

	Sunday and on holidays.			
Connecticut	9:00 AM to 9:00 PM	CT Statutes ' 42-288a(c)	<ol style="list-style-type: none"> 1. A call made in response to an express written or verbal request of the consumer called. 2. A call primarily in connection with an existing debt or contract, payment or performance of which has not been completed at the time of the call. 3. A call to an existing customer, unless such customer has expressed to the telephone solicitor the wish to no longer receive telephonic sales calls. 	
Florida	8:00 AM to 9:00 PM	Fla. Stat. ' 501.616(6)	<ol style="list-style-type: none"> 1. Isolated transactions. 2. Calls made for religious, charitable, political, or education purposes. 3. Calls made by persons who do not intend to complete the sale until a later face-to-face meeting. 4. Calls by licensed securities, commodities or investment brokers. 5. Calls for the sale of newspapers. 6. Calls for the sale of book, video, or record club plans. 7. Calls by supervised financial institutions. 8. Calls by licensed insurance brokers, agents, or customer representatives. 9. Calls for the sale of cable television systems. 10. Business-to-business calls where the caller has been operating continuously for three years under the same name and 50 percent of its volume consists of repeat sales, the purchaser intends to use the purchased goods in a reuse process, or the purchaser intends to resell the property or goods purchased. 11. Calls made by persons who solicit through catalogs. 12. Calls for the maintenance or repair of goods previously purchased from the caller. 13. Calls by licensed commercial telephone sellers. 14. Calls by regulated telephone companies. 15. Calls by persons licensed to sell funeral services. 16. Calls by issuers of securities. 17. Calls for the sale of telephone answering services. 18. Calls by persons soliciting transactions regulated by the Commodity Futures Trading Commission. 19. Calls for the sale of food in excess of \$500. 	

This chart is not to be used as a substitute for legal counsel.

Prepared by:
Copilevitz & Canter, LLC
(816) 472-9000
Page 2 of 13
October 1, 2008

Copyright 2008, Copilevitz & Canter, LLC.

			<ul style="list-style-type: none"> 20. Calls by registered travel agents. 21. Calls by person operating retail business establishments, if have done so under same name for one year. 22. Calls made where there is an existing business relationship. 23. Calls by registered developers. 24. Calls by persons who have been providing telemarketing sales services continuously for at least 5 years under the same ownership and which derive 75 percent of its gross sales from exempted persons. 25. Calls by licensed real estate salespersons or brokers. 26. Calls by a publisher or agent who solicits the sale of a magazine or periodical of paid circulation. 27. A person licensed under the Money Transmitters= Code. 	
Hawaii	8:00 AM to 9:00 PM	Hi. Stat. ' 481P-3 (8)	<ul style="list-style-type: none"> 1. A person who initiates calls to a residence for the sole purpose of polling or soliciting the expression of ideas, opinions, or votes, or a person soliciting solely for a political or religious cause or purpose. 2. A securities broker-dealer, salesperson, investment advisor, or investment advisor representative. 3. Financial institutions. 4. A person or organization licensed or authorized insurance agent. 5. An accredited college or university. 6. A political subdivision. 7. The sale of goods or services by telecommunications or landline or wireless video service providers. 8. Licensed real estate brokers. 9. Registered travel agencies. 	None.
Illinois	8:00 AM to 9:00 PM	815 ILCS 413/15	<ul style="list-style-type: none"> 1. Calls made by registered dealers, registered investment advisers, or registered salespersons. 2. Calls by registered broker-dealers, registered representatives, or salespersons of a broker-dealer. 3. Calls by licensed insurance companies and their agents. 	None.
	9:00 AM to 9:00 PM (Monday through	815 ILCS 5/8b (Sales of	None.	Only applies to persons who make or cause to be

This chart is not to be used as a substitute for legal counsel.

Prepared by:
Copilevitz & Canter, LLC
(816) 472-9000
Page 3 of 13
October 1, 2008

Copyright 2008. Copilevitz & Canter, LLC.

