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Subject: Special session with Marc Rubinstein on December 13th

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We have a unique opportunity with a special speaker for this event. Marc Rubinstein, author of the *Net Interest* newsletter, and based in London, has agreed to share his thoughts on the banking industry and financial technology (fintech). The event will be on December 13 at 10:00.

Here are some words from Marc about his topic:

"When I launched *Net Interest* in May 2020, I never really grasped the power of the internet. I had spent over 20 years in public markets, first in equity research and then as a partner of one of Europe's premier hedge-fund firms, analysing and investing in financial services firms throughout. At peak, my team and I managed \$4 billion of assets in the sector, which we deployed, long and short, around the world. Although I've given up managing other people's money, I maintain a keen interest, particularly in fintech, and thought it would be fun to write down what I was thinking about each week.

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