

\*use "I have, I owe" because  
its subtraction

870

-190

700

← 20

680

→ 870 has 8 hundreds which is 800.

190 has 1 hundred which is 100.

"I have 800, I owe 100, I still have 700."

→ 870 has 7 tens, which is 70. 190 has

9 tens which is 90. "I have 70, I owe 90,

I still owe 20."

subtract

because

I still owe"