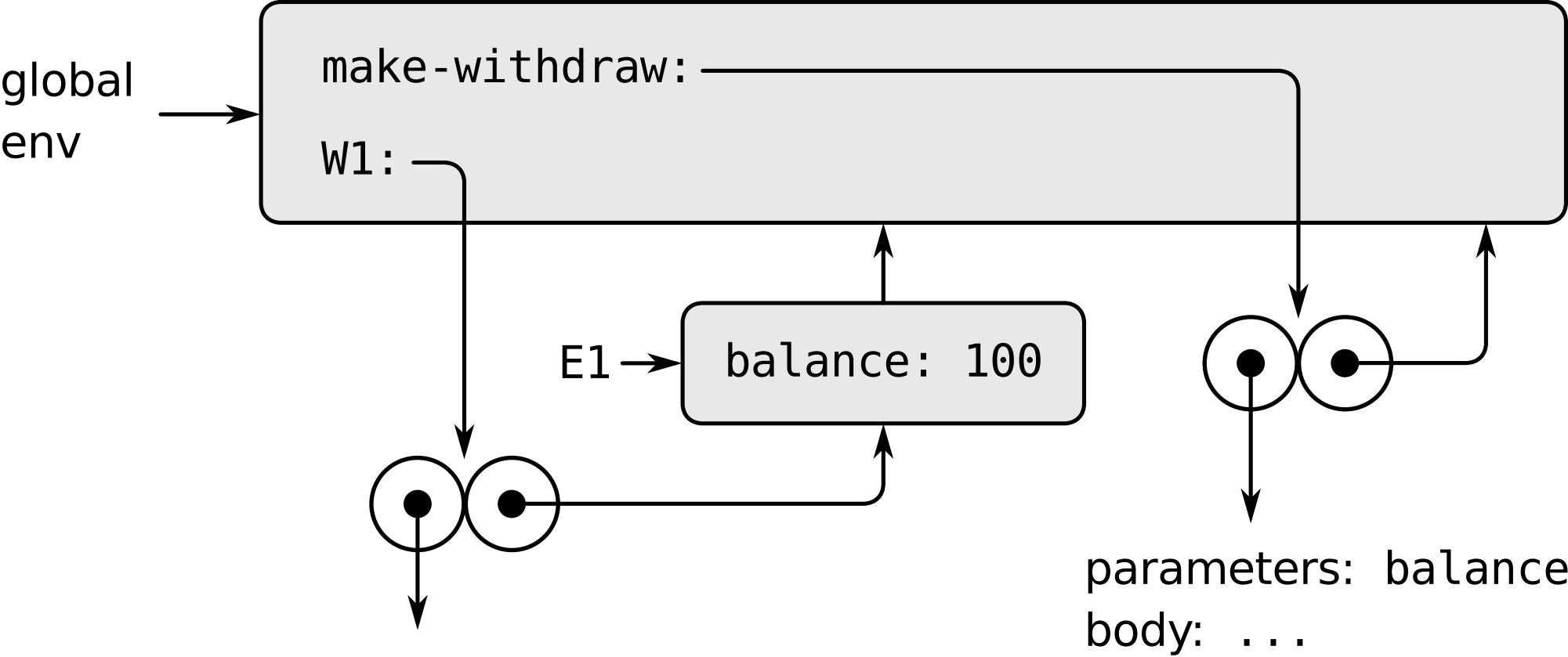


```
parameters:  amount
body:  (if (>= balance amount)
           (begin (set! balance (- balance amount))
                  balance)
           "insufficient funds")
```