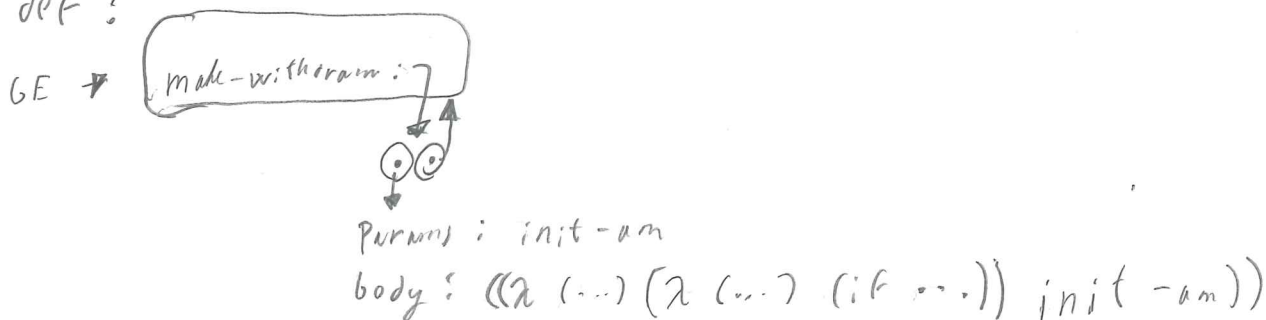


3.70

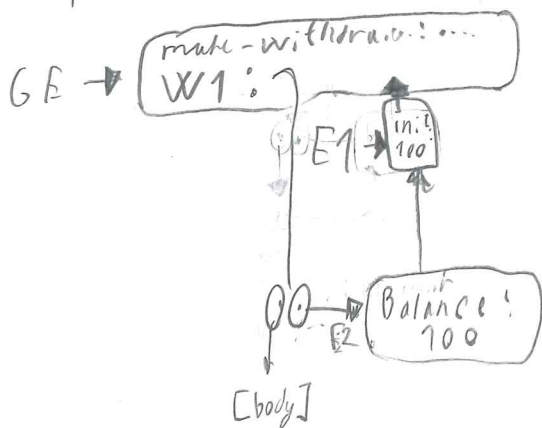
```
(def (...)  
  (let ((...)  
        (λ (...)  
          ...)))
```

```
→ (define (make-withdraw init-am)  
    ((λ (balance)  
      (λ (amount)  
        (if (>= balance amount)  
            (begin (set! balance (- balance  
                                     amount))  
                  "Insufficient funds"))  
              init-am)))
```

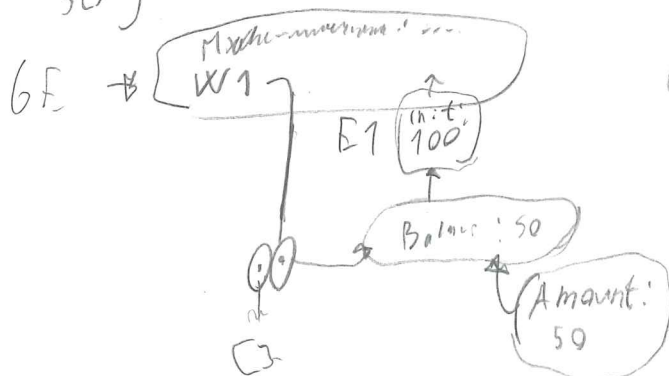
After def:



(def W1 (make-withdraw 100))



(W1 50)



(def w2 (...))

