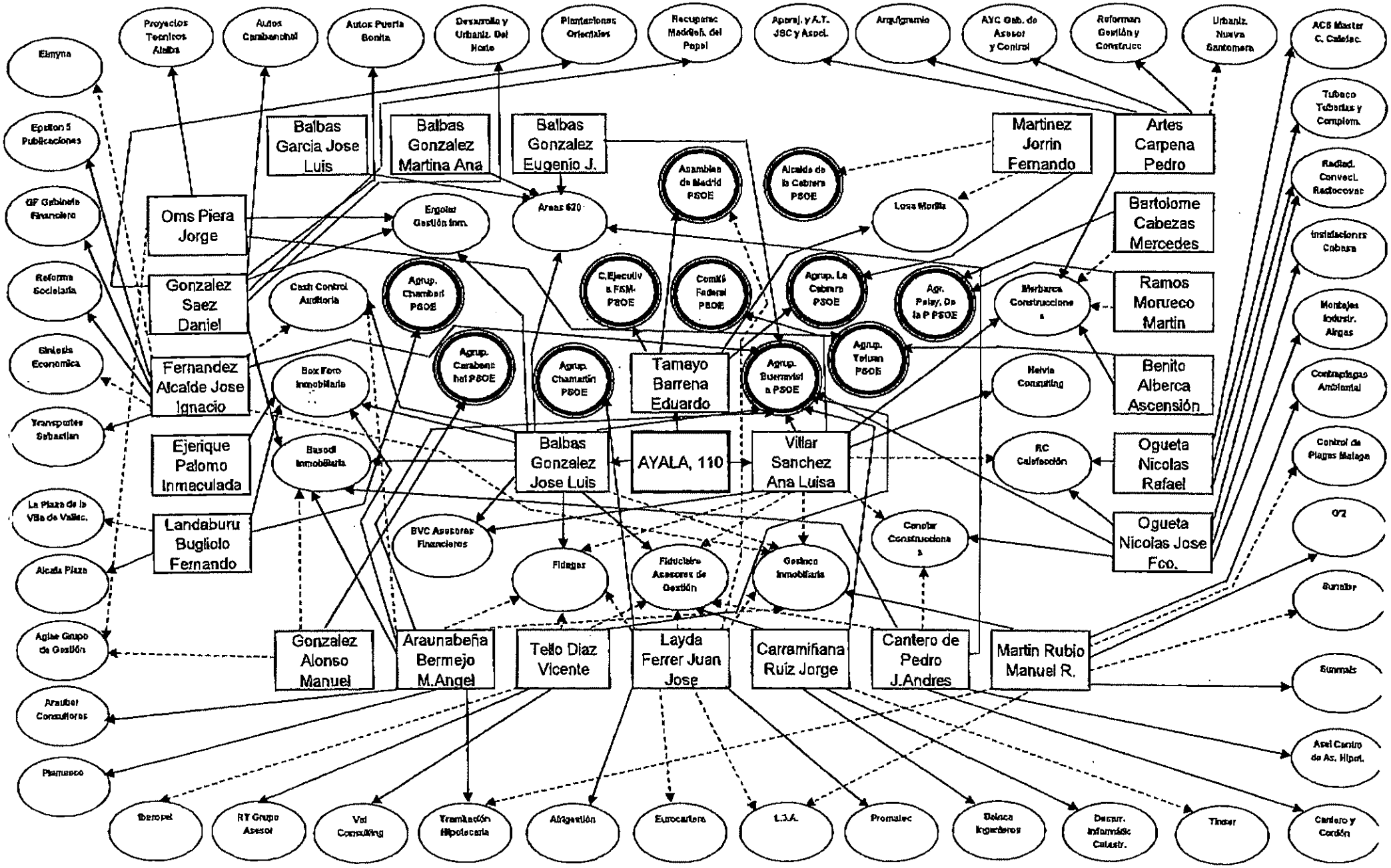ESQUEMA DE RELACIONES PROFESIONALES Y MERCANTILES DE JOSE LUIS BALBAS Y ANA LUISA VILLAR