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# FORT MYERS BEACH

A Best Version Media Magazine  
An independently owned community magazine.

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**FEEDBACK / IDEAS / SUBMISSIONS**

Have feedback, ideas or submissions? We are always happy to hear from you! Deadlines for submissions are the 20th of each month, 6 weeks in advance of publication. Email your thoughts, ideas and photographs to [gmooney@bestversionmedia.com](mailto:gmooney@bestversionmedia.com). Submissions must be original and exclusive to *Fort Myers Beach LIVING*, at a maximum of 500 words. *Fort Myers Beach LIVING* reserves the right to edit submissions for clarity, space limitations and spelling.

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- Emergency: 911
- Lee County Sheriff's Office: 239-477-1000
- FMB Fire Department: 239-590-4200
- FMB Town Hall: 239-765-0202
- FMB Public Library: 239-765-8162
- Lee County Parks & Recreation: 239-533-7275
- Beach Elementary School: 239-463-6356
- FMB Water Department: 239-463-9914
- Trash Collection: 239-334-1224
- Florida Power & Light (FPL): 1-800-226-5885
- CenturyLink: 239-335-3111
- Comcast Cable Company: 239-432-9277
- FMB Chamber of Commerce: 239-454-7500

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*The Easter Bunny (Mayor Dan Allers) and his favorite Carrot (Megan Allers), joined by some of our previous cover kids: (L to R) Tessa & Silas Schmucker, Josie Gauntt, JC & Carter Koss, and Jimmy & Ruth Gauntt.*

- By Gary Mooney -

**SUDOKU RULES:**

- Each row must contain the digits 1-9.
- Each column must contain the digits 1-9.
- Each box must contain the digits 1-9.

# SUDOKU

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Answers on page 10



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# Hello Friends & Neighbors!

Happy Easter!

That cute “Peter Cottontail” couple on this month’s cover are FMB Mayor Dan Allers and his good-natured wife, Megan! Each Easter season, the Allers get into costume for the island’s annual Easter Egg-stravaganza, “The Bunny Bash,” at the Bay Oaks Recreational Center. This year’s “Bunny Bash” is Saturday, March 28, from 9 to 11 a.m. Meet and get your photograph taken with the Easter Bunny couple, enjoy an Easter Egg Hunt, and play games and prizes, along with a food truck. As they say at “The Bunny Bash,” “The Easter Bunny is Comin’ so Let’s Get Hoppin’!”

Easter is April 5 and despite the Holiday, FMB will be jumping to ensure you enjoy a festive day! Restaurants and bars are open up-&-down FMB, with many featuring special Easter meals and treats. Shops and stores are ready to cater to your Easter needs, while fun attractions like waverunners and parasails appeal to your wilder side! From the “Sunrise Service” at Newton Beach Park at 6:45 a.m. through the end of the night, there is no better place to celebrate Easter than on Fort Myers Beach.

In this edition of *FMB LIVING Magazine*, we run the second of our two-part series on our incredible island Non-Profit organizations. After the devastation inflicted by Hurricane Ian on September 28, 2022, and the smaller hurricanes since, the first groups to leap to our assistance are our own FMB Non-Profits! This month we profile the Beach Elementary School Teacher Parent Organization, the FMB Woman’s Club, Friends of the FMB Public Library, Friends of Lovers Key State Park, Friends of the Mound House, & the “What’sUpFMB” Business Alliance.

On FMB, we traditionally view Easter as the end of our busy season, but our island calendar shows no sign of slowing down! A HUGE community event occurs on

Tuesday morning, April 2, with the dedication of our new Fire Station #31 at 2545 Estero Boulevard from 9 a.m. to Noon. Attend the opening remarks, then tour the new station, as it is not only a marvelous facility but a lifesaving one as well.

The FMB Community Foundation shines again with their annual “King of Diamonds Casino Night” fundraiser on Saturday evening, April 11, at the Margaritaville Beach Resort FMB. Enjoy the gaming tables, shake your booty to the DJ, savor the tasty food, and know that every dollar stays right here in on FMB.

Another significant milestone begins early on Wednesday, April 15, when the “Turtle Time” volunteers take to FMB and our surrounding beaches to begin their six-month mission to protect our nesting sea turtles. “Turtle Time” began in 1989, meaning that founded Eve Haverfield is starting her 38th year of preserving these magnificent creatures. Turtle Time is one of FMB’s most rewarding island traditions.

Speaking of rewarding island traditions, please support our advertisers because we cannot bring *Fort Myers Beach LIVING Magazine* to you free of charge without them. When you do visit, please let them know that you saw their ad in our magazine so we can continue to provide you with this community-oriented original entertainment each month.

Happy Easter & Have An Awesome Beach Day!



*Sandy Sandness*

**Publisher**

*Fort Myers Beach LIVING*

239-222-0129

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# AOP vs. Hurricane Deductibles

## What Fort Myers Beach Homeowners Need to Know

- By Wendy Matura, RTI Insurance Services -

For homeowners on Fort Myers Beach, hurricane season brings more than concerns about wind, rain, and storm surge. It also brings confusion—especially when it comes to insurance deductibles. One of the most misunderstood parts of a homeowners insurance policy is the difference between an All Other Perils (AOP) deductible and a hurricane deductible.

After our recent storm seasons, many residents discovered—often only after filing a claim—that the deductible they expected to apply was not the one used. Understanding how these deductibles work, what triggers them, and how wind coverage is handled in coastal areas can help homeowners avoid costly surprises and plan more confidently before the next storm forms in the Gulf.

### What Is an AOP Deductible?

The AOP, or All Other Perils, deductible is the standard deductible most homeowners are familiar with. It applies to covered losses that are not related to a declared hurricane and is usually a flat dollar amount, such as \$1,000, \$2,500, or \$5,000.

