

***ALZHEIMER'S ASSOCIATION, INC.,
WEST VIRGINIA CHAPTER
FINANCIAL STATEMENTS
YEARS ENDED JUNE 30, 2008 AND 2007***

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INDEPENDENT AUDITORS' REPORT

To the Board of Directors
Alzheimer's Association, Inc., West Virginia Chapter
Charleston, West Virginia

We have audited the accompanying statement of financial position of the Alzheimer's Association, Inc., West Virginia Chapter (the Association) as of June 30, 2008 and 2007, and the related statements of activities, functional expenses and cash flows for the years then ended. These financial statements are the responsibility of the Association's management. Our responsibility is to express an opinion on these financial statements based on our audits.

We conducted our audits in accordance with U.S. generally accepted auditing standards. Those standards require that we plan and perform the audits to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes consideration of internal control over financial reporting as a basis for designing audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Association's internal control over financial reporting. Accordingly, we express no such opinion. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audits provide a reasonable basis for our opinion.

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of the Alzheimer's Association, Inc., West Virginia Chapter as of June 30, 2008 and 2007, and the results of its operations and its cash flows for the years then ended in conformity with U.S. generally accepted accounting principles.

Chambers, Paterno & Associates, AC

Charleston, West Virginia
September 25, 2008

ALZHEIMER'S ASSOCIATION, INC., WEST VIRGINIA CHAPTER
STATEMENT OF FINANCIAL POSITION
AT JUNE 30, 2008 AND 2007

	2008	2007
ASSETS		
CURRENT ASSETS		
Cash and cash equivalents	\$ 156,690	\$ 13,028
Marketable equity securities	171,509	128,178
Due from National	31,873	0
Promises to give - unconditional	20,171	24,715
Grants receivable	42,935	35,856
Inventory	8,575	7,552
Prepaid expenses	2,101	2,496
TOTAL CURRENT ASSETS	433,854	211,825
FIXED ASSETS		
Property and equipment	43,179	56,473
Less: Accumulated depreciation	(35,611)	(46,242)
TOTAL FIXED ASSETS	7,568	10,231
TOTAL ASSETS	\$ 441,422	\$ 222,056
 LIABILITIES AND NET ASSETS		
CURRENT LIABILITIES		
Accounts payable	\$ 9,258	\$ 17,340
Due to National	56,814	0
Accrued vacation	14,033	12,207
Accrued and withheld payroll taxes	502	1,443
TOTAL CURRENT LIABILITIES	80,607	30,990
NET ASSETS		
Unrestricted	235,378	84,429
Temporarily restricted	125,437	106,637
TOTAL NET ASSETS	360,815	191,066
TOTAL LIABILITIES AND NET ASSETS	\$ 441,422	\$ 222,056

See Independent Auditors' Report and Notes to Financial Statements.

ALZHEIMER'S ASSOCIATION, INC., WEST VIRGINIA CHAPTER

STATEMENT OF ACTIVITIES

FOR THE YEAR ENDED JUNE 30, 2008

	UNRESTRICTED	TEMPORARILY RESTRICTED	TOTAL ALL FUNDS
REVENUE:			
Contributions, gifts, grants and pledges:			
Direct public support:			
Memorials and tributes	\$ 221,983	\$ 0	\$ 221,983
Corporations	1,950	4,125	6,075
Individuals	19,565	13,600	33,165
Foundations	8,200	0	8,200
Organizations	11,603	0	11,603
Major gifts	6,050	0	6,050
Board donations	1,724	0	1,724
Indirect public support:			
United Way	963	42,403	43,366
Combined Federal Campaign	2,870	0	2,870
Matching gifts	3,402	0	3,402
Allstate	124	0	124
Government grants	16,413	60,000	76,413
Private grants	7,500	9,695	17,195
Special fundraising events:			
Memory Walk	223,489	65,827	289,316
Thanks for the Memories Luncheon	32,045	0	32,045
Golf Tournament	18,062	2,500	20,562
Non-cash donations	46,984	0	46,984
Less: Event costs benefiting donors	(10,370)	0	(10,370)
Conferences	17,545	3,675	21,220
Sales	2,821	0	2,821
Fees for services	16,196	0	16,196
Investment return (loss)	(5,105)	0	(5,105)
Miscellaneous income	8,223	0	8,223
Net Association share of National income	8,810	0	8,810
Net assets released from restrictions	183,025	(183,025)	0
TOTAL REVENUE	\$ 844,072	\$ 18,800	\$ 862,872
EXPENDITURES:			
Program Services:			
Patient and family services	\$ 243,569	\$ 0	\$ 243,569
Public awareness and education	278,783	0	278,783
Public policy	37,916	0	37,916
Management and general	46,057	0	46,057
Fund development	86,798	0	86,798
TOTAL EXPENDITURES	693,123	0	693,123
CHANGE IN NET ASSETS	150,949	18,800	169,749
NET ASSETS AT BEGINNING OF YEAR	84,429	106,637	191,066
NET ASSETS AT END OF YEAR	\$ 235,378	\$ 125,437	\$ 360,815

