**Instruction to open the enclosed CD and USB Stick in a
Windows Operating System**

Insert the enclosed CD into a Windows Desktop Computer to auto-open the file **Letter\_to\_Andrew\_Schmulow\_8-Nov-2022.htm**
About 15 seconds after inserting the CD, left mouse click on the Windows prompt that pops up on lower RHS of your monitor/screen, then click on
**Letter\_to\_Andrew\_Schmulow\_8-Nov-2022.htm** at upper RHS of your screen
to open that letter.

If using a MAC, or one of the two enclosed USB sticks,
or the enclosed CD does not auto-open this letter, then navigate to
**CreditCards/UniOfWollongong/Letter\_to\_ Andrew\_Schmulow\_8-Nov-2022.htm**Left click on this htm file and then click on the welter of embedded URL threads in **Black** (underlined), **Blue Text** or **Red Text** to open associated files.
To leave a page and return to the previous page, click on the arrow at top left of your screen/monitor.

If this page accidentally closes when you leave another page, right click on your
CD/DVD Drive icon and left click on 'Open Auto play'.
Alternatively save the folder **CreditCards** in a folder on your hard drive,
then navigate to **UniOfWollongong/Letter\_to\_ Andrew\_Schmulow\_8-Nov-2022.htm**.