Losses that typically fall under the AOP deductible include fire, theft or vandalism, lightning, non-hurricane wind events such as strong thunderstorms, and sudden or accidental water damage from plumbing failures. When one of these losses occurs, the deductible is subtracted from the claim payment, and the

insurance policy covers the remaining approved damage.

Because it is a fixed amount, the AOP deductible is generally predictable and far easier for homeowners to budget for.

### What Is a Hurricane Deductible?

A hurricane deductible works very differently. Instead of being a flat amount, it is calculated as a percentage of the home's insured dwelling value. In coastal communities, this percentage is commonly 2%, 5%, or higher.

For example, a home insured for \$750,000 with a 5% hurricane deductible would require the homeowner to pay \$37,500 out of pocket before insurance coverage begins. This deductible applies regardless of how severe the damage is. Even limited roof or exterior damage can result in significant financial responsibility simply because of how the deductible is structured.

### What Triggers the Hurricane Deductible?

A hurricane deductible is triggered when a storm is officially declared a hurricane by the National Weather Service. Once that designation is made, the hurricane deductible applies to all covered losses caused by that storm.

This means the deductible applies even if the damage is caused solely by wind, even if flooding never occurs, and even if the storm weakens before reaching the local area. Many policies

*continued on page 13*



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# A Community of Giving

## FMB Non-Profits Abound

- By Gary Mooney -

For just a small 7-mile crescent of sand, Fort Myers Beach has a plethora of Non-Profit organizations. From Non-Profits that cater to our local children to history and the environment to ongoing hurricane recovery relief and much more, FMB has an organization that meets your needs. In our March edition of *FMB LIVING Magazine*, we provides a brief profile on the Beach Kids Foundation, Estero Island Historic Society, the FMB Art Association, FMB Community Foundation, FMB Lions Club and FMB Strong. We conclude our island's Non-Profits recap this month, including contact information, should you wish to join, volunteer or contribute.

### **Beach Elementary School Teacher Parent Organization**

The Beach Elementary School Teacher Parent Organization (TPO) enhances the school experience for students, parents, and staff. It hosts a variety of annual events and fundraisers to financially support the school and its students. TPO membership is open to parents and community members, as the organization welcomes innovative ideas and enthusiasm to the school community.

Our Beach Elementary School is Lee County's smallest, but with an "A" ranking. It features extremely small class sizes, field trips and monthly marine-focus activities, a groundbreaking partnership with FGCU's world-renown "Water School," and the exceptional Bay Oaks Recreational Center's "After-School Program."

The TPO now has a new and important mission – to ensure the Beach Elementary School reopens after the devastation it incurred from Hurricanes Ian, Helen and Milton, because if FMB is to remain a true community, it must have

its Beach Elementary School! To assist with this crucial endeavor, to join the TPO, or for other information, see [www.bch.leeschhools.net](http://www.bch.leeschhools.net).

### **FMB Woman's Club**

The FMB Woman's Club's mission is to support educational and recreational activities for Non-Profits as well as charitable and community organizations within the greater Fort Myers Beach region. A group of community women organized the FMB Woman's Club in 1950 to benefit island residents through philanthropic activities, such as island beautification, gardening and cleanups of the beach. Other Club activities included dry flower arrangements, bridge lessons, knitting, shell work, ceramics, a book club and guest speakers on local FMB topics.

By 2019, however, membership began to seriously wane, so its members shifted the Woman's Club focus, including becoming a 501c3 organization. The FMB Woman's Club became the island's central meeting location where islanders could come together to support all FMB Non-Profits from its 82-year-old Woman's Club building at 175 Sterling Street. Today, the FMB Woman's Club has monthly membership programs, hosts numerous fundraisers such as January's "Putt & Pub Crawl," March's "St. Patrick's Day Parade & After-Parade Party," and December's "Christmas Tree Festival," and makes its campus available for private party and rental events.

Sadly, Hurricane Ian wiped out the Woman's Club's beloved, 82-year-old Clubhouse on September 28, 2022. Despite their own loss, the FMB Woman's Club immediately rallied to support the beach community at its most

desperate hour, raising over \$800,000 to help those who lost everything to Hurricane Ian. The FMB Woman's Club is currently conducting a Capital Campaign to rebuild its historic Clubhouse at its Sterling Street location. To join, contribute or for more details, see [www.fmb-wc.org](http://www.fmb-wc.org).

### Friends of the FMB Public Library

The "Friends of the FMB Public Library" enhances and expands the Library's services through financial support and volunteerism. The "Friends of the Library Bookstore" is on the FMB Library's 3rd Floor. Staffed entirely by "Friends of the Library" volunteers, all proceeds from the sale of books and related items go to support the FMB Public Library, making the Bookstore the Friends' largest fundraising forum.

Bookstore items include books by local authors, like "Coconuts and Coquinas" by Dr. Janet S. Gottlieb, along with book bags, note cards, postcards, canvas bookbags featuring the Library's image, along with the extremely popular "The Friends' Cookbook," a collection of favorites from beach residents and our local eateries. Dues are just \$25 per year or \$250 for a lifetime membership. To join, order items for purchase, or for more information, see [www.fmb.lib.fl.us/friends](http://www.fmb.lib.fl.us/friends).

### Friends of Lovers Key State Park

In 1996, the Lovers Key Recreational Area merged with Carl E. Johnson County Park and Lover's Key State Park was born! The "Friends of Lovers Key State Park" (FOLK) incorporated as a 501c3 during this same timeframe, to raise funds in support of Lovers Key through fundraisers, events, grants and merchandise sales to preserve, protect and support the park. FOLK collaborates with staff and volunteers to safeguard natural and cultural resources while providing recreational and educational opportunities, to ensure the health of Lovers Key for current and future generations.

