

**FEDERAL RESERVE BANK
OF NEW YORK**

[Circular No. **10801**]
[September 1, 1995]

1996 HOLIDAY SCHEDULE

*To All Depository Institutions, and Others
Concerned, in the Second Federal Reserve District:*

All offices of this Bank are closed on all Saturdays and Sundays and on the following public holidays:

<i>Holiday</i>	<i>Date Observed in 1996</i>
New Year's Day (<i>January 1</i>)	Monday, January 1
Martin Luther King's Birthday (<i>third Monday in January</i>)	Monday, January 15
Washington's Birthday (<i>third Monday in February</i>)	Monday, February 19
Memorial Day (<i>last Monday in May</i>)	Monday, May 27
Independence Day (<i>July 4</i>)	Thursday, July 4
Labor Day (<i>first Monday in September</i>)	Monday, September 2
Columbus Day (<i>second Monday in October</i>)	Monday, October 14
Veterans Day (<i>November 11</i>).....	Monday, November 11
Thanksgiving Day (<i>fourth Thursday in November</i>)	Thursday, November 28
Christmas Day (<i>December 25</i>)	Wednesday, December 25

If any of the above holidays falls on a Sunday, it will be observed on the following Monday; if it falls on a Saturday, it will *not* be observed on any other day.

WILLIAM J. McDONOUGH,
President.