	Saturday) 12:00 PM to 9:00 PM (Sunday)	Securities, only)		made unsolicited telephone calls with the intent to offer to sell securities.
Kentucky	10:00 AM to 9:00 PM	KY Stat. ' 367.46955 (16)	<ol style="list-style-type: none"> 1. A call made in response to an express request by the person called, unless the request is made during a prior telephone solicitation. 2. A call made primarily in connection with the payment of an existing debt or contract. 3. A call made to any person with whom the telemarketer or merchant has a prior or existing business relationship, including but not limited to the solicitation of contracts for the maintenance or repair of items previously purchased from the person making the solicitation, or on whose behalf the solicitation is made. 	None.
Louisiana	8:00 AM to 8:00 PM (Monday through Saturday); Calls prohibited on Sunday and state holidays.*	La. R.S. ' 45:811(2) Gen. Order R-27021	Business-to-business.	For a list of state holidays, please see below. See below for federal holidays.
Massachusetts	8:00 AM to 8:00 PM	Mass. Gen. Laws Ch. 159C(3)(ii)	<ol style="list-style-type: none"> 1. Calls made in response to an express written or verbal request of the consumer called. 2. Calls made primarily in connection with an existing debt or contract. 3. Calls made to an existing customer, with whom the caller has maintained an account or business relationship within the previous 24 months unless the customer has stated that he no longer wishes to receive calls from the telephone solicitor. 4. Calls made in which the sale of goods or services is not completed until after a face-to-face meeting. 5. Calls by a nonprofit organization. 6. Calls by an individual or organization for a noncommercial purpose. 7. Calls made to a consumer in response to a visit made by the consumer to 	

This chart is not to be used as a substitute for legal counsel.

Prepared by:
Copilevitz & Canter, LLC
(816) 472-9000
Page 4 of 13
October 1, 2008

Copyright 2008. Copilevitz & Canter, LLC.

			<p>an establishment selling, leasing, or exchanging consumer goods or services at a fixed location.</p> <p>8. Business-to-business calls.</p>	
Michigan	9:00 AM to 9:00 PM	MI Stat. ' 750.540E(f)	None.	None.
Minnesota	9:00 AM to 9:00 PM	MN Stat. ' 325E.30	<ol style="list-style-type: none"> 1. When a prior business or personal relationship exists between the person initiating the call and the subscriber. 2. Calls made by the state of Minnesota or any of its political subdivisions for exclusively public purposes. 3. Calls made by an entity in which no private benefit inures to an individual and is organized exclusively for religious, charitable, public cemetery, scientific, literary, artistic, or educational purposes and is located in the state and carries on activities within the state. 4. Calls made by fraternal societies, orders, or associations in which no private benefit inures to an individual and carries on activities within the state. 5. Calls made by the United States of America for exclusively public purposes if the contribution consists of real property located in the state. 6. Calls made by foundations organized and operated exclusively for a purpose listed in #3 in which no private benefit inures to an individual and does not carry on activities within the state. 	
Mississippi	<p>8:00 AM to 8:00 PM (Monday through Saturday); Calls prohibited on Sunday and legal holidays.</p> <hr/> <p>8:00 AM to 9:00 PM (Monday through Saturday); Calls prohibited on Sunday</p>	<p>MS Stat. § 77-3-723(a)</p> <hr/> <p>MS Stat. 77-3-603(a)</p>	<p>Business to business calls.</p> <hr/> <ol style="list-style-type: none"> 1. Isolated transactions. 2. Calls for non-commercial purposes. 3. Calls made without intent to complete the sale until a later face-to-face meeting. 4. Calls from licensed investment, security or commodities brokers when soliciting within the scope of their license. 5. Calls for the sale of newspapers or magazines. 	

This chart is not to be used as a substitute for legal counsel.

Prepared by:
Copilevitz & Canter, LLC
(816) 472-9000
Page 5 of 13
October 1, 2008

Copyright 2008. Copilevitz & Canter, LLC.