Popular annual FOLK events include the "Beauty & The Beach" Gala each February; the "Vow Renewal Ceremony" every Valentine's Day; the "Turtle Trot 5K – Run for The Turtles" on Saturday morning, April 18; "Beach & Brew at Lovers Key" later this year; and the "Music in The Park" series, along with Summer Camps and numerous monthly nature and education programs. Visit the spectacular "Welcome & Discover Center" that features state-of-the-art interactive environmental exhibits on Wednesdays through Saturdays from 10 a.m. to 2 p.m. To learn more about FOLK or to join, see [www.friendsofloversonkey.org](http://www.friendsofloversonkey.org).

### Friends of the Mound House

The Historic Mound House at 451 Connecticut Street is the oldest standing structure on FMB, dating to 1906. The Town of FMB owns and operates the Mound House as a museum and cultural complex since November 14, 2015, with it gaining its National Register of Historic Places des-

ignation in April 2019. The "Friends of The Mound House" however precedes all these milestones, having formed in 2005 as a 501c3 charitable organization.

The original "Friends of the Mound House" were the first docents who provided Mound House tours, to convince residents that it was well worth preserving. The "Friends of the Mound House" hosts fundraisers and nature and education programs, and created an endowment for additional income to the Mound House. Among its public programs are an annual lecture series along with publishing "The Mound House: Jewel of Fort Myers Beach" by local author Patrick McKeown. To become a Mound House member or for related information, see [www.moundhouse.org/friends-of-the-mound-house](http://www.moundhouse.org/friends-of-the-mound-house).

### "What'sUpFMB" Business Alliance

"What'sUpFMB" is the island's newest 501c3 Non-Profit, organizing in July 2025, through a partnership of several island businesses in collaboration with the FMB Chamber of Commerce, to bring tourism back to FMB, especially during the off-season. While that was the initial goal, "What'sUpFMB" quickly grew into a full-scale movement to rebuild and reimagine FMB in the wake of Hurricanes Ian, Helene and Milton. Today, "What'sUpFMB" is a Non-Profit business alliance focusing on promoting local businesses, creating and hosting signature events and innovative promotions, and celebrating the spirit of our resilient island community to attract visitors all throughout the year.

"What'sUpFMB" hosts a community "Brainstorming Session" on Wednesday, April 8, at 4 p.m. Its initial event was last summer's "Mullet Madness" and that returns on Friday & Saturday, July 24 & 25. This summer's major promotion is the "Island Charm Crawl" from May through July that turns FMB into one gigantic and playful island-wide scavenger hunt! "What'sUpFMB" is open to any FMB business, Non-Profit, resident and island supporter for a small fee; for information and the April 8 "Brainstorming Session" location, see [www.What'sUpFMB.com](http://www.What'sUpFMB.com). ■

## INSURANCE QUESTIONS 2026

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*Visit my BLOG for updated info for 2026*

# Your Neighborhood Market Update

ADDRESS	BEDS / BATHS	SQ FT	SOLD PRICE	CONDOS	BEDS BATHS	SQ FT	SOLD PRICE
244 DUNDEE	2 BED/2(0)	1008	\$625,000	140 ESTERO BLVD #2206	1 BED/1(0)	383	\$175,000
5 CLEARVIEW	2 BED+DEN/2(0)	1281	\$651,000	140 ESTERO BLVD #2209	1 BED/1(0)	383	\$190,000
289 IBIIS	2 BED/2(0)	1600	\$750,000	21440 BAY VILLAGE DR #122	2 BED/2(0)	881	\$220,000
453 PALERMO	3 BED+DEN/1(1)	1184	\$850,000	21470 BAY VILLAGE DR #147	2 BED/2(0)	881	\$225,000
447 PALERMO	3 BED/3(0)	1847	\$1,150,000	510 ESTERO BLVD #404	0 BED/1(0)	280	\$265,000
8357 LAGOON	3 BED+DEN/2(0)	2107	\$1,525,000	6893 ESTERO BLVD #416	2 BED/2(0)	832	\$290,000
265 PRIMO	3 BED/2(0)	1400	\$1,700,000	6655 ESTERO BLVD #212	2 BED/2(0)	884	\$310,000
8088 ESTERO	4 BED/4(1)	3921	\$5,750,000	6897 ESTERO BLVD #166	2 BED/2(0)	839	\$348,000
				4203 BAY BEACH LN #3F	2 BED/2(0)	1024	\$369,000
				7327 ESTERO BLVD #303	2 BED/2(0)	1072	\$375,000
				44203 BAY BEACH LN #5E	2 BED/2(0)	1024	\$385,000
				3045 ESTERO BLVD #4B	2 BED/2(0)	1070	\$435,000
				7400 ESTERO BLVD #505	2 BED/2(0)	930	\$444,000
				5100 ESTERO BLVD #6B2	2 BED/2(0)	792	\$450,000
				8400 ESTERO BLVD #802	2 BED/2(0)	1082	\$460,721
				7148 ESTERO BLVD #723	2 BED/2(0)	1318	\$470,000
				4223 ESTERO BLVD #4H	3 BED/2(0)	1486	\$480,000
				4182 BAY BEACH LN #753	2 BED/2(0)	1390	\$484,000
				7400 ESTERO BLVD #125	2 BED/2(0)	930	\$510,000
				170 LENELL RD #501	3 BED/2(0)	1717	\$550,000
				181 LENELL RD #1C	3 BED/2(0)	1781	\$575,000
				4198 BAY BEACH LN #153	3 BED/2(0)	1639	\$610,000
				7930 ESTERO BLVD #106	2 BED/2(0)	1207	\$640,000
				7150 ESTERO BLVD #506	2 BED/2(0)	1545	\$655,000
				7150 ESTERO BLVD #800	2 BED/2(0)	1545	\$800,000
				6620 ESTERO BLVD #801	3 BED/2(0)	1700	\$800,000
				4192 BAY BEACH LN #836	4 BED/3(0)	2296	\$925,000
				345 MANGO ST #502	2 BED/2(0)	1409	\$950,000
				538 ESTERO BLVD #302	2+DEN/2(0)	1568	\$1,400,000
				6230 ESTERO BLVD #301	4+DEN/4(1)	4000	\$4,400,000