See Independent Auditors' Report and Notes to Financial Statements.

ALZHEIMER'S ASSOCIATION, INC., WEST VIRGINIA CHAPTER

STATEMENT OF ACTIVITIES

FOR THE YEAR ENDED JUNE 30, 2007

	UNRESTRICTED	TEMPORARILY RESTRICTED	TOTAL ALL FUNDS
REVENUE:			
Contributions, gifts, grants and pledges:			
Direct public support:			
Memorials and tributes	\$ 48,374	\$ 0	\$ 48,374
Corporations	15,200	0	15,200
Individuals	57,035	3,000	60,035
Foundations	11,200	0	11,200
Organizations	15,354	0	15,354
Major gifts	4,145	0	4,145
Board donations	2,551	0	2,551
Indirect public support:			
United Way	604	42,784	43,388
Combined Federal Campaign	1,759	0	1,759
Matching gifts	255	0	255
Allstate	46	0	46
Government grants	35,802	92,000	127,802
Private grants	0	10,400	10,400
Special fundraising events:			
Memory Walk	185,356	43,969	229,325
Thanks for the Memories Luncheon	33,635	0	33,635
Golf Tournament	24,062	0	24,062
Alzheimer's Support Day	1,818	0	1,818
Non-cash donations	37,500	0	37,500
Less: Event costs benefiting donors	(14,801)	0	(14,801)
Conferences	24,335	0	24,335
Sales	1,652	0	1,652
Less: Cost of goods sold	(176)	0	(176)
Fees for services	3,919	0	3,919
Investment return	18,724	0	18,724
Miscellaneous income	1,024	0	1,024
Net assets released from restrictions	168,767	(168,767)	0
TOTAL REVENUE	678,140	23,386	701,526
EXPENDITURES:			
Program Services:			
Patient and family services	242,837	0	242,837
Public awareness and education	291,465	0	291,465
Public policy	43,921	0	43,921
Research	7,822	0	7,822
Management and general	45,253	0	45,253
Fund development	113,170	0	113,170
TOTAL EXPENDITURES	744,468	0	744,468
CHANGE IN NET ASSETS	(66,328)	23,386	(42,942)
NET ASSETS AT BEGINNING OF YEAR	150,757	83,251	234,008
NET ASSETS AT END OF YEAR	\$ 84,429	\$ 106,637	\$ 191,066

