

U.S. Algorithm

$$\begin{array}{r}
 725 \\
 - 197 \\
 \hline
 528 \\
 \phantom{0}12 \\
 \hline
 425 \\
 - 389 \\
 \hline
 36 \\
 \phantom{0}14 \\
 \hline
 433 \\
 - 198 \\
 \hline
 235 \\
 \phantom{0}12 \\
 \hline
 512
 \end{array}$$

Algorithm

$$\begin{array}{r}
 700 \\
 - 100 \\
 \hline
 600 \\
 \phantom{0}110 \\
 \hline
 400 + 20 \\
 - 300 \\
 \hline
 100 \\
 \phantom{0}10 \\
 \hline
 400 + 30 \\
 - 100 \\
 \hline
 300 \\
 \phantom{0}90 \\
 \hline
 500 \\
 - 600 \\
 \hline
 120 \\
 \phantom{0}90 \\
 \hline
 30
 \end{array}$$

$$\begin{aligned}
 631 - 198 &= \\
 631 - 100 &= 531 \\
 531 - 90 &= 441 \\
 441 - 8 &= 433
 \end{aligned}$$