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|  | Quarter 4 of 2022 Bermuda |
| **October 2022** |
| 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 |  |  |  |  |  |  |
|  |
| **November 2022** |
| 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 |  |  |  |  |
|  |  |  |  |  |  |  |
|  |
| **December 2022** |
| 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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| Nov 11: Remembrance Day |  |
| Dec 25: Christmas Day |  |
| Dec 26: Boxing Day |  |
| Dec 27: Christmas Day (substitute day) |  |
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