|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 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 |  |  | |  |  |
|  |  |  |  |  | |  |  |
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