			<ol style="list-style-type: none"> 6. Calls for the sale of memberships in book, video, or record clubs, or other similar plans. 7. Calls from supervised financial institutions. 8. Calls from licensed insurance or real estate brokers when soliciting within the scope of their license. 9. Calls for the sale of cable television services. 10. Calls from persons who solicit by qualified catalogs. 11. Calls for the sale of maintenance of goods previously purchased. 12. Calls from telephone companies, public utilities, or licensed cellular telephone companies. 13. Calls from publicly-traded companies. 14. Calls for the sale of telephone answering services to be provided by the solicitor. 15. Calls regarding transactions regulated by the Commodity Futures Trading Commission. 16. Calls for the sale of food or produce if the solicitation does not cost the purchaser in excess of \$100.00. 17. Calls to consumers with which the seller has an existing business relationship. 18. Calls from persons who have been operating retail business establishment for at least one year under the same name as that used in connection with telemarketing and which sell a majority of their products or services at the seller=s retail establishment location. 19. Calls from telephone marketing service companies which provide telemarketing service under contract to sellers and have been operating continuously for at least five years under the same business name and which provide 75 % of their services to organizations exempt from this registration. 20. Calls made in express request of person called. 21. Calls made in connection with an existing debt, contact, payment or performance not completed. 	
Missouri	8:00 AM to 9:00 PM	Mo. Stat. ' 407.1076	<ol style="list-style-type: none"> 1. Calls made without intent to complete the sale until a later face-to-face meeting. 2. Calls in which a sale is completed but a contract is forwarded to the consumer. 3. Calls initiated by a consumer that are not the result of any advertisement, are in response to an advertisement through any media which discloses the name of the seller except when a prize is offered, in response to direct mail solicitations that do not involve prize offers, or in response to a 	

This chart is not to be used as a substitute for legal counsel.

Prepared by:
Copilevitz & Canter, LLC
(816) 472-9000
Page 6 of 13
October 1, 2008

Copyright 2008. Copilevitz & Canter, LLC.

			<p>catalog mailing.</p> <ol style="list-style-type: none"> 4. Calls made with a consumer's prior express invitation or permission. 5. Calls made when there is an established business relationship. 6. Calls by or on behalf of any entity over which either a state or federal agency has regulatory authority. 7. Business to business calls. 	
Nevada	9:00 AM to 8:00 PM	Nev. Stat. 598.0918(3)	Business to business calls.	None.
New Jersey	8:00 AM to 9:00 PM	NJ Stat. 56:8-128(c)	<ol style="list-style-type: none"> 1. In response to an express written request of the person called. 2. To an existing customer which shall include the ability to collect on accounts and follow up on contractual obligations, unless the customer has stated to the telemarketer that the customer no longer desires to receive the calls of the telemarketer. 3. Business-to-business. 	None.
New Mexico	9:00 AM to 9:00 PM	NM Stat. ' 57-12-22 (B)(4)	<ol style="list-style-type: none"> 1. Calls to a prospective purchaser who previously made an authorized purchase from seller=s business. 2. Calls in which purchaser has the right of rescission by the Consumer Credit Protection Act. 	None.
New York	8:00 AM to 9:00 PM	NY Gen Bus ' 399-pp(7)(d)	<ol style="list-style-type: none"> 1. Calls made by a telemarketer, collection agency or attorney engaged in the practice of law for the exclusive purpose of collecting a legal debt owed. 2. Calls in which the sale, lease or other agreement for goods or services is not completed until after a face-to-face sales presentation. 3. Calls initiated by a customer that are not the result of any solicitation by such telemarketer. 4. Business to business calls, except calls involving the retail sale of nondurable office or cleaning supplies. 	None.
North Carolina	8:00 AM to 9:00 PM	NC Gen. Stat. ' 75-102(f)	Business-to-business calls.	None.
Pennsylvania	8:00 AM to 9:00 PM	73 P.S.	<ol style="list-style-type: none"> 1. Calls made by a person or business soliciting sales through a catalog. 	None.

This chart is not to be used as a substitute for legal counsel.

Prepared by:
Copilevitz & Canter, LLC
(816) 472-9000
Page 7 of 13
October 1, 2008

Copyright 2008, Copilevitz & Canter, LLC.

