|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | | January 2023 | | | Bermuda | |
| SUN | MON | TUE | WED | THU | FRI | SAT |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| New Year’s Day | New Year’s Day (substitute day) |  |  |  |  |  |
| 8 | 9 | 10 | 11 | 12 | 13 | 14 |
|  |  |  |  |  |  |  |
| 15 | 16 | 17 | 18 | 19 | 20 | 21 |
|  |  |  |  |  |  |  |
| 22 | 23 | 24 | 25 | 26 | 27 | 28 |
|  |  |  |  |  |  |  |
| 29 | 30 | 31 |  |  |  |  |
|  |  |  |  |  |  |  |