LOTS	ACRE	SOLD PRICE
19281 #59 SAN CARLOS BLVD	0.038	\$70,000
142 BARBADOS WAY	0.063	\$75,000
39 DOUBLOON WAY	0.076	\$210,000
19281 #12 SAN CARLOS BLVD	0.038	\$215,000
1 PALMVIEW BLVD	0.277	\$460,000
7965 ESTERO BLVD	0.22	\$490,000
121 CONNECTICUT ST	0.225	\$820,000
3880 ESTERO BLVD	0.549	\$3,100,000W

\*Sales information from Alex King Group | Premiere Plus Realty | Top Fort Myers Beach Realtors from 2/25/2026 - 3/25/2026. Best Version Media does not guarantee the accuracy of the statistical data on this page. The data does not represent the listings of any one agent or agency but represents the activity of the entire real estate community in the area. Any real estate agent's ad appearing in the magazine is separate from the statistical data provided which is in no way a part of their advertisement.



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## Chamber Chatter!

*This is The Season We All Need!* – by Jackie Liszak, President Fort Myers Beach Chamber of Commerce! –

FMB is enjoying a super-strong season! Almost all our resorts and hotels are recording occupancy rates well into the 90 percent category, with several at or near capacity. After all we have undergone over the past three years, this is the season we all need! While we are not quite all the way back to pre-lan 100%, this feels like the kind of normal season that we used to enjoy. In short, FMB is back!

There are several reasons behind our success. The Lee County Visitor & Convention Bureau continues to do an outstanding job is getting our marketing message out to areas near and far. Promotions are highlighting that FMB is not only open, but that our beach is beautiful, the drinks cold, and the sunsets dazzling! While we still have segments of the island to rebuild, we have many outstanding bars and restaurants, resorts and retail stores that once again appeal and cater to visitors, with plenty of places and activities to see and do.

Plus, sometimes luck actually works in our favor. In late 2025 and early 2026, our northern friends saw Winter come in early and with a vengeance – I have friends in Ohio who said they have not seen their lawn since December – and that certainly helps us. The more cold and snow up there, the better for our businesses down here, so the tough Winter, while difficult for our neighbors to the north, has been great for us!

### The Word is Out

This next reason is just a hunch, but one I firmly believe. The fact that 2025 was “Hurricane Free” eased the fears both for us islanders as well as for prospective travelers who were once again considering FMB for their time away from home. We are all working hard to get back seasonals and guests who regularly called FMB their winter home but then got scared away and chose other destinations. You know what, though – their hearts still belong to FMB and they are hearing that call urging them to return to their part-time home! A hurricane-free year was exactly the breather we all needed and the motivation for many long-time vacationers to once again visit us, make new memories, and fall in love with FMB all over again. This is another sign of a strong and once-again vibrant FMB.

The feedback we receive at the Chamber Office and at “Roxie”

in Times Square supports these assertions. Even though this has been a cool winter by the standard of us Southwest Floridians, our guests from up north are raving about it! Those who are returning for the 1st time still think that we have a ways to go, but those who are now back for their second or maybe even third trip cannot believe how far we have come. And quite a few visitors actually welcome the open spaces where we have yet to rebuild because these openings afford a much better view of our beautiful Gulf waters!

The word is out that FMB is once again the place to make your new memories of a lifetime.

*continued on page 14*

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DAY

# April

**EVERY DAY**

**LeeTran FREE Hop-On, Hop-Off Tram**

Looking for a way to ditch that car as you traverse FMB in Season? Then hop aboard the FREE LeeTran Tram that runs daily from the FMB Public Library to Bowditch Point Park through early May. The Tram runs approximately every 35 minutes, from 8:20 a.m. to 10:55 p.m. For details, see [www.LeeTran.com](http://www.LeeTran.com).

**Monday Through Friday  
Bay Oaks Recreational Center**

@Bay Oaks Recreational Center  
The Bay Oaks Recreational Center is open Monday through Friday from 8 a.m. to 7 p.m. FMB residents \$7 with all others \$10, with memberships available. For information see [www.fortmyersbeachfl.gov](http://www.fortmyersbeachfl.gov).

**Monday Through Friday  
CLUB REC!**

@Bay Oaks Recreational Center  
Bay Oaks hosts this incredible "After School Program" for Beach Elementary School students EVERY Monday through Friday throughout the academic year for games, snacks and homework from after-school through 6 p.m. \$125 for FMB residents & \$175 for non-residents per semester! For information see [www.fortmyersbeachfl.gov](http://www.fortmyersbeachfl.gov).

**Saturday, March 28  
"The Bunny Bash!"**

@Bay Oaks Recreational Center  
Meet and get your photograph taken with the Easter Bunny, enjoy an "Easter Egg Hunt," and play games and prizes, along with a food truck. As they say at "The Bunny Bash," "The Easter Bunny is Comin' so Let's Get Hoppin'!" For more information, contact [nmathes@fmbgov.com](mailto:nmathes@fmbgov.com).

