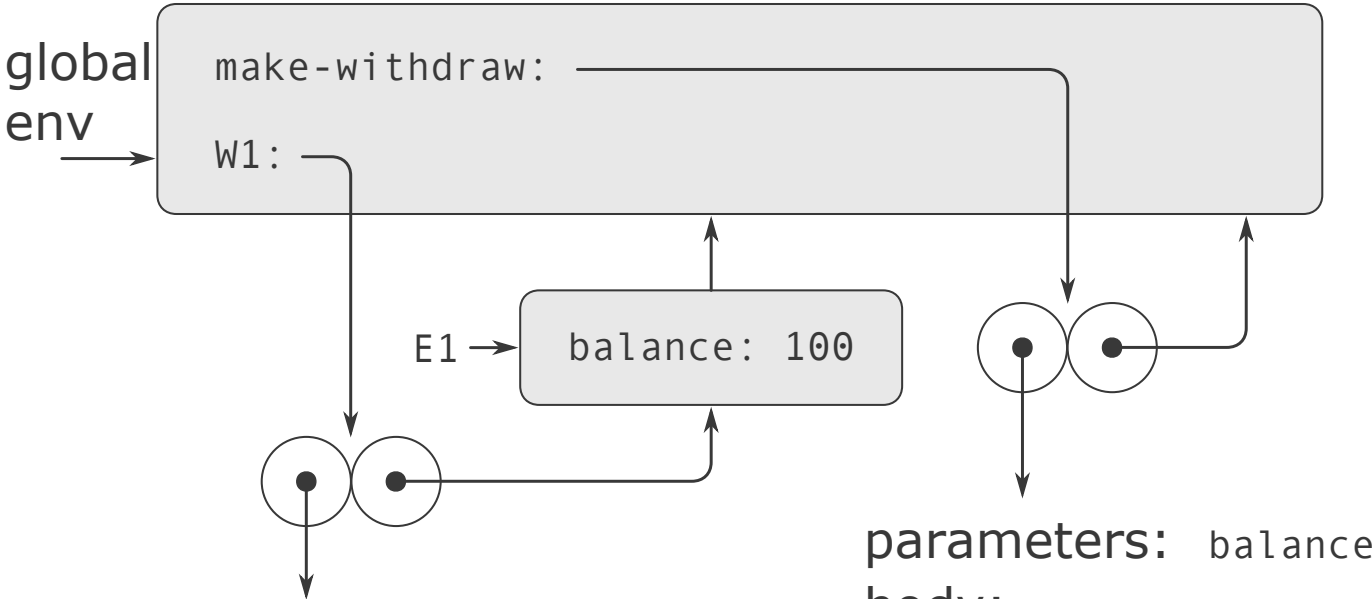

parameters: `amount`

body:

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