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| --- | --- | --- | --- | --- | --- | --- |
|  | | 2022 – Q1  Bermuda | | | | |
| **January** | | | | | | |
| MON | TUE | WED | THU | FRI | SAT | SUN |
|  |  |  |  |  | **1** | 2 |
| **3** | 4 | 5 | 6 | 7 | 8 | 9 |
| 10 | 11 | 12 | 13 | 14 | 15 | 16 |
| 17 | 18 | 19 | 20 | 21 | 22 | 23 |
| 24 | 25 | 26 | 27 | 28 | 29 | 30 |
| 31 |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
| **February** | | | | | | |
| MON | TUE | WED | THU | FRI | SAT | SUN |
|  | 1 | 2 | 3 | 4 | 5 | 6 |
| 7 | 8 | 9 | 10 | 11 | 12 | 13 |
| 14 | 15 | 16 | 17 | 18 | 19 | 20 |
| 21 | 22 | 23 | 24 | 25 | 26 | 27 |
| 28 |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
| **March** | | | | | | |
| MON | TUE | WED | THU | FRI | SAT | SUN |
|  | 1 | 2 | 3 | 4 | 5 | 6 |
| 7 | 8 | 9 | 10 | 11 | 12 | 13 |
| 14 | 15 | 16 | 17 | 18 | 19 | 20 |
| 21 | 22 | 23 | 24 | 25 | 26 | 27 |
| 28 | 29 | 30 | 31 |  |  |  |
|  |  |  |  |  |  |  |

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| Jan 1: New Year’s Day |  |
| Jan 3: New Year’s Day (substitute day) |  |
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