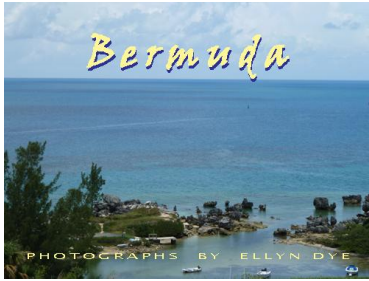


Bermuda Calendar Images



COVER



JANUARY



FEBRUARY



MARCH



APRIL



MAY



JUNE



JULY



AUGUST



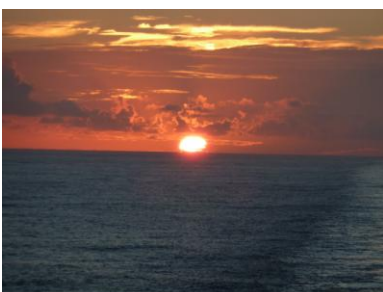
SEPTEMBER



OCTOBER



NOVEMBER



DECEMBER



JANUARY