**Wednesday, April 1  
& EVERY WEDNESDAY  
THROUGH SATURDAY**

**The Historic Mound House Museum,  
Grounds & Store**

@The Historic Mound House  
Built in 1921, the Mound House is the oldest standing structure on FMB. It is a multi-level museum that displays Calusa artifacts, interactive exhibits and the one-of-a-kind 1,600-year-old underground shell mound attraction. Wednesdays through Saturdays 9 a.m. to 4 p.m., with Grounds daily from 7 a.m. to 6 p.m. Adults \$15, Students \$8, Kids 6 to 12 \$5, & 5 & under free; Grounds free. See [www.moundhouse.org](http://www.moundhouse.org).

**Wednesday, April 1  
AND EVERY WEDNESDAY  
THROUGH APRIL  
Moss Marina Market**

@Moss Marina  
The Moss Marina Market at 401 Old San Carlos Boulevard offers fresh produce, artisan foods, arts, crafts, clothing and more EVERY Wednesday through April 29 from 9 a.m. to 1 p.m.; see [www.41markets.com](http://www.41markets.com).

**Thursday, April 2  
FMB Chamber "Coffee Connection"**

@The Dr. Piper Center  
Start your day with your FMB Chamber friends for networking with complimentary coffee and tasty breakfast items at The Dr. Piper Center that empowers older adults through volunteer service at 2607 Dr. Ella Piper Way in Fort Myers. The FREE "Coffee Connection" is from 8 to 9:30 a.m.; see [www.fortmyersbeach.org](http://www.fortmyersbeach.org).

**Thursday, April 2  
Fort Myers Mighty Mussels Opening Day**

@Hammond Stadium, Lee Health Sports Complex  
The Mighty Mussels, the Low A affiliate of the Minnesota Twins, take on the Clearwater Threshers of the Philadelphia Phillies organization in the first of 66 home games for 2026 at 7:05 p.m.! The Mussels & Threshers play Friday, April 3, at 7:05 p.m. and Saturday at 6:05 p.m. Tickets \$11 to \$14; for details see [www.mightymussels.com](http://www.mightymussels.com).

**Friday & Saturday, April 3 & 4  
AND EVERY FRIDAY & SATURDAY  
Fort Myers Beach Market**

@Times Square  
This Downtown FMB Market offers fresh produce, artisan foods, arts, crafts, clothing and more EVERY Friday & Saturday through April 25 from 9 a.m. to 1 p.m.; see [www.41markets.com](http://www.41markets.com).

**Sunday, April 5  
HAPPY EASTER!**

FMB restaurants & bars, shops and stores are open up-&-down the island for your Easter enjoyment!

**Easter Sunday, April 5  
"Sunrise Service"**

@Newton Beach Park  
Motivational speaker Annie Meehan returns to Newton Beach Park at 4650 Estero Boulevard for an Easter Sunday "Sunrise Service" from 6:45 to 7:45 a.m. All are welcome, with parking available at Publix Supermarket. For information, contact Annie at [annie@anniemeehan.com](mailto:annie@anniemeehan.com).

**Sunday, April 5  
AND EVERY SUNDAY  
Bayside Park Concert Series**

@Bayside Veterans Park  
Relax while listening to fantastic tunes from local musicians at these FREE Sunday weekly outdoor concerts from 4 to 7 p.m. For individual concert entertainer information, see [www.fortmyersbeach.org](http://www.fortmyersbeach.org).

**Sunday, April 5  
AND EVERY SUNDAY  
Reggae Party**

@Lighthouse Island Resort Tiki Bar  
After you enjoy Sunday's "Bayside Park Concert Series," boogie on over to the nearby Lighthouse Island Resort Tiki

Bar to get your Reggae on from 6 to 9 p.m. Dreadlocks optional! See [www.lighthouseislandresort.com](http://www.lighthouseislandresort.com).

**Mondays, April 6 & 20  
FMB Town Council Meeting**

@Town Hall  
The FMB Town Council continues its work to rebuild FMB in the New Town Hall at 6231 Estero Boulevard at 9 a.m.; see [www.fortmyersbeachfl.gov](http://www.fortmyersbeachfl.gov).

**Monday, April 6  
FMB Art Association Exhibit  
"Lucky Charms"**

@FMBAA Gallery  
The FMBAA's Show, "Lucky Charms," runs through Friday, April 10, at its new Gallery at 13451 McGregor Boulevard, Unit #1, in Cypress Square in Fort Myers, near the Prawnbroker Restaurant & Fish Market. FREE admission Monday through Wednesday from 10 a.m. to 3 p.m. & Thursday through Saturday Noon to 6 p.m. See [www.fortmyersbeachart.com](http://www.fortmyersbeachart.com).

**Mondays, April 6 & 20  
Caribbean Cruise-In Car Show**

@Parrot Key Caribbean Grill  
The largest FREE FMB Car Show concludes this month, with the two April shows the final ones of the 2026 Spring season. Enjoy music, food and prizes while marveling at these fantastic cars! 3 to 6 p.m.; see [www.myparrotkey.com](http://www.myparrotkey.com).

**Tuesday, April 7  
AND EVERY TUESDAY &  
THURSDAY THROUGH APRIL  
Santini Marina Plaza Market**

@Santini Marina Plaza  
This FMB South End Market offers fresh produce, artisan foods, arts, crafts, clothing and more EVERY Tuesday & Thursday through April 30 from 9 a.m. to 1 p.m.; see [www.41markets.com](http://www.41markets.com).