See Independent Auditors' Report and Notes to Financial Statements

ALZHEIMER'S ASSOCIATION, INC., WEST VIRGINIA CHAPTER
STATEMENT OF FUNCTIONAL EXPENSES
FOR THE YEAR ENDED JUNE 30, 2008

	<u>TOTAL</u>	<u>PROGRAM SERVICES</u>	<u>MGMT AND GENERAL</u>	<u>FUND RAISING</u>
Salaries and wages	\$ 360,343	\$ 304,499	\$ 17,514	\$ 38,330
Fringe benefits	26,434	19,825	2,244	4,365
Payroll taxes	14,731	13,542	379	810
Accounting fees	8,622	0	8,622	0
Outside and contract labor	13,300	12,957	300	43
Office supplies	8,672	8,361	261	50
Program supplies - nonfood	523	523	0	0
Telephone	17,340	17,315	0	25
Postage	19,140	16,323	653	2,164
Rent	32,525	29,166	893	2,466
Utilities	6,530	5,048	455	1,027
Insurance - liability	5,534	4,606	263	665
Repairs and maintenance	6,415	3,029	2,948	438
Printing, publications and subscriptions	25,883	22,554	762	2,567
Staff development	2,138	1,883	0	255
Advertising	3,932	3,932	0	0
Conferences	13,343	13,336	7	0
Special events	70,204	42,123	0	28,081
Fundraising fees	302	0	0	302
Volunteer development	594	578	16	0
Travel	37,450	28,765	5,958	2,727
Dues and subscriptions	2,815	2,565	0	250
Interest and bank charges	3,234	0	3,002	232
Miscellaneous	6,814	6,741	68	5
Bad debt expense	3,005	0	1,500	1,505
Depreciation	3,300	2,597	212	491
TOTAL FUNCTIONAL EXPENDITURES	\$ 693,123	\$ 560,268	\$ 46,057	\$ 86,798

See Independent Auditors' Report and Notes to Financial Statements.

ALZHEIMER'S ASSOCIATION, INC., WEST VIRGINIA CHAPTER
STATEMENT OF FUNCTIONAL EXPENSES
FOR THE YEAR ENDED JUNE 30, 2007

	<u>TOTAL</u>	<u>PROGRAM SERVICES</u>	<u>MGMT AND GENERAL</u>	<u>FUND RAISING</u>
Salaries and wages	\$ 323,879	\$ 270,527	\$ 17,019	\$ 36,333
Fringe benefits	29,261	23,694	1,952	3,615
Payroll taxes	27,385	22,950	1,415	3,020
Accounting fees	7,164	0	7,164	0
Outside and contract labor	40,229	35,874	1,389	2,966
Office supplies	11,297	10,518	368	411
Program supplies - nonfood	2,645	2,645	0	0
Telephone	10,724	10,158	537	29
Postage	16,685	13,501	504	2,680
Rent	30,600	25,303	1,570	3,727
Utilities	7,211	6,368	250	593
Insurance - liability	7,145	5,882	403	860
Repairs and maintenance	5,736	3,625	418	1,693
Printing, publications and subscriptions	30,167	24,434	743	4,990
Staff development	5,283	4,584	384	315
Advertising	1,191	1,191	0	0
Conferences	14,422	14,156	236	30
Special events	64,003	27,235	0	36,768
Fundraising fees	650	0	0	650
Volunteer development	575	60	515	0
Travel	34,279	23,517	7,754	3,008
Dues expense to National from Chapters	38,233	38,233	0	0
Interest and bank charges	3,188	0	2,011	1,177
Miscellaneous	259	82	141	36
Bad debt expense	9,130	0	0	9,130
Depreciation	7,701	6,082	480	1,139
Assessments and grants	10,000	10,000	0	0
Caregiver funds	5,426	5,426	0	0
TOTAL FUNCTIONAL EXPENDITURES	\$ 744,468	\$ 586,045	\$ 45,253	\$ 113,170

See Independent Auditors' Report and Notes to Financial Statements.

