**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**.