**Wednesday, April 8  
FMB Town Council Management &  
Planning Session**

@Town Hall  
The FMB Town Council continues its work to rebuild FMB in the New Town Hall at 6231 Estero Boulevard at 9 a.m.; see [www.fortmyersbeachfl.gov](http://www.fortmyersbeachfl.gov).

**Wednesday, April 8  
& EVERY WEDNESDAY &  
SATURDAY  
"Archaeology & Archives Tours"**

@The Historic Mound House  
Discover the science of archaeology and the tools of the trade while exploring the ancient Calusa shell midden. Then step inside the Artifact Preservation Center to see the artifacts unearthed during those excavations EVERY Wednesday & Saturday from 11 a.m. to Noon. \$5 per person plus MH admission; see [www.moundhouse.org](http://www.moundhouse.org).

**Thursday, April 9  
& EVERY THURSDAY & SATURDAY  
Mound House Eco-Kayak Tours**

@The Historic Mound House  
Explore the winding mangrove creeks and hidden backwaters of the Estero Bay Aquatic Preserve on

SUDOKU

Answers from page 3

9	3	2	5	4	8	7	6	1
6	5	1	2	3	7	9	4	8
7	4	8	6	1	9	3	5	2
5	7	6	8	9	3	2	1	4
8	9	4	1	5	2	6	3	7
2	1	3	7	6	4	8	9	5
4	8	5	9	7	6	1	2	3
1	2	9	3	8	5	4	7	9
3	6	7	4	2	1	5	8	9

this 2-hour tour. The MH provides all equipment; ages 12 & up, weather permitting and participants must wear shoes and bring water. The Eco-Kayak Tours are EVERY Thursday & Saturday from 9 to 11 a.m. \$50 per person includes MH admission; reservations necessary at [www.moundhouse.org](http://www.moundhouse.org).

**Thursday, April 9**  
**FMB Chamber Membership Luncheon**

@Mango Rita's Rhythm House  
Join your FMB Chamber friends at Mango Rita's Rhythm House at 16440 South Tamiami Trail in Fort Myers to savor a scrumptious luncheon as well as enjoying a presentation from Amy Johnson of "Your Claim Hero Public Adjusters" from 11:30 a.m. to 1 p.m. Gulf Coast Business Bank sponsors the April Luncheon. \$32 members & \$42 prospective members; see [www.fortmyersbeach.org](http://www.fortmyersbeach.org).

**Friday, April 10**  
**Welcome & Discovery Center**

@Lovers Key State Park  
The Welcome & Discovery Center educates and informs visitors about Lovers Key habitats through interactive displays Wednesday through Saturday from 10 a.m. to 2 p.m. The W&DC is FREE with the Park entry fee; see [www.friendsofloversonkey.org](http://www.friendsofloversonkey.org).

**Saturday, April 11**  
**St. Raphael's Church "Shrimp Dinners"**

@St. Raphael's Comfort Hall  
St. Raphael's Legendary "Shrimp Dinners" conclude for the Season following this April 11 feast! Savor scrumptious "Pink Gold" shrimp, baked beans, slaw, cornbread, dessert and a beverage. St. Raphael's Comfort Hall is at 5601 Williams Drive. Dine in or carryout; \$25-per-person from 5 to 7 p.m. See [www.straphaelschurch.org](http://www.straphaelschurch.org).

**Saturday, April 11**  
**"King of Diamonds Casino Night"**  
**FMB Community Foundation Fundraiser**

@Margaritaville Beach Resort FMB  
Enjoy the Casino-style gaming tables, scrumptious heavy hors d'oeuvres, DJ and dancing, and the terrific array of wonderful prize and "stay-cation" packages. This FMB Community Foundation fundraiser provides generous financial support to island nonprofits as well as to its scholarship fund. \$125-per-person, 6 to 10 p.m. For information or to purchase tickets, see [www.fmbcommunityfoundation.com](http://www.fmbcommunityfoundation.com).

**Monday, April 13**  
**& EVERY MONDAY THROUGH FRIDAY**  
**CROW Campus Tours**

@Center for the Rehabilitation Of Wildlife  
An in-depth look at what the animal patients experience, from intake to release, including the hospital and treatment process. The 90-minute tour is Monday through Friday at 11 a.m.; \$25-per-person with advance registration and payment necessary at 239-472-3644, x-229 or [reservations@crowclinic.org](mailto:reservations@crowclinic.org).

**Tuesday, April 14**  
**FMB Local Planning Agency Meeting**

@Town Hall  
The FMB LPA, appointed by Town Council, continues its work to rebuild FMB in the New Town Hall at 6231 Estero Boulevard at 9 a.m.; see [www.fortmyersbeachfl.gov](http://www.fortmyersbeachfl.gov).

**Wednesday, April 15**  
**FMB Community Foundation Monthly Meeting**

@The Island Pancake House  
The FMB Community Foundation is the island's leading philanthropic organization, so join in on the fun from 5 to 6:30 p.m.; see [www.fmbcommunityfoundation.com](http://www.fmbcommunityfoundation.com).

**Thursday, April 16**  
**FMB Art Association Spring Exhibit "Anything Goes"**

@FMBAA Gallery  
The FMBAA's Spring Show, "Anything Goes," runs through June 1, at its new Gallery at 13451 McGregor Boulevard, Unit #1, in Cypress Square in Fort Myers, near the Prawnbroker Restaurant & Fish Market. This special exhibit allows for the use of non-traditional items, including photography and jewelry. FREE admission from Thursday through Saturday from Noon to 6 p.m. See [www.fortmyersbeachart.com](http://www.fortmyersbeachart.com).