ALZHEIMER'S ASSOCIATION, INC., WEST VIRGINIA CHAPTER

STATEMENT OF CASH FLOWS

FOR THE YEARS ENDED JUNE 30, 2008 AND 2007

	<u>2008</u>	<u>2007</u>
CASH FLOWS FROM OPERATING ACTIVITIES:		
Cash from contributions	\$ 359,782	\$ 221,524
Cash from special events	378,537	274,039
Cash from grants	93,608	138,202
Cash from program services	16,196	3,919
Cash from miscellaneous revenue	19,854	2,499
Cash from investment income	4,575	5,110
OPERATING RECEIPTS	<u>872,552</u>	<u>645,293</u>
Cash paid to personnel	(360,343)	(323,879)
Cash paid to vendors	(320,022)	(323,248)
Cash paid to National	(9,658)	(47,891)
OPERATING DISBURSEMENTS	<u>(690,023)</u>	<u>(695,018)</u>
NET CASH PROVIDED (USED) BY OPERATING ACTIVITIES	<u>182,529</u>	<u>(49,725)</u>
CASH FLOWS FROM INVESTING ACTIVITIES:		
Capital expenditures	(637)	(2,339)
Proceeds from sale of securities	83,128	70,223
Investment in securities	(121,358)	(33,151)
NET CASH PROVIDED (USED) BY INVESTING ACTIVITIES	<u>(38,867)</u>	<u>34,733</u>
NET INCREASE (DECREASE) IN CASH AND EQUIVALENTS	143,662	(14,992)
CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR	13,028	28,020
CASH AND CASH EQUIVALENTS AT END OF YEAR	<u>\$ 156,690</u>	<u>\$ 13,028</u>
RECONCILIATION OF CHANGE IN NET ASSETS TO		
NET CASH (USED) BY OPERATING ACTIVITIES:		
Change in Net Assets	\$ 169,749	\$ (42,942)
ADJUSTMENTS TO RECONCILE CHANGE IN NET ASSETS		
TO NET CASH PROVIDED (USED) BY OPERATING ACTIVITIES		
Net unrealized (gain) loss on investments	1,714	(4,700)
Realized (gain) on sale of investments	(6,819)	(8,914)
Depreciation	3,300	7,701
(Increase) decrease in promises to give	4,548	8,636
(Increase) decrease in grants receivable	(7,079)	(13,754)
(Increase) decrease in prepaid expenses	395	1,568
(Increase) decrease in inventory	(1,023)	140
(Increase) decrease in due to/due from National	24,941	0
Increase (decrease) in accounts payable	(8,082)	3,309
Increase (decrease) in accrued vacation	1,826	(1,235)
Increase (decrease) in accrued and withheld payroll taxes	(941)	466
NET CASH (USED) BY OPERATING ACTIVITIES	<u>\$ 182,529</u>	<u>\$ (49,725)</u>

See Independent Auditors' Report and Notes to Financial Statements.

NOTES TO FINANCIAL STATEMENTS

Alzheimer's Association, Inc., West Virginia Chapter

NOTE 1 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Nature of activities

The Alzheimer's Association, Inc., West Virginia Chapter (the Association) was created in October 2001 from the merger of three existing chapters. The Association provides education to health care professionals and the public, guidance and support for patients, their families and caregivers, and encourages and supports research of Alzheimer's disease and related disorders. The Association is supported from a variety of sources such as donor contributions, government and private grants, and special events. Their primary activities take place within the State of West Virginia and certain counties in eastern Ohio.

Financial statement presentation

The statements have been prepared on the accrual basis of accounting in accordance with U. S. generally accepted accounting principles.

The Association has adopted Statement of Financial Accounting Standards (*SFAS*) No. 117, *Financial Statements of Not-for-Profit Organizations*. Under SFAS No. 117, the Association is required to report information regarding its financial position and activities according to three classes of net assets: unrestricted net assets, temporarily restricted net assets, and permanently restricted net assets. In addition, the Association is required to present a statement of cash flows. The Association has elected not to use fund accounting as permitted by the statement.

Promises to give

Contributions are recognized when the donor makes a promise to give to the Association that is, in substance, unconditional. Contributions that are restricted by the donor are reported as increases in unrestricted net assets if the restrictions expire in the fiscal year in which the contributions are recognized. All other donor-restricted contributions are reported as increases in temporarily or permanently restricted net assets depending on the nature of the restrictions. When a restriction expires, temporarily restricted net assets are reclassified to unrestricted net assets.

Promises to give are charged to bad debt expense as they are deemed uncollectible based on periodic reviews of aging and collections by management. The Association considers promises to give presented at the statement of financial position dates to be fully collectible. The Association has incurred \$3,005 and \$9,130 in bad debt losses as of June 30, 2008 and 2007. Promises to give are classified as a current asset on the statement of financial position if collection is expected within the next twelve months.

