

## CYBERINSURANCE POLICY

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CYBERINSURANCE POLICY

RETHINKING RISK IN AN AGE OF RANSOMWARE,  
COMPUTER FRAUD, DATA BREACHES,  
AND CYBERATTACKS

JOSEPHINE WOLFF

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For Perri Klass and Larry Wolff, who took care of the Chompo Bar  
until I was ready to give it to Gloria (who is not yet old enough  
to eat a whole Chompo Bar).

It was the day before Frances's little sister Gloria's birthday. Mother and  
Gloria were sitting at the kitchen table, making place cards for the party.

Frances was in the broom closet, singing:

*Happy Thursday to you,  
Happy Thursday to you,  
Happy Thursday, dear Alice,  
Happy Thursday to you.*

"Who is Alice?" asked Mother.

"Alice is somebody that nobody can see," said Frances. "And that is why  
she does not have a birthday. So I am singing Happy Thursday to her."

"Today is Friday," said Mother.

"It is Thursday for Alice," said Frances. "Alice will not have h-r-n-d, and  
she will not have g-k-l-s. But we are singing together."

"What are h-r-n-d and g-k-l-s?" asked Mother.

"Cake and candy. I thought you could spell," said Frances.

"I am sure that Alice will have cake and candy on her birthday," said Mother.

"But Alice does not have a birthday," said Frances.

"Yes, she does," said Mother. "Even if nobody can see her, Alice has one  
birthday every year, and so do you. Your birthday is two months from now.  
Then you will be the birthday girl. But tomorrow is Gloria's birthday, and  
she will be the birthday girl."

"That is how it is, Alice," said Frances. "Your birthday is always the one  
that is not now."

—*A Birthday for Frances*, Russell and Lillian Hoban, 1968



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By: Josephine Wolff

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