**Thursday, April 16**  
**FMB Chamber "Business After Hours"**

@Oasis Outdoors  
Join your FMB Chamber friends for a fun time at Oasis Outdoors, at 1001 Palm Avenue in North Fort Myers, while enjoying savory appetizers and a cash bar from 5:30 to 7 p.m. Members FREE and \$16 for perspective members; see [www.fortmyersbeach.org](http://www.fortmyersbeach.org).

**Thursday, April 16**  
**2026 FOLKS Speaker Series "Water in Lovers Key State Park"**

@Lovers Key State Park  
Join us for an insightful conversation about the LKSP water with Chauncey Goss of the South Florida Water Management District and Dr. Michael Parsons of the Vester Field Station & the FGCU "Water School" from 6 to 7:30 p.m. To register or for information, contact Carmen at [carmen@friendsofloversonkey.org](mailto:carmen@friendsofloversonkey.org).

**Saturday, April 18**  
**"Turtle Trot 5K"**

@Lovers Key State Park  
Experience one of Florida's most scenic races at the "Turtle Trot 5K" at Lovers Key State Park beginning at 7:30 a.m. There is a one-mile "Fun Run" as well. \$45-per-runner, with those 18 & under \$25. To register, see [www.friendsofloversonkey.org](http://www.friendsofloversonkey.org).

**Wednesday, April 22**  
**FMB Community Foundation "Social Hour"**

@To Be Announced  
The FMB Community Foundation is the island's leading philanthropic organization, so join in on the fun from 5 to 7 p.m.; for the location, see [www.fmbcommunityfoundation.com](http://www.fmbcommunityfoundation.com).



*The Bunny Bash!* AKS

**Easter Egg Hunt at Bay Oaks on March 28**

- By Gary Mooney -

Looking for a fun, family, egg-citing way to begin your Easter Week? Then hop on down to the Bay Oaks Recreational Center on Saturday morning, March 28, for "The Bunny Bash" from 9 to 11 a.m.! Highlights include the eggs-travagant "Easter Egg Hunt," egg-cellent games and prizes, and a tasty food truck. Make sure you speak to and take photographs with The Easter Bunny and his wife Megan! For more information, contact [nmathes@fmbgov.com](mailto:nmathes@fmbgov.com). You and your family will have an eggs-tremely great time at the "The Bunny Bash" on Saturday, March 28, at the Bay Oaks Recreational Center from 9 to 11 a.m. As they say at "The Bunny Bash," "The Easter Bunny is Comin' so Let's Get Hoppin'!"





# Calling All High Rollers!

## FMB Community Foundation Hosts “Casino Night” Fundraiser

- By Gary Mooney -

The Fort Myers Beach Community Foundation hosts its annual “King of Diamonds Casino Night” fundraiser, sponsored by Alex King Premier Plus Realty, The King Family Foundation and Margaritaville Beach Resort FMB on Saturday, April 11, at the Margaritaville Beach Resort FMB from 6 to 10 p.m. Enjoy the Casino-style gaming tables, scrumptious heavy hors d’oeuvres, a terrific DJ and dancing, and a fabulous array of wonderful prizes and “stay-cation” packages. The FMB Community Foundation provides generous financial support to island Non-Profits as well as to its own Scholarship Fund. Tickets are \$125-per-person and you can purchase them at [www.fmbcommunityfoundation.com](http://www.fmbcommunityfoundation.com).

“King of Diamonds Casino Night” attendees receive a \$2,000 voucher to play casino-type games like Craps, Blackjack, three-card Poker and Roulette, reports Chairperson Heidi Jungwirth. “Patrons win ‘gaming chips’ that they redeem for raffle tickets to win fabulous gift baskets and prize packages from local businesses, restaurants and resorts. Don’t worry if you lose your entire \$2,000 voucher, because you can buy more chips!”

Last year’s event sold out, cautions Heidi, “so buy your tickets ASAP. The ‘King of Diamonds Casino Night’ was so popular in 2025 that we had so many people at the gaming tables that it was a tight fit. As a result, we will have more gaming tables this year, so people can have some elbow room while they enjoy themselves.”

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### Tremendous Gift Baskets & Grand Raffle Prizes

In addition to the gaming tables, Heidi explains that there is much more to “King of Diamonds Casino Night.” “The evening features scrumptious heavy hors d’oeuvres as well as a cash bar. There will be a fun DJ and dancing, and you will marvel at all the tremendous gift baskets and grand raffle prizes.”

Heidi states that there is a change as to how attendees can redeem their winning chips. “We will have a Grand Prize-Winning gift basket for your gaming chips. For all the other prize packages and those marvelous gift baskets assembled by Community Foundation members and FMB businesses, you purchase separate raffle tickets for those. Another new raffle this year is for a designer purse. We will bring back popular prizes, like a Lottery Ticket Tree. And of course we offer several fun and unique ‘stay-cation’ trips.”

The “King of Diamonds Casino Night” dress code “ranges from ‘Beach Casual’ up to how folks dress when they visit a real-life Las Vegas casino,” Heidi explains. “You do not have to dress overly fancy but please do not come in looking like a slob either! Choose a nice outfit, just like you would do for a wonderful Saturday evening out on the town.”

### Every Dollar Stays on FMB

While the FMB Community Foundation wants you to absolutely enjoy the “King of Diamonds Casino Night,” there is a serious aspect to this fundraiser. “Every dollar we raise at Community Foundation events like the ‘King of Diamonds Casino Night’ goes right back to the FMB community,” stresses Heidi. “The FMB Community Foundation generously supports our island Non-Profits, as each is wonderful in their own way, as well as funding our own Scholarship Program for island students.”

*continued on page 14*

*continued from page 5*

also define a “hurricane event window,” meaning losses that occur within a certain timeframe surrounding the storm fall under the hurricane deductible.

