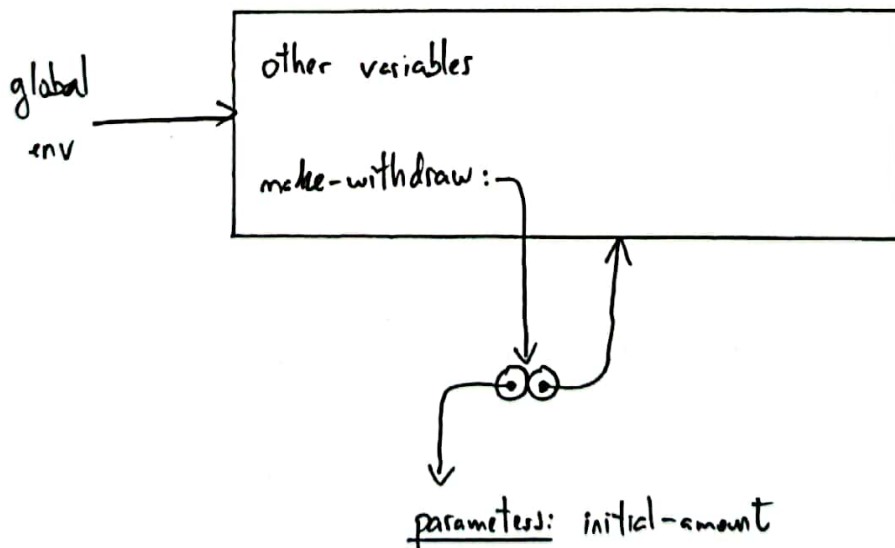


EXERCISE 3 10

• make-withdraw procedure can be rewritten as:

```
(define (make-withdraw initial-amount)
  ((lambda (balance)
    (lambda (amount)
      (if (>= balance amount)
          (begin (set! balance (- balance amount))
                  balance)
          "Insufficient funds" )))
   initial-amount))
```

• Environment after make-withdraw definition



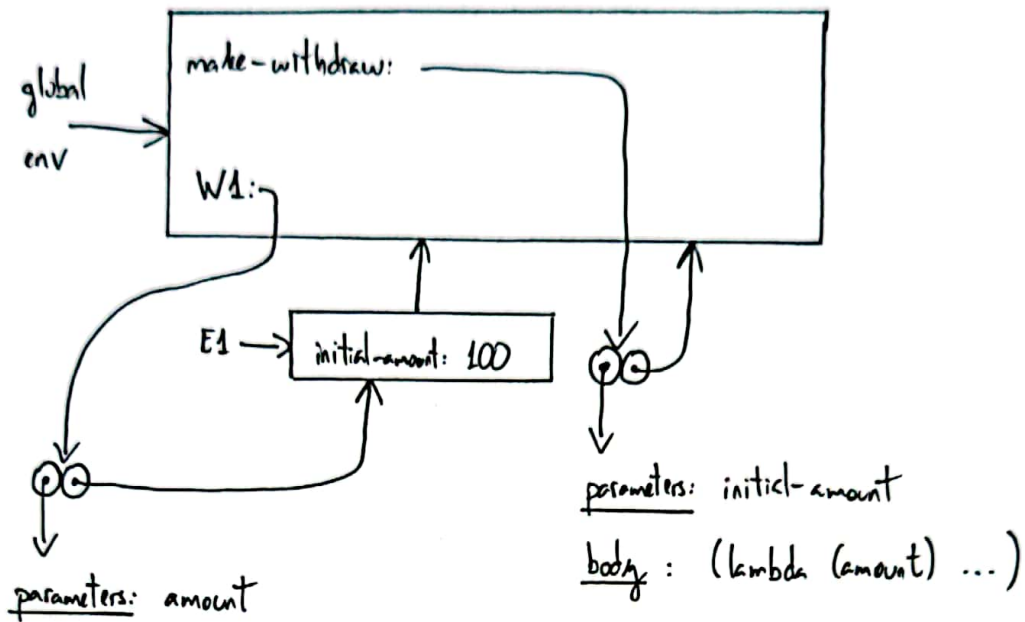
body: (lambda (amount)

(if (>= initial-amount amount)

(begin (set! initial-amount (- initial-amount amount))
 initial-amount)

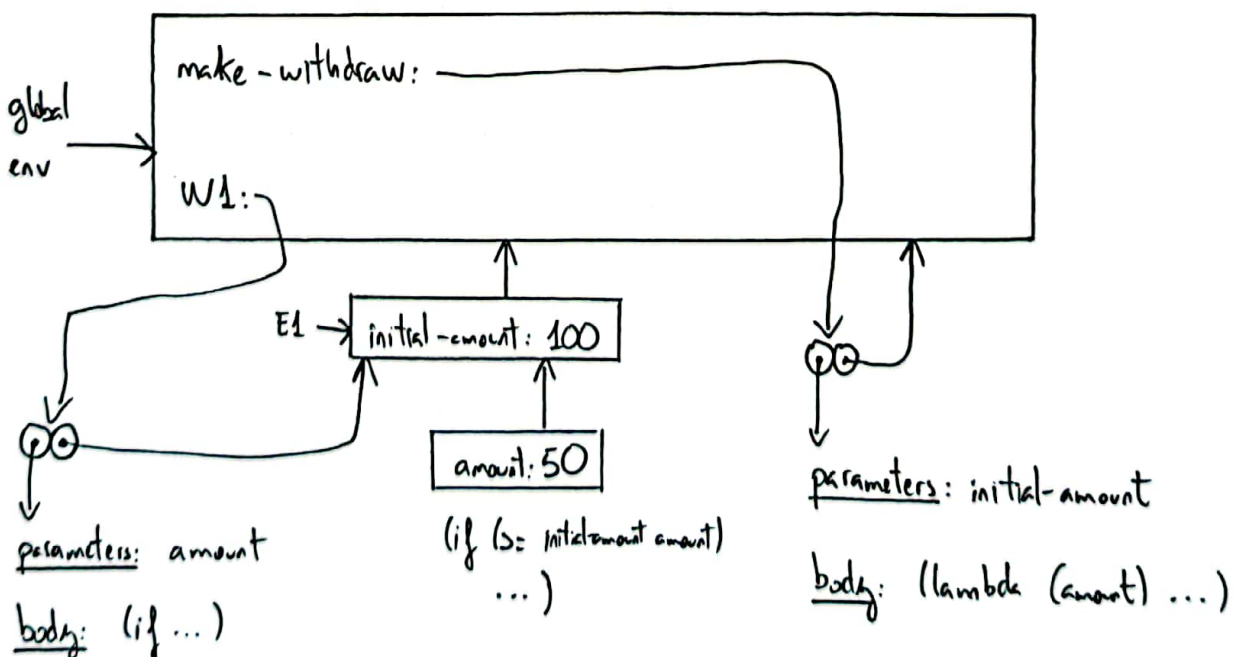
"Insufficient funds")))

• Environment after (define W1 (make-withdraw 100))



body: (if (\geq initial-amount amount)
 (begin (set! initial-amount (- initial-amount amount))
 initial-amount)
 "Insufficient funds")

• Environment after (W1 50)



• Environment after (define W2 (make-withdraw 100))