		' 2245(A)(1)	<ol style="list-style-type: none"> 2. Calls from a person or business soliciting without the intent to complete the sales presentation until a later face-to-face meeting. 3. Calls from sellers of a book, video or record club or contractual plan or agreement. 4. Business-to-business sales where the selling business has been operating continuously for at least three years under the same business name and has at least 50% of its dollar volume consisting of repeat sales to existing businesses. 5. Calls from a federally licensed, certified, or registered person or business. 6. Calls made by educational institutions, hospitals, nonprofit library organizations, nonprofit senior citizen centers and nursing homes, parent/teacher associations, congressionally established corporations, or nonprofit corporations receiving less than \$25,000 annually, as long as a non-exempt professional fundraising counsel or professional solicitor is not used. 7. Calls soliciting the sale of newspapers, magazines or other periodicals of general circulation. 8. Calls from persons or businesses who have been operating a retail establishment in the state for at least two years. 9. Calls from any person or business which has been providing telemarketing services continuously for at least 5 years under the same ownership and control and who derives 75% of its gross telemarketing sales revenues from contracts with exempt persons or businesses. 10. Calls soliciting the sale of food not exceeding \$500. 11. Calls from issuers of securities. 12. Calls made to solicit business from prospective purchaser who have previously purchased from the business, where the business has continuously operated for three years under the same name. 	
Puerto Rico	9:00 AM to 9:00 PM	10 LPRA § 4033 (5)	None.	None.
Rhode Island	9:00 AM to 6:00 PM (Monday through Friday); 10:00 AM to 5:00 PM (Saturday); Calls prohibited on Sunday and state	RI Statutes ' 5-61-2 5-61-3.6	<ol style="list-style-type: none"> 1. Calls made with no representation that prospective purchaser will receive a prize/gift. 2. Calls from sellers of qualified securities. 3. Calls from licensed real estate broker or salesperson. 4. Calls for the sale of newspapers, magazines, or contractual plans, including book and record clubs. 	<p>For a list of state holidays, please see below.</p> <p>See below for federal holidays.</p>

This chart is not to be used as a substitute for legal counsel.

Prepared by:
Copilevitz & Canter, LLC
(816) 472-9000
Page 8 of 13
October 1, 2008

Copyright 2008. Copilevitz & Canter, LLC.

	and federal holidays.*		<ol style="list-style-type: none"> 5. Calls to consumers with which the solicitor has an existing business relationship. 6. Calls from a person licensed pursuant to business corporations when the transaction is governed by law. 7. Calls for the sale of a registered franchise or is exempt from registration. 8. Calls from supervised financial institutions. 9. Calls for the sale of cable television services. 10. Calls from publicly-traded companies. 11. Isolated transactions, calls pursuant to bona fide clearance sales, calls selling perishable merchandise sold to forestall loss, imperfect or damaged goods, final liquidations, sales of goods by nonprofit organizations, sales to the state, or sales by a court-appointed fiduciary. 12. Calls for the sale of telephone answering services to be provided by the solicitor. 13. Calls from a person whose business is regulated by the Public Utilities Commission. 14. Calls from a person soliciting the sale of a farm product costing no more than \$100.00. 	
South Carolina	8:00 AM to 9:00 PM	SC Code Ann ' 16-17-445 (C)	<ol style="list-style-type: none"> 1. Calls made in response to an express request of the person called. 2. Calls made primarily in connection with an existing debt or contract, payment, or performance of which has not been completed at the time of the call. 3. Calls to a person with whom the telephone solicitor has an existing business relationship or had a previous business relationship. 4. Business-to-business calls. 	
South Dakota	9:00 AM to 9:00 PM (Monday through Saturday); Calls prohibited on Sunday.	SD Stat. ' 37-30A-3(2)	<ol style="list-style-type: none"> 1. Calls made by merchants who operate an established business that has a fixed permanent location and who display or offer consumer goods or services for sale on a continuing basis. 2. When the business establishment making the solicitation is establishing a business-to-business relationship or has a clear, pre-existing business relationship with the consumer. 3. When the consumer purchases goods or services pursuant to an examination of a television, radio, or print advertisement or a sample, brochure, catalog, or other mailing material of the telemarketer that contains the name, address, and telephone number of the telemarketer, a full description of the goods or services being sold along with a list of