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|  | January 2028 |
| Bermuda |
| **Monday** | **Tuesday** | **Wednesday** | **Thursday** | **Friday** | **Saturday** | **Sunday** |
|  |  |  |  |  | 1 | 2 |
|  |  |  |  |  | New Year’s Day |  |
| 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| New Year’s Day (substitute day) |  |  |  |  |  |  |
| 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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| **NOTES** |  |  |
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