The key takeaway is that the storm’s official classification—not the severity of damage—determines which deductible applies.

### When Wind Damage Uses the AOP Deductible

Not all wind damage is subject to a hurricane deductible. Wind losses typically fall under the AOP deductible when they are caused by severe thunderstorms, tropical disturbances, or tropical storms that have not reached hurricane status. Wind damage that occurs outside the defined hurricane event window may also qualify for the AOP deductible.

In these cases, homeowners usually face significantly lower out-of-pocket costs compared to hurricane-related claims.

### When Wind Damage Falls Under the Hurricane Deductible

Wind damage falls under the hurricane deductible when it occurs during a declared hurricane and within the policy’s defined event period. This applies even if there is no flooding, even if the damage is limited to the roof or siding, and even if the storm’s impact feels relatively mild at the property.

This distinction is one of the most common sources of confusion and frustration for homeowners after a storm.

### Why Some Homes Have Separate Wind Policies

In high-risk coastal areas like Fort Myers Beach, some insurance carriers exclude or limit wind coverage from standard homeowners policies. When this happens, homeowners must purchase windstorm coverage through a separate policy.

This approach allows insurers to manage the higher loss potential associated with coastal wind exposure, particularly for homes with older roofs, certain construction types, or close proximity to open water. When wind coverage is separate, the homeowners policy may cover fire, theft, liability, and non-wind losses, while the wind policy responds to windstorm and hurricane damage.

Each policy may have different deductibles, coverage limits, and claims procedures, making it essential for homeowners to understand how their coverage is structured before a storm occurs.

### The Bottom Line

Understanding the difference between AOP and hurricane deductibles is critical for Fort Myers Beach homeowners. Reviewing your policies, knowing your deductible amounts, and understanding how wind coverage applies can help prevent financial surprises and ensure you are better prepared when the next storm arrives. ■

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An excellent example of how successful the FMB Community Foundation can be “is our recent ‘Fashion Show’ at Santini Marina Plaza on February 14,” Heidi offers. “The ladies on the ‘Fashion Show’ committee held it under a big tent, with lovely shade and plenty of room, and when it was all said-&-done, the FMB Community Foundation made in excess of \$16,000. We will distribute our 2026 checks to Non-Profits as well as allocating our scholarship funds at our annual ‘Awards Ceremony’ at the Island Pancake House on Tuesday, May 5, at 6 p.m.”

If you are not yet a FMB Community Foundation member, Heidi encourages you to join. “We all do our part because when everyone does just a little, great things happen! There is no better feeling than knowing that we are all a part of something bigger than ourselves. On top of that, we all have so much fun, so for membership information, see [www.fmb-communityfoundation.com](http://www.fmb-communityfoundation.com). The FMB Community Foundation is a tremendously talented group of people who are always there for the beach community and that is the best part of being a member.”

To Heidi, her favorite aspect of the “King of Diamonds Casino Night” is that “it is a magnificent event, no matter if you just want to play the games or if you prefer to savor a cocktail, listen to the DJ and dance to the music, or anything in between. In the middle of all that fun, every dollar we make goes back to the FMB community!” ■

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**Getting Around the Island**

With more visitors on the island, remember that the FREE LeeTran Hop-On, Hop-Off Tram runs daily through early May. The route spans from the FMB Public Library to Bowditch Point Park, offering a convenient car-free way to enjoy FMB’s main commercial corridor.

**Happy Easter!**

There’s no better place to celebrate Easter than on Fort Myers Beach! Check out the FMB Chamber website at [www.fortmyersbeach.org](http://www.fortmyersbeach.org) to see who’s offering the tastiest Easter menus as well as church services for several denominations. Many worshipers enjoy the “Sunrise Service” at Newton Beach Park at 4650 Estero Boulevard from 6:45 to 7:45 a.m. All are welcome, with parking at Publix Supermarket. For information, contact Annie at [annie@anniemeehan.com](mailto:annie@anniemeehan.com).

In the spirit of Easter, let’s be kind to one another. Dial down the negativity rhetoric, raise the standard, and keep moving our island forward – together. We don’t always have to agree, but we do share the same goal: a thriving, welcoming paradise on Fort Myers Beach.

The FMB Chamber Office is open Monday through Friday, 9 a.m. to 4 p.m., on the 3rd floor of 100 Lovers Lane. Our “Roxie” satellite office in Times Square, next to the Trolley Stop, is open daily, weather permitting, from 10 a.m. to sunset. Interested in volunteering? Email [info@fmbchamber.com](mailto:info@fmbchamber.com) or call 239-454-7500.

On behalf of our 400+ Chamber members, Happy Easter – and remember: ■

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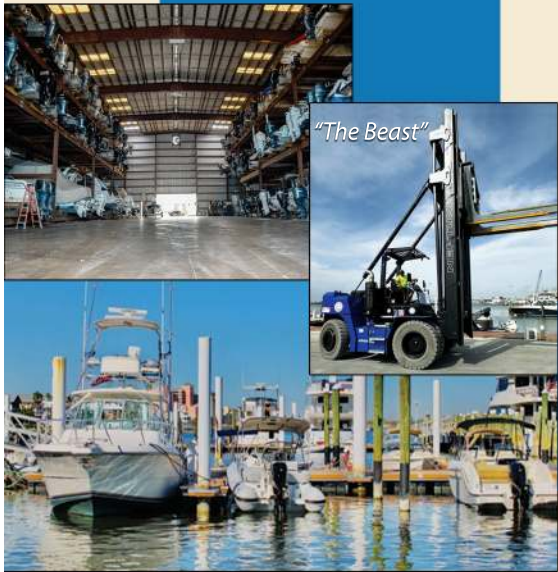
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