|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| January 2028 | | | | | Bermuda | | | |
| **Sun** | **Mon** | **Tue** | **Wed** | **Thu** | | **Fri** | **Sat** |
|  |  |  |  |  | |  | 1 |
|  |  |  |  |  | |  | New Year’s Day |
| 2 | 3 | 4 | 5 | 6 | | 7 | 8 |
|  | New Year’s Day (substitute day) |  |  |  | |  |  |
| 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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