Contributed services

The Association receives donated services from a variety of unpaid volunteers assisting with various programs and services. No amounts have been recognized as revenue and expenses in the accompanying financial statements because the criteria for recognition of such volunteer effort under SFAS No. 116 have not been satisfied.

(continued)

NOTES TO FINANCIAL STATEMENTS

Alzheimer's Association, Inc., West Virginia Chapter

NOTE 1 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

Cash and equivalents

The Association considers all highly liquid investments with maturities of three months or less to be cash equivalents. The Association occasionally carries deposits in financial institutions which are in excess of federally insured amounts.

Collectibility of receivables

Grants receivable are presented on the statement of financial position net of amounts written-off based on management's assessment of collectibility. Grants deemed uncollectible are charged to bad debt expense based upon Management's periodic review of the receivables. Based on the composition of the receivables as of the statement of financial position dates and the lack of significant bad debt history, no reserve for bad debts is required.

Use of estimates

Preparation of financial statements requires Association management to make estimates and assumptions that affect reported amounts of assets, liabilities, support and expenses. Actual results could differ from those estimates.

Inventory

Inventory consists primarily of items which are sold to caregivers to assist in the care of Alzheimer's patients. Inventory is stated at the lower of average cost or market value.

Support and revenue

Contributions received are recorded as unrestricted, temporarily restricted, or permanently restricted support depending upon the existence or nature of any donor restrictions. Contributions of donated non-cash assets are recorded at their fair values in the period received. Total donated non-cash assets for the years ended June 30, 2008 and 2007 were \$46,984 and \$37,500.

Grants are reported as temporarily restricted support if they are received with donor stipulations that limit the use. When the restriction expires the temporarily restricted assets are reclassified to unrestricted net assets.

The Association hosts annual Memory Walks in various locations. These walks represent a significant portion of total contributions received during the year.

Functional allocation of expenses

The costs of providing the various programs and other activities have been summarized on a functional basis in the statement of activities. Accordingly, certain costs have been allocated among the programs and supporting services.

Advertising

The Association expenses advertising costs when incurred. Total cost recognized for advertising at June 30, 2008 and 2007 was \$3,932 and \$1,191.

(continued)

NOTES TO FINANCIAL STATEMENTS
Alzheimer's Association, Inc., West Virginia Chapter

NOTE 1 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

Property and equipment

Property and equipment is stated at cost if purchased or estimated fair value if donated and is depreciated using the straight-line method over the estimated useful lives of the assets. Major improvements and repairs are capitalized while expenditures for minor repairs and maintenance are expensed when incurred.

Income taxes

The Chapter qualifies as part of the national affiliate as a tax-exempt organization under Section 501(c)(3) of the Internal Revenue Code, and is classified by the Internal Revenue Service as other than a private foundation. Therefore, no provision for income tax is provided in these financial statements.

Reclassifications

Amounts in prior statements may have been reclassified to conform with current presentation.

NOTE 2 - INVESTMENTS

Investments in marketable securities with readily determinable fair market values and all investments in debt securities are reported at their fair market values in the statement of financial position. Unrealized gains and losses are included in the change in net assets. Investment income and gains restricted by a donor are reported as increases in unrestricted net assets if the restrictions are met (either by passage of time or by use) in the reporting period in which the income and gains are recognized.

The Association held \$171,509 and \$128,178 in mutual funds at June 30, 2008 and 2007. These investments are stated at fair market value. Fair market values and unrealized appreciation at June 30, 2008 and 2007 are summarized as follows:

As of the Statement of Financial Position	2008	2007
Unrestricted mutual funds:		
Cost	\$ 129,459	\$ 118,595
Fair market value	<u>171,509</u>	<u>128,178</u>
Unrealized appreciation	<u>\$ 42,050</u>	<u>\$ 9,583</u>

The following schedule summarizes the investment return and its classification in the statement of activities for the years ended June 30, 2008 and 2007:

