result in a higher cure. Decades of research were confirmatory, with less long-term side effects to uninvolved but affected tissue, reaffirming the treatment's safety.

Melanoma proved resistant, if not unresponsive to the conventional once-daily treatment. Melanoma is primarily skin cancer that moves inside. There are 57,000 deaths every year due to melanoma and seems to be resistant to the 1X daily dose of radiation. Dr. Anderson cautioned that, although

he is a strong supporter of immunotherapy, patients should know that it may not work great.

Tumor lymphocytes were just approved by the FDA in a drug called Amtagvi. The treatment is intended to increase the immune cells inside of tumors and help fight the cancer. This drug is administered once, when all other drugs have failed, and the cost is \$515,000! It also requires chemotherapy and Interleukin 2, with a 5-day hospitalization.

What does all this mean? Dr. Anderson said that there is an unmet need for patients with advanced melanoma who have experienced progression.

Dr. Anderson has treated 108 patients over 170 geographic sites with 100% response and 80% survival rate at 3 years. The cancers are almost non-existent. He said that the radiation treatments should begin before immunotherapy or surgery because the radiation is needed to stimulate the cancer.

Use this QR code to see a full, clinical presentation from Dr. Anderson. ●



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- Upcoming POA General Membership Meetings**
- March 19, 2024 • 7 pm**
Laurel Manor Recreation Center
Speaker: Cheryl Chestnutt, UF/The Villages Hospital
Topic: Hospital Update
- April 4, 2024 • 7 pm**
Everglades Recreation Center
Speaker: Dr. Danielle Rossier, Audiologist
Topic: Hearing Loss
- April 16, 2024 • 7 pm**
Laurel Manor Recreation Center
Speaker: Clarence Haynes of Edelman Financial Engines
Topic: How to Choose a Financial Advisor
- May 21, 2024 • 7 pm**
Laurel Manor Recreation Center
Speaker: Kevin McDonald, Local Insurance Agent
Topic: The Florida Insurance Market

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The Villages Public Safety Department Dependent District

Frequently Asked Questions (Provided by the District)

What is The Villages Public Safety Department Dependent District (VPSDDD)?

The VPSDDD is a dependent special district of Sumter County, established pursuant to Chapter 189 of Florida State Statutes and Sumter County Ordinance 2023-18. Under Florida law, a district is considered dependent if a single county or municipality has the authority, among other things, to appoint members to the special district's governing body and approve or veto the special district's budget.

Why was the VPSDDD established?

Sumter County voted to proceed with the creation of a dependent fire district to support the separation of services provided by Sumter County Fire & EMS and The Villages Public Safety Department. This also separates the revenues to independently fund each fire department. The VPSDDD is charged with providing fire, rescue, and EMS transport service facilities, infrastructure, and other public facilities to the property owners within the established boundaries.

How does this impact the existing Villages Public Safety Department?

It doesn't! The staffing, equipment, locations, and overall operations of The Villages Public Safety Department will remain with the Village Center Community Development District (VCCDD). To maintain continuity of services, the VPSDDD approved an Interlocal Agreement for VCCDD to provide fire, inspections, advanced and basic life support emergency medical, and EMS services in the established boundaries. The VPSDDD will serve as the general oversight for services within the established boundaries and funding authority.

Who serves on the VPSDDD?

Governance of The Villages Public Safety Department Dependent District is accomplished by a five (5) member Board of Supervisors initially appointed by the Sumter County Board of County Commissioners. Following the expiration of

the terms of office of the initial members of the VPSDDD, each member will be elected by qualified electors and hold office for a term of four years until a successor is elected and qualifies. The first election cycle for two seats is in 2024, and three seats in 2026.

What are the established boundaries of the VPSDDD?

The geographic boundaries for the VPSDDD include and incorporate all property within The Villages of Sumter County, inclusive of areas in the City of Wildwood, in addition to some immediately surrounding areas within the county.

I live outside of Sumter County in The Villages – will I still receive services?

Yes! The VCCDD has Interlocal Agreements in place with Lady Lake, Lake County, Fruitland Park, and Leesburg to provide services via The Villages Public Safety Department. These benefiting property owners are paying for services received

as outlined in the respective agreements. Marion County Fire Rescue is the primary service provider for both fire and EMS transport to The Villages of Marion, and The Villages Public Safety Department will respond if Mutual Aid is requested.

