Lately, I have been comparing life to a mathematical problem, just a bunch of adding, subtracting, multiplying, and dividing. I have been reflecting about how the balance sheet will look when the ledger is closed.

When we are born, we add to the population. We add to our parents' financial responsibilities; we add to their concerns. We subtract from their recreational time; we subtract from their time together as a couple. As we grow, each of us adds new words to our vocabulary and new experiences to our days.

Early on, I added skill in riding horses and showing animals at the 4-H fair. I added the tastes of Norwegian foods, like lutefisk and lefse, to my palate from the community in which my family and I lived. To shoulder a bit of the load that my parents faced each day, I added outdoor chores as part of my daily routine: gathering eggs and carrying foaming milk pails.

While I lived on the family farm, I added learning to drive the car—a brand-new Hudson—John Deere tractors, and an old Ford truck. While I attended a one- room school, I added a love poetry and reading of all kinds, especially when the traveling library showed up with Black Stallion books by Walter Farley. In high school, I added an attraction to young men with cars and money to spend. The first 16 years of my life were primarily adding, adding, adding.

Then, I moved to the University of Wisconsin in Madison for further education. There I learned about multiplying—multiplying by thousands the number of students in my environment. From my high school of 125, I found myself on a campus with 26,000 other people from all over the world. My life experiences mul- tiplied exponentially.

After college graduation, I added again: a husband and then two children. I added the expenses and responsibilities of a house. I added concerns for students who came into my life at three different high schools. I subtracted free time for grading papers and preparing lesson plans. My husband often quipped, "She'll die rocking in a chair, saying, 'Just one more paper, Bob."

Now, fully retired and widowed, I spend some time subtracting from and sorting through the clutter that has accumulated in the same house in Woodstock that my husband and I purchased 52 years ago. I have been advised that if I rid the rooms of 26 pieces of accumulated "stuff" per day—mainly kept records—and if I live long enough, my house will be clutter free for my children when the river calls my name. That is my goal.

My days contain fulfilling activities—writing, watching Badgers, Bears, and Cubs on TV, playing euchre, chairing a book club, exercising, and supporting my loved ones. I understand that time on this planet is finite, and I work to ensure that my life's ledger has a debit balance at the end.