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34 COVER STORY Elise & Tom Starr

Cover photo courtesy of Michelle Reed Photography.



IN THIS ISSUE

- 6 Index of Preferred Partners
- 10 Publisher's Note: Giving Back
- 14 Special Events: July and August Issues Magazine Release Party
- 20 Rising Star: Jessica Hilghman
- 28 Partner Spotlight: Blake Chapman, State Insurance USA
- 34 Cover Story: Elise & Tom Starr
- 42 Photos from Our Summer Networking Event at Corkscrew Weddings & Winery

Contents

PROFILES



Rising Star Jessica Hilghman



Preferred Partner Blake Chapman
State Insurance USA

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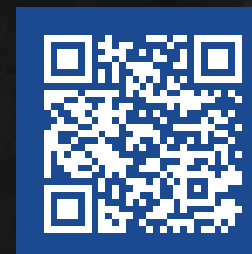
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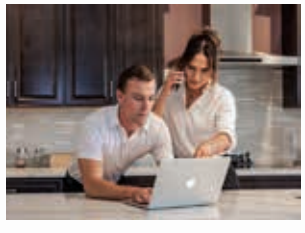
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GIVING BACK

To whom much is given, much will be required. – Luke 12:48

Dear Real Producers of Fort Myers,

I hope this note finds you well. Within *Real Producers*—and throughout our greater real estate community—we’re constantly inspired by how many of you give back in meaningful ways. Many of us have been fortunate to experience great abundance, and with that comes the opportunity—and responsibility—to serve others. Whether it’s supporting local nonprofits, volunteering time and talent, or stepping up when hurricanes or flooding strike, our community consistently rises to the occasion. It’s moving and inspiring to witness.

Over the years, *Real Producers* has contributed to many local nonprofits in an effort to support and uplift the place we call home. So many of you do the same. In a spirit of gratitude for the abundance we enjoy, we extend that abundance outward—lifting the collective around us. I’ve always loved the expression, “A rising tide lifts all boats,” and you all embody that spirit in action.

You may have noticed that many of our feature stories include charitable work and community involvement. That’s no accident. Despite busy lives and growing businesses, so many of you still find time to give back. We’re proud to spotlight those

contributions to inspire others. If you or someone you know is doing meaningful work in the community, please reach out—we love highlighting those stories in addition to our regular agent and partner features.

On July 31st, we held a magazine release party celebrating our July and August featured agents for both *Fort Myers* and *Naples Real Producers*. It was an honor to bring everyone together. Be sure to check out photos from the magazine release party in this month’s issue, as well as photos from the larger *Real Producers* event held on August 7th at Corkscrew Weddings & Winery in Estero.

Up next: we’re excited to be planning our second annual awards gala this fall, where we’ll once again honor the best of the best in our industry.

Thank you, as always, for all you do for the community and for this platform. You continue to inspire and lead by example.

Very respectfully yours,



Andrew Regenhard
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MAGAZINE RELEASE PARTY

JULY 31, 2025 DEL MAR NAPLES PHOTOS BY SAMUEL SAUM



On July 31st, we had the pleasure of hosting an intimate Magazine Release Party at the beautiful Del Mar Naples. This exclusive gathering brought together the featured agents from our *Fort Myers Real Producers* and *Naples Real Producers* July and August issues—along with their guests and a select group of our trusted preferred partners—for an afternoon of celebration, connection, and appreciation.

From the thoughtful conversations to the warm atmosphere, every moment reflected the spirit of our community. We're so grateful to everyone who joined us to honor the stories and achievements of some of Southwest Florida's top real estate professionals.

A heartfelt thank-you to the team at Prime Social Reserve and Del Mar for the exceptional hospitality, and to our partners for making events like this possible.

If you're interested in dining at Del Mar or Ocean Prime, we'd be happy to connect you with the concierge team at Prime Social Reserve. Just email us at swfl@n2co.com and we'll help coordinate your reservation.

Thank you again for being part of this special celebration—we're honored to share your stories and successes.





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JESSICA HILGHMAN



Photo by LaCasaTour



Photo by LaCasaTour

B L E S S E D T O S E R V E

BY ELLEN BUCHANAN

Jessica Hilghman is quickly making a name for herself in Southwest Florida real estate. Working with her mother, Trish Kelly, in The Kelly Group at John R. Wood Properties Christie’s International Real Estate, Jessica brings deep local insight and a personal touch. Based in Cape Coral, she also serves Fort Myers Beach and nearby areas. Her 2024 achievements are a testament to both her natural talent and the relentless dedication fueling her rise.

