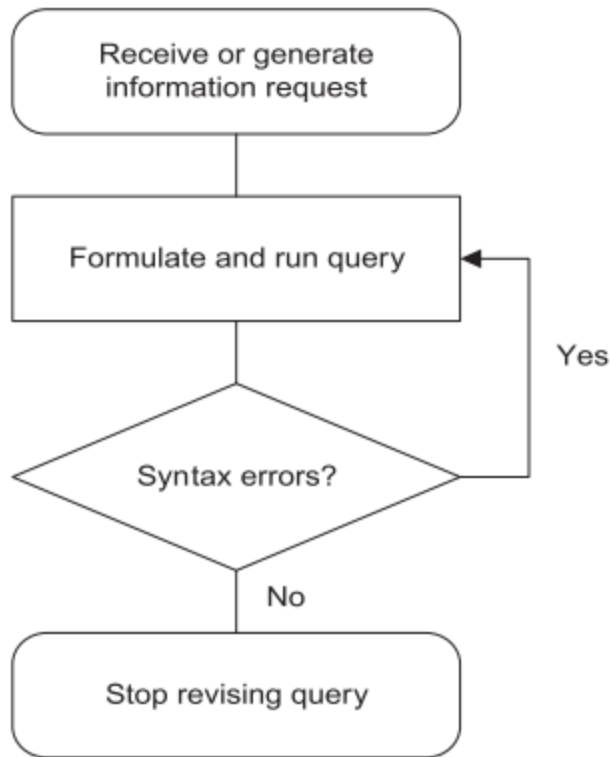


New users:
No skill with *ex ante* expectations



Experienced users:
Skilled with *ex ante* expectations

