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# Joint Bank of Canada-John Deutsch Institute Workshop on Financial Intermediation and Regulation

MAY 10, 2021

VIRTUAL CONFERENCE

PROGRAM

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10:00 A.M.      **SESSION I**

**Term's Up; Banking on Credit Cards**

Greg Buchak, Stanford

*Discussant: Giulia Brancaccio, Cornell*

11:15 A.M.      [Common Ownership and Competition in the Ready-To-Eat  
Cereal Industry](#)

Chris Conlon, NYU

*Discussant: Doron Levit, Washington*

1:30 P.M.      **SESSION II**

[The Design of Defined Contribution Plans](#)

Gaston Illanes, Northwestern

*Discussant: Sebastien Betermier, McGill*

2:45 P.M.      ["In the Red: Overdrafts, Payday Lending and the  
Underbanked"](#)

Emily Williams, HBS

*Discussant: Dan Grodzicki, Penn State*

4:00 P.M.      **VIRTUAL RECEPTION**