Although Jessica enjoyed notable success in retail management—her first career—she always felt the pull to forge her own path. Though she grew up with a mother in real estate who encouraged her to enter the business from a young age, it took more than 15 years for Jessica to finally see that her mother had been right all along.

Finding Her Own Way

Jessica was born in Pennsylvania and lived there until age 16, when her parents announced a major move to Punta Gorda, in Southwest Florida. Jessica finished high school at Charlotte High. Her mother, a successful REALTOR®, had already begun nudging her toward the family business—but Jessica had other plans: working in retail sales and management before studying business at Florida SouthWestern State College in Fort Myers.

“I can’t tell you when my mom stopped asking me about real estate,” Jessica laughs. “Before I turned 18, she mentioned it many times and I was like, ‘Absolutely not. I don’t think I’ll like it at all. How boring.’”

Still, even as she resisted the idea of a career in real estate, Jessica’s work ethic and natural business instincts emerged

early. At just 17, she landed her first job as a Walmart cashier—and quickly caught management’s eye. Though too young for a leadership role, she was invited to start online training so she could be promoted the moment she turned 18. After a brief stint there, she moved with her family to Fort Myers Beach and spent 10 years at Lowe’s, rising to front-end assistant manager. She later held a similar leadership role at Fresh Market, where she was promoted to assistant store manager just three months after joining. But after five years in that position and now a mother, the idea of working for herself began to take root.

With her self-described entrepreneurial mindset, one thing was becoming clear: Jessica was ready to stop building someone else’s business—and start building her own.



Jessica Hilghman and her mother, Trish Kelly, are The Kelly Group at John R. Wood Properties Christie's International Real Estate. (Photo by LaCasaTour)

The Right Move

In 2022, Jessica quietly studied for her real estate license online. While her mother was away on a trip, she surprised her with a photo of her certificate.

“She called me crying,” Jessica recalls with a smile. “It had been a total surprise—she had no idea I’d been planning this. She was completely blown away.”

Shortly after earning her license, Jessica joined her mother, and together they formed The Kelly Group. Wasting no time, Jessica went on to earn additional designations as a Certified Expert Buyers Agent, Certified Expert Listing Agent, and Certified New Construction Expert. But just as her real estate career was about to begin, Hurricane Ian and subsequent

storms caused devastating losses to her mother’s home, delaying Jessica’s launch.

As a result, 2024 marks what she and her brokerage consider her true first year in the business—and what a year it was.

A Breakout First Year

Once the dust settled from successive hurricane seasons, Jessica hit the ground running. Fueled by her determination, faith, and genuine passion for helping others, she quickly carved out a name for herself.

In her first full year, Jessica closed nearly \$8 million in sales across 17 units, including two from open house walk-ins. The Kelly Group ranked number 7 locally and among the top

“
I pray over
every letter
I send in the
mail and
over every
open house
that I host.”

1.5 percent of teams statewide and nationwide by *RealTrends*. Jessica was recognized with the Rising Star Award from both her brokerage and the Island Palm Region.

A woman of strong faith, Jessica is quick to credit her success to God, giving Him all the glory.

“Without Him, none of this would have happened,” she reflects. “I pray over every letter I send in the mail, and over every open house that I host.”

When asked what qualities drive her success, Jessica points to her deep passion for real estate, her love for people, and a genuine appreciation for the homes she helps others find.

“I really appreciate the craftsmanship in homes, I love walking through properties, I love working with buyers, and I really care about my clients. It’s an honor and a blessing to get to serve the community in this way,” she says.

In addition to her thriving real estate career, Jessica also runs a home watch business, offering peace of mind to homeowners while they’re away.

Girl Mom

Jessica has two beautiful daughters: Aubree (12), a competitive volleyball player, and Autumn (8), who does “acro” (acrobatic gymnastics). Rounding out the household is Sushi, a lovable gray rescue tabby cat they adopted.



Photo by LaCasaTour



Jessica Hilghman with her daughters, Aubree and Autumn.

Free time in Jessica’s household is filled with swimming, pool volleyball, fishing, and impromptu dance parties in the living room. “We put Alexa on and just dance and sing together,” Jessica says with a smile. They’re also die-hard Ohio State Football fans, always cheering on the Buckeyes as a family.

