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