|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| January 2028 | | | | | Bermuda | | | |
| **Mon** | **Tue** | **Wed** | **Thu** | **Fri** | | **Sat** | **Sun** |
|  |  |  |  |  | | 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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