Jessica credits her mom, Trish, for vital support; the girls spend weekends with their grandmother, giving Jessica a needed break. “I love and appreciate her so much,” Jessica says. “She’s the second parent the girls don’t have—and she really helps me.”

In her downtime, Jessica enjoys time with friends, singing, and songwriting—a passion since high school choir. She remains deeply rooted in her faith community, where she gives back by leading a single mothers’ group.

Excited for the Future

Jessica currently lives in a modest starter home but dreams bigger—aiming for a waterfront house with a pool. “When I’m looking at houses, I’m looking for myself,” she shares. “I’m excited about that. I’m really blessed to be able to purchase an upgraded home.”

On the professional front, Jessica is preparing to sit for her broker’s license and become an associate broker at John R. Wood Properties.

Jessica also has big goals for herself this year: “My goal is to double what I did last year,” she shares. “I’d love to hit 30 to 32 homes or \$15 million in sales. I know it’s ambitious—but I’m shooting for it.”



Beyond her thriving real estate career, Jessica Hilghman owns a home watch company, ensuring peace of mind for clients while they’re away. (Photo by LaCasaTour)

Jessica and Trish are also considering future growth for The Kelly Group.

“We are a team of only two agents with a very large network of leads,” Jessica notes. “So if anybody wants to join the team, we are open to it, as long as they can embody the same professionalism, loyalty, and dedication.”

With purpose, strong roots, and unstoppable drive, Jessica isn’t just excited for the future—she’s building it. And for her, it’s deeply personal.

“I genuinely could cry—I feel so blessed. I just really love what I do. I’m so passionate about it, and I think I’m really good at it. I’m proud of myself in a way I’ve never felt before in my life.”



Photo by LaCasaTour

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I genuinely could
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“My personal mission statement is to ‘Live to love, live to serve, live to give, and live to forgive,’” Blake Chapman begins.

As the CEO of State Insurance USA, that quote isn’t just a mantra for Blake; it’s the very ethos of his remarkable career in the insurance industry. After nearly a dozen years in business, State Insurance USA has become one of the top property and casualty insurance agencies in Southwest Florida, thanks to Blake’s leadership, strong values, and an exceptional team.

From Contractor to Coverage Expert
A proud Southwest Florida native, Blake attended Florida Gulf Coast University for his business management degree and originally set out to become a

contractor; he even spent several years in the industry. However, insurance seemed destined to be in his future.

“My father is an insurance agent for a national company, and he heavily encouraged me to follow in his footsteps,” Blake recalls. “Growing up, I saw how he handled his customers and how he prided himself on being there in a time of need. That really stuck with me... and now all three of my brothers are in insurance too!”

Blake eventually joined his family’s agency, but in 2013, he decided to break away and launch State Insurance USA. He proudly calls the agency a “marketplace for insurance,” offering a wide range of policies tailored to clients’ specific needs.

“My background as a contractor has been extremely helpful, though,” Blake notes. “I’m still licensed as a home inspector and general contractor in Florida, and those prerequisites really help me better assess coverage needs for homeowners.”

Building an Elite Team

Today, State Insurance USA has grown to include 40 employees across four locations: Fort Myers, Estero, Naples, and a satellite office in Fort Myers Beach. Their Naples office just opened this January, and Blake says building out that branch is a major focus this year.

But according to Blake, growth isn’t just about adding offices—it’s about piecing together the right team.

“Our people make all the difference,” Blake acknowledges. “We have



Blake Chapman is CEO of State Insurance USA.

‘One Team Protecting the Dream.’ That’s our rally cry, and we live by it. We’re a large team, but we work collaboratively to deliver an exceptional customer service experience.”

Standing Out

In a tough Florida insurance market, Blake believes State Insurance USA’s unwavering values are what truly set them apart.

“Our business is built on seven core values: Love, Trust, Excellence, Communication, Proactiveness, Appreciation, and Ownership,” he recites. “Our mission is simple: We exist to love and value *all* people, build trusted relationships, and deliver an elite insurance experience.”

That declaration is more than just lip service. While Blake’s agency takes pride in offering competitive rates, their top priority is the customer experience.

“We’re constantly retooling our process to make our customer service the best in

“We’re constantly retooling our process to make our customer service **THE BEST IN SOUTHWEST FLORIDA.**”

Southwest Florida,” Blake emphasizes. “That is our number one goal. We have expert local agents like me who know the market inside and out, and they’re committed to being the best advocates for our clients.”

Blake says his expert team’s ability to simplify transactions has been key to earning REALTORS®’ trust.