Will my level of service change?

No! Property owners will continue to receive exceptional service and care from The Villages Public Safety Department in the form of fire, rescue, and EMS transport services. The VPSDDD will simply enhance the focus of governance and permit the Board to assess benefitting property owners in a fair and equitable manner.

How will the VPSDDD fund services?

The VPSDDD is authorized to determine, order, levy, impose, collect, and enforce non-ad valorem special assessments to operate and maintain fire and rescue facilities and provide services. They intend to accomplish this through a non-ad valorem Fire Assessment. In addition, Sumter County has authorized the VPSDDD to utilize ad valorem taxes on all taxable property not to exceed 0.75 mills or a millage authorized by law approved by vote of the electors therein, whichever is less.

FAQ continued on page 13



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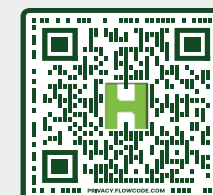
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FAQ continued from page 12

Can the VPSDDD charge Impact Fees?
As a dependent district, the VPSDDD does not have the legal authority to charge impact fees. That function remains with the general-purpose government, the Sumter County Board of County Commissioners.

What is the difference between ad valorem and non-ad valorem assessments?
Ad valorem is a Latin phrase meaning “according to value.” This form of taxation is based on the value of your property. The rate is determined by multiplying your property’s taxable value by a tax rate, or millage, set by the levying body.
A non-ad valorem assessment is a special assessment or service charge which is not based on the value of the property. The levying body determines the unit of measure for the benefits or other services performed. Examples of non-ad valorem taxes are storm water utility, solid waste, security and fire and rescue.

What is millage?
A millage rate is the rate of tax per thousand dollars of taxable value. To determine the ad valorem tax, multiply the taxable value (assessed value less any exemptions) by the millage rate and divide by 1,000. For example, \$100,000 in taxable value with a millage rate of 0.75 would generate \$75.00 in taxes.

What is taxable value?
The taxable value is the assessed value of your home determined by the County Property Appraiser, less any exemptions provided by law.

What is a Fire Assessment?
Fire assessments are used to fund fire services through a special assessment which ensures property owners that benefit from the service share in the cost of the service. These services are often accomplished through a Municipal Services Benefit Unit (MSBU). A fire assessment is a charge imposed against real property - land and improvements to land, including permanent structures - to fund only the fire services provided to the property.

A Fire Assessment cannot fund Advanced Life Support (ALS) and ambulance transport services?
No, the courts have upheld that a fire assessment is just that – to support the protection of property based on readiness, staffing and demand. ALS and transport services do not directly support physical property, but instead support the individual. The assessment methodology to determine a fire assessment for VPSDDD will specifically exclude ALS and transport related services.
The ALS and transport services provided by VPSD are funded by myriad of sources including,

1. Revenue billed to individuals, private insurance and, primarily, Medicare.
2. Safety Fund Working Capital and Reserves
3. Lake County Municipal Services Taxing Unit (MSTU)
4. Sumter County General Fund - Ambulance Readiness Funding
 - a. 70% of unit hours, per ambulance, at a rate of \$190 per hour

What is a MSBU and/or MSTU?
These are methods a County can use to fund a particular service in only a portion of the County. Municipal Service Benefit Units (MSBU) are funded by the collection of non-ad valorem special assessments or charges for specified boundaries. The assessment may be applied in a variety of ways such as per parcel or lot. The main distinction is that a MSBU benefits physical property.
Municipal Service Taxing Units (MSTU) are funded by the collection of ad valorem taxes to support essential facilities and services within a specific boundary. As noted previously, ad valorem taxes are based on the assessed value of the subject property and supported by millage rates.
To put it more simply, an MSBU benefits the property and an MSTU benefits the people as a whole.

FAQ continued on page 14



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FAQ continued from page 13

How much will it cost residents and commercial property owners?

The VPSDDD has engaged a consultant, PFM Financial Advisors, LLC (PFM), to undertake an analysis to determine special assessment rates and millage requirements within The Villages Public Safety Department Dependent District boundaries. The key deliverable will be establishing a fair and equitable assessment methodology and associated rates for all benefiting properties, including appropriate capital funding, to cover operating expenses. Specifically, PFM will conduct an analysis of budgets, incidence reports, and property data. This will support the establishment of 2024-2025 assessment rates by land use, with a 3–5-year projected average to accommodate growth and stabilize capital acquisition.

