



**George Cholaj**  
PRESIDENT AND CEO,  
MCR SERVICES INC.

Cholaj immigrated to the U.S. as a child and was educated and raised in Northeast Philadelphia. He began his career in construction as a skilled carpenter. Combining his construction skills and business acumen, he went on to build businesses of his own. For the past 30 years, Cholaj has successfully owned and operated his own general contracting business and along the way has launched, owned and operated property management businesses. He has integrated what he learned as a property owner and manager into his general contractor business to deliver his clients what he knows they want and expect as property owners.

*"One thing I wish I was told before starting my business is how truly difficult juggling family, business, time—and life in general—is going to be."*

**Charles Muracco**

**FOUNDER AND CEO, CLM ADVISORS LLC**

Recognizing the growing need for business consulting services, Muracco began his tax advisory company in 2013. With a specialty for instilling sound fiscal management principles, policies and habits in closely held businesses, he works with businesses in their endeavors to make it to the next level. Muracco's day-to-day passion is to instill the consultant's way of thinking into each member of the office and his clients. Over the years, he has sculpted CLM Advisors into what it has become today.

*"Being a successful businessperson in my eyes means having the business community truly see our approach at CLM, how our approach matters for businesses and watching the businesses that we partner with see success from our approach. Their success is our success."*



**Joseph Giacobbe**

**AGENCY OWNER, FARMERS INSURANCE**



Giacobbe's career has roots in the mortgage and lending industry, where he demonstrated his proficiency for outperforming sales benchmarks and recruiting new talent. As the agency owner of Farmers Insurance in Swedesboro, Giacobbe spearheads business development, social media marketing and community involvement. His office has achieved recognition in the Farmers' Toppers Club—awarded to the top 5 percent of agents in the country—and it's one of the top three producing offices in the state.

Giacobbe has made a mark in the community as well, where he volunteers his time for youth sports programs, charitable foundations and local business associations. *"Entrepreneurship is the most life-changing relationship I have experienced. I had to learn how to confront my fears and insecurities, overcome my excuses and realize I had no room for failure. Also, I had to start paying attention to the small things; every detail makes a huge difference when you're running your own business."*

**Frank Lauletta Sr.**

**FOUNDER AND PRINCIPAL, AFC DOCTORS URGENT CARE**

Born and raised in South Philadelphia, Lauletta majored in financial management in college. He started his career in banking and quickly realized his interest was in real estate development, in which the banking experience served him well. Lauletta feels that when he develops a project, he's leaving his mark on the world; a legacy for his children and grandchildren. With his latest career entry into the urgent care market, Lauletta says he's not the type of person who can retire and that changing career direction is a good thing.

*"Whatever the goal you are pursuing, give it your all and follow it through to successful completion. Remember the chess analogy—always think three to four moves ahead."*

**James C. Ewing, CFP®, CRPS®, CRPC®**

**MANAGING DIRECTOR AND PARTNER, EWING/CONA WEALTH MANAGEMENT AT HIGHTOWER**

Just over a year ago, Ewing and his team partnered with Hightower Advisors to open an independent financial advisory practice committed to the fiduciary standard of care. Ewing has deep experience in deploying sophisticated strategies to help profes-

Frank Lauletta Sr. photo courtesy of Intrigue Photography