“We’re extremely helpful on the transactional side for Realtors to get to closings,” he offers. “We make it easy. Our team is always ready to jump in and problem-solve when time is tight, while sticking to our core values.”

He adds that State Insurance USA’s expertise became especially critical after Hurricane Ian.

“We had thousands of claims come through our office,” Blake recalls. “It was an incredibly stressful time for so many people, but we guided our clients through the settlement process. That experience showed us how important it is to have a knowledgeable team that can manage high-volume claims while still giving every client the attention they deserve.”

Giving Back Joyfully

For Blake, running a successful business means having ample opportunity to spread the love around to impact his local community.

Through State Insurance Cares, the agency supports local nonprofits, both financially and through volunteering. Each month, they donate to a charity nominated by clients and partners.

“We do this in every office, every month,” Blake says with pride. “It’s at the core of who we are.”

Their largest annual gathering, the “Hats Off” event held each November, is a heartfelt celebration of their community partnerships and always a night to remember.

“We invite all of the charities and nonprofits we’ve supported throughout the year to a catered event with tons of giveaways,” Blake shares. “Our last one was at Margaritaville, and we usually have 24 to 36 charities attend. It’s our way of giving back and celebrating those who do so much for our amazing community.”

Beyond the Desk

When Blake isn’t working, you’ll find him with his wife, Lisa, and their five children: Bailey, Reed, Tenley, Jolie, and Benjamin.

“We love traveling, hitting the local beaches, being on the boat, eating at local restaurants, or just hanging out at the pool,” Blake grins. He has no

shortage of favorite local spots, but notes The Island Gypsy in Naples is his go-to for its fun waterfront bar atmosphere.

As he looks to the future of his business, Blake remains incredibly optimistic. With plans to expand the Naples office and a continued focus on providing elite customer service, he believes State Insurance USA is poised to keep thriving.

“After going through a recent hard cycle of high rates, we’re already starting to see more capacity, more insurance options, and more carriers coming to Florida in this current soft market cycle,” he concludes. “That competition will help drive down premiums, and that’s great news for our clients and Realtor partners alike.”

Reach out to Blake Chapman and his expert team at State Insurance USA today by calling 239-567-9992 or visiting StateInsuranceUSA.com.



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ELISE & TOM STARR



Experience Matters

BY ELLEN BUCHANAN • PHOTOS BY MICHELLE REED PHOTOGRAPHY

Within Southwest Florida luxury real estate, few names carry the weight—and warmth—of Elise and Tom Starr, the powerhouse duo behind The Starr Team at John R. Wood Properties Christie's International Real Estate. Ranked number one in their brokerage and across the Fort Myers MLS, with 50-plus years of combined experience and over a quarter-billion dollars in sales in the past four years, their reputation for results is backed by both numbers and an unshakable work ethic.

The Starrs are a dynamic presence in their Gulf Harbour community. While their days are packed with 12-hour work schedules, they also carve out time to enjoy life to the fullest. They're high-performance professionals and grounded community members, known not just for success but for genuine care for others' best interests. Their authentic approach has not only earned the Starrs deep client loyalty—it's propelled them to the top of their profession.

Their First Chapters

Elise grew up in Baton Rouge, where her father instilled a strong work ethic and commitment to doing the right thing. "I saw the discipline and dedication he had to his business, and the good morals," she says. "Do the right thing and follow the Golden Rule. That's been embedded in me all my life."

Elise's mother entered real estate during Elise's late

teens, inspiring Elise to get her own license at just 18—though she didn't fully commit to the career until age 24. When the market dipped in the late '80s, she moved to Orlando, working across commercial, industrial, and residential sectors.

Eighteen years ago, Elise relocated to Fort Myers, taking on-site sales positions in Gulf Harbour communities. After five years, she returned to residential real estate—and her business quickly soared.

Tom, originally from Phillipston, in western Pennsylvania, joined the U.S. Navy right out of high school, serving aboard one of the first ballistic nuclear submarines, where he was in charge of missile launches. Afterward, he earned a degree from Otterbein University and spent 36 years with Nationwide Insurance, retiring in 2002 as VP of agency sales before working as a financial consultant with a ChFC designation.

After both Elise and Tom lost their spouses, a member of the Gulf Harbour Yacht Club introduced them and they soon married. Tom officially joined Elise in real estate 10 years ago—and brought fresh energy and unflinching discipline to the business.

