

# Kram Joins TAD

Philip Kram has joined the Technical Assistance Department as CPA. He will be replacing John Marchetti.

Philip joined the staff Oct. 20. He is a 1972 graduate of St. Louis University, St. Louis, Mo. He also attended the University of Montana, Missoula and

completed one year of post-graduate work in 1975.

Before coming to AFN, Inc. he was self-employed doing public accounting work for clients. This included bookkeeping, tax work and reports for individuals and partnerships.