As of the Statement of Financial Position	2008	2007
Unrestricted net assets:		
Interest and dividend income	\$ 4,575	\$ 5,110
Net realized and unrealized gain/(loss)	<u>(9,680)</u>	<u>13,614</u>
Total investment return	<u>\$ (5,105)</u>	<u>\$ 18,724</u>

NOTES TO FINANCIAL STATEMENTS
Alzheimer's Association, Inc., West Virginia Chapter

NOTE 3 - TEMPORARILY RESTRICTED NET ASSETS

Temporarily restricted net assets are available for the following purposes:

	<u>2008</u>	<u>2007</u>
Government and National grants	\$ 1,438	\$ 14,958
Scholarships, training and respite	43,815	34,884
Lending library and support groups	6,254	4,951
Outreach	1,928	7,875
Special events	72,002	43,969
	<u>\$ 125,437</u>	<u>\$ 106,637</u>

Net assets were released from donor restrictions by incurring expenses satisfying the purpose or time restrictions specified by donors as follows:

	<u>2008</u>	<u>2007</u>
Resource library program expenses	\$ 0	\$ 10,209
Government and National grants	73,518	85,972
Scholarships, training and respite	43,168	25,830
Lending library and support groups	1,697	428
Outreach	23,927	7,126
Special events	43,969	39,202
	<u>\$ 186,279</u>	<u>\$ 168,767</u>

The Association received no contributions which were permanently restricted in 2008 and 2007.

NOTE 4 - OPERATING LEASES

The Association rents office space in three locations throughout West Virginia. These are month to month rental agreements with a combined monthly payment of \$2,725. Total rent expense for the years ended June 30, 2008 and 2007 was \$32,525 and \$30,600.

NOTE 5 - JOINT COSTS

The Association incurs joint costs that include both fund-raising and program service components. The 2008 and 2007 joint activity relates to the quarterly newsletter for printing, postage and mailing costs. The total amount allocated during the period ended June 30, 2008 and 2007 was \$18,259 and \$18,189, consisting of \$10,821 and \$11,888 in printing costs, and \$7,438 and \$6,301 in postage and mailing costs, respectively.

NOTES TO FINANCIAL STATEMENTS
Alzheimer's Association, Inc., West Virginia Chapter

NOTE 6 - COMMITMENTS

The Association has entered into an agreement with a government relations, lobbying and organizational development firm for assistance in developing a comprehensive legislative and grassroots strategy. The agreement requires monthly payments of \$1,000 through 2009. This agreement may be terminated by either party at any time with thirty days written notice. Total consulting expense for the years ended June 30, 2008 and 2007 in connection with this agreement was \$12,000 and \$13,100.

NOTE 7 - LINE OF CREDIT

As of June 30, 2008, the Company had an unsecured line of credit from a local financial institution for \$50,000. The line of credit had an interest rate equal to the Wall Street Journal prime rate which was 5.00% as of June 30, 2008. There was no outstanding balance on the credit line at either balance sheet date.

NOTE 8 - PENSION PLAN

The Association initiated a pension plan for employees effective September 1, 2004. The plan permits only employee salary reduction contributions made pursuant to voluntary salary reduction agreements between the Association and its eligible employees which are excluded from gross income under Code Section 403(b). All employees are eligible and the plan does not provide for any other contributions by the Association.

NOTE 9 - REVENUE SHARING AGREEMENT

The Association has entered into a five year revenue sharing agreement with the National Alzheimer's Association (National) that became effective July 1, 2007. The revenue sharing applies to unrestricted donations for non-specific operating purposes.

As the result of the revenue sharing agreement, the Association is no longer required to pay dues to National. The Association paid quarterly dues totaling \$38,233 to the National during the year ended June 30, 2007, of which \$9,658 was payable at year end.

Revenue sharing between the Association and National were as follows:

	<u>2008</u>	<u>2007</u>
National and Association Revenue Sharing:		
Association's share of National income	\$ 123,986	\$ 0
National's share of Association income	<u>(115,176)</u>	<u>0</u>
Net Association income (loss)	<u>\$ 8,810</u>	<u>\$ 0</u>