A Thriving Business

As a husband-and-wife team, Elise and Tom combine strategic insight and a deep love for their community,

where they remain highly accessible, visible, and engaged as members of the Gulf Harbour Yacht & Country Club, Gulf Harbour Vintner's Club, and the Gulf Harbour Rod and Gun Club.

Elise leads with remarkable drive—something Tom recognized from the beginning. "She had been a single mom, and there was a time when she was really struggling to make ends meet," he says. "She's the hardest working woman I've ever met in my life."

That same grit and passion drive every transaction,



while Tom brings a disciplined focus that has sharpened their niche—and fueled even greater success.

“Tom’s motto is, ‘Stay in your lane,’” Elise shares. “We used to run from Cape Coral to Naples but eventually narrowed our focus to Fort Myers’ Iona waterfront. We focus—and then we hyperfocus.”

Elise and Tom also invest heavily in their business, continually strengthening its foundation—especially when it comes to marketing. “We reinvest in our business,” Tom says. “If you take 30 percent of your commission check and put it into marketing, that’s how you build your business. We invest well over \$100,000 annually in promotion alone.”

“We also give high-value gifts, depending on the sale size,” Elise adds. “And we work hard. What I do in four hours, most people can’t do in two days.”

As a result of their consistent and strategic efforts, the Starrs’ business is now 95 percent referral-based—a testament to the deep relationships they build and the trust they consistently earn.

Top producers Elise and Tom Starr are ranked number one at their brokerage and across the Fort Myers MLS.



“Tom’s motto is,
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We focus—and then
we hyperfocus.”

“We’re in constant contact with our base,” Tom explains. “Our people get birthday cards, and we pass out sparklers and notes with the American flag on the Fourth of July. In the fall, we deliver pumpkins to everybody with a little note.” Add their signature appreciation events, and the Starrs’ follow-through is clearly as personal as it is professional.

Elise and Tom’s track record has earned them numerous accolades over the years. They’re part of Christie’s Master’s Circle—reserved for the “best of the best.” They’re also members of John R. Wood Properties’ prestigious 400 Club, were named Top Guns by the Royal Palm Coast Realtor® Association, and Elise has been honored two years in a row at *Inspired*, which celebrates the top 200 female REALTORS® in Fort Myers.

Giving Back

Beyond awards and accolades, what truly sets Elise and Tom apart is their commitment to giving back. With every sale, they donate a portion of their commission to Tunnel to Towers and the Wounded Warrior Project, two causes close to their hearts.

They are also proud supporters of Golisano Children’s Hospital. Elise spent seven years on the grievance committee and served on the professional standards committee for the board of directors. She has twice served on the Board of Governors for Gulf Harbour Yacht & Country Club, where she and Tom remain actively involved.

Another organization that the Starrs champion is Home

Front Heroes. In January alone, they helped raise over \$100,000 for the cause. They also created a foundation honoring the late John R. Wood to support the Harry Chapin Food Bank.

Life Beyond Real Estate

While real estate is a central part of their lives, Elise and Tom know how to make room for what matters most: family, fun, and a deep appreciation for life’s adventures.

Their blended family includes Tom’s three biological children—Sandra, Leahna, and Clyde—and Elise’s son, Robert, whom Tom adopted when Robert was 21. Though their children are now spread across the country, the Starrs make the most of every opportunity to come together. They share their



home with TJ the tabby cat and Lucy, a ferret they inherited from a grandchild.

Elise and Tom embrace Tom’s philosophy: “Work hard, play hard.” Whether boating, golfing, playing tennis or cards, they find joy in staying active. Their adventures range from lobstering in the Keys to horseback riding in Montana. They travel 10



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to 15 times a year, proving balance isn’t just a concept—they live it.

Looking Ahead

With a referral-based business and 2025 sales projected at \$50 million to \$60 million, the Starrs show no signs of slowing down.

Their personal schedule is just as ambitious. After their annual lobstering trip, they’ll head to Montana for a working rodeo. September brings trout fishing in Calgary, then a golf outing on Kiawah Island in October. They’ll close the year with a family cruise—plus plenty of boating and fishing aboard their cabin cruiser and fishing boat.

It’s a lifestyle fueled by passion, discipline, and momentum—the same qualities that have driven their decades-long success in real estate. As Elise puts it: “With 40-plus years in this business, experience is what people want to see.” In the end, experience doesn’t just matter—it makes all the difference.

Whether on the water or at a club event, Elise and Tom Starr embrace their active role in the Gulf Harbour Yacht & Country Club community.

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