```
make-withdraw: ...
alobal
env
             W1: -
                                                Here is the balance
                              balance: 100
                                                that will be changed
                                                by the set!
                                        amount: 50
parameters: amount
                         (if (>= balance amount)
body: ...
                             (begin (set! balance
                                            (- balance amount))
                                     balance)
                             "insufficient funds")
```