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