Once proposed rates are established by the VPSDDD Board, a legal notice is required to be

mailed to all property owners twenty (20) days in advance of Public Hearing held in accordance with Florida State Statutes. The public hearing is anticipated to be held in June 2024.

Once the rates are set, how will I receive my bill?

The VPSDDD will utilize the uniform method of collection in accordance with Chapter 197 of Florida State Statutes. This allows the VPSDDD to utilize the Sumter County Tax bill as an avenue for the collection of ad valorem and non-ad valorem assessments. ●

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In Case You Missed It...Highlights from February Meetings

Amenity Authority Committee (AAC) Hears Update on Power Corridor Repairs

Mike Harris, Director of District Property Management, updated AAC members that the inspection is completed, and he is awaiting contractor pricing for the Power Corridor Trail, located by the Springdale pool.

Attorney Kevin Stone indicated that the Village Center Community Development District (VCCDD) will hold a public hearing at its meeting on March 6 for a proposed VCCDD towing rule change. While there are not numerous incidents, according to Deputy District Manager Carrie Duckett, when a vehicle is parked for multiple days or weeks at a recreation center or pool, residents become very upset. This rule change should alleviate the problems. However, it will not apply to parking in villa communities.

PWAC, having “no new business,” Cancels February Meeting

While it may seem odd that the Project Wide Advisory Committee had no new business, such was the case when the February meeting was cancelled. However, there have been many complaints about the current condition of the executive golf courses, particularly the greens. Executive Golf Maintenance Director, Mitch Leininger, explained at other meetings that the courses undergo routine maintenance closures to address issues. He has said that the winter conditions are unusual this year, with a lack of sunshine, more rain than usual, and cold temperatures have exacerbating this year’s maintenance woes.

CDD 7 to Decide Anonymous or Not Complaint System

Community Development District (CDD) 7 continued until March a public hearing that started at the February meeting so that an absent supervisor could weigh in on a vote about whether to remove the anonymous complaint system or keep it. After hearing from several residents, including one who has recently been called out and harassed by neighbors as being a “troll,” the Board seems to be leaning toward keeping the anonymous system but implementing what other CDDs have done by requiring the complainant’s unit number and only one complaint. The woman actually had given her name as required in her district and accepting only made one complaint, not living up to the “troll” test of numerous anonymous complaints. The matter should be concluded at the March 21 CDD 7 meeting. The meeting is at 8 am at the Seabreeze Recreation Center.



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North Morse Blvd. Traffic Enforcement Continues

Under-Sheriff Pat Breeden reported the following action from January 1 – 31, 2024 on North Morse Boulevard:

- 35 traffic stops
- 13 citations
- 16 warnings

Residents will find increased patrols throughout the county, primarily due to grants that Sumter County Sheriff’s Department has received allowing for voluntary overtime for officers to

Highlights continued on page 17

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Local presenters would be available to attend organized social / club meetings to share this information. Please contact (352) 430-1833 to arrange a presentation for your Club.

AARP Driver Safety now offers a 6 hour “Smart Driver” course for seniors; it is designed for those 50 and older. All available courses are listed at AARP.org/findacourse or call (877) 846-3299.

In The Villages, there are at least 4 classes each month. The classes are either two days, 9 AM to Noon or one day* 9 AM - 4 PM. Fee is \$20 for AARP members, \$25 for non-members. Select your class and call the instructor to register. Instructor will give instructions and time to arrive to complete registration. **Volunteers Needed! Contact Chet at 352-430-1833 or 352-348-4946.**

March 2024 Schedule						
Instructor	Phone #	Day	Date	Day	Date	Location
Wanda Smith	972-358-9757	Tue	3/5/24	Wed	3/6/24	Colony
Wanda Smith	972-358-9757	Tue	3/12/24	Fri	3/15/24	Ezell
Don Walker	352-430-0610	Sat	3/16/24	Sat	3/23/24	Paradise
Jack Haughn	352-603-1420	Fri	3/15/24	ONE DAY		Buffalo Crossings

Highlights continued from page 15

cover more areas.

