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| **January 2028** | **Bermuda** |
| **MON** | **TUE** | **WED** | **THU** | **FRI** | **SAT** | **SUN** |  | **PLANNED EVENTS** |
|  |  |  |  |  | 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 |  |  |
| **NOTES** |
|  |  |  |  |  |  |  |  |
| 24 | 25 | 26 | 27 | 28 | 29 | 30 |  |
|  |  |  |  |  |  |  |
| 31 |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
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