Sumter County to Take Action Against Home Golf Cart Business

In what seemed like an unusual move, the Sumter County Commissioners directed legal staff to take action on a repeat offender apparently running a golf cart business out of a home in The Villages. The Villages Community Standards has received numerous complaints and when presented with the violation, the homeowner would clear the carts from the driveway and road – for a time. Then, according to neighbors it would start up again.

Enter Sumter County. Residents also took their complaints to staff and the Board of County Commissioners. Code enforcement staff also contacted the homeowner and got the same clean-up/start again action from the homeowner. However, the County has a legal remedy that the District does not. It can charge a code violation as a “frequent offender” and start a fine process. Residents are hoping this will resolve the issue once and for all. ●

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SHINE Offers Medicare Help

SHINE (Serving Health Insurance Needs of Elders) volunteers are available to assist clients with Medicare related questions including Medicaid, Medicare, and Medigap plans, financial assistance, and scams. The service is free and unbiased, and reservations are not taken.

Counselors are scheduled at the following locations to assist area residents for one-on-one counseling on the indicated days.

Eisenhower Recreation Center,
9 am – 11:30 am, 1st & 3rd Wednesdays.

Chula Vista Recreation Center,
3 pm – 5:30 pm, 1st & 3rd Fridays.

Lake Miona Recreation Center,
9 am – 11:30 am – 2nd & 4th Tuesdays.

Lady Lake Library,
2:00 pm – 3:30 pm – 2nd & 4th Wednesdays.

Also, "Understanding Medicare," a group presentation geared toward those turning 65, will be made at 1:00 on the 2nd Wednesday of each month at the Aviary Recreation Center.

For more information, go to FloridaShine.org or call (800) 963-5337. ●

SHINE is looking for outgoing individuals who can help provide Medicare assistance to our clients. A new orientation class is being formed with a focus on having new counselors available for the Open Enrollment Period, October 15 - December 7. If you feel you might be interested in helping, please log onto FloridaShine.org and click on "Join Our Team." Filling out the application will result in a personal call from the Florida SHINE office. For immediate questions, contact the Local Area Coordinator, John Krier at (815) 541-0866.

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Installing New Software? Be careful.

SENIORS VS CRIME

According to a recent article by tech guru Kim Komando, software developers have a sneaky way of getting you to install extra stuff you don’t need but make them money. They will disclose this in the program’s terms and conditions, but no one reads it. I’ll show you how to catch them in the act.

Tricks to make money off you.

Developers often include additional software or files with their applications or software installation packages. Some of these extras include:

- **Adware:** This software displays unwanted advertisements on your device, usually pop-ups or banners.
- **Toolbars:** Toolbars are browser add-ons that often come bundled with the software. They typically add extra features or shortcuts to the browser but can also slow down the browser or collect your data.
- **Browser extensions:** These are like toolbars but are more integrated into the browser and can provide additional features.
- **Trial software:** Some software packages may include a trial version of another software program, hoping you’ll eventually purchase the full version.
- **Bloatware:** This software is unnecessary for you to use the program, but it is included anyway, often to provide additional functionality you probably don’t need.
- **Tracking software:** Some software may include tracking software that collects data on your behavior, such as browsing history, search queries, or other personal information.

When installing software, you may see different installation options, like express, recommended, and custom install. The latter may be labeled advanced install for advanced users.

Don’t take the express lane.

Since many people don’t consider themselves “advanced” users, they’ll choose the simple or recommended option. Makes sense. Let the program do all the work, right?

Not so fast. Express installations often include a few or all the items listed above.

Some programs change your default settings, browser, homepage, or search engine. You won’t have the option to say no thanks in the express or default installation.

Finally, express installations can opt you into data collection, sync your contacts, or include some other invasion of privacy. While you may be able to change these settings later, it’s better to decline during the installation phase.

Do this next time you install software.

Always go with the custom or advanced option. Aside from choosing a destination folder or drive, you may have the option to uncheck boxes for optional software and settings you don’t want or need.

Read everything carefully and tick off the boxes as needed. Don’t worry about messing anything up — the installer will include the necessary files to run the program no matter what you choose. It just won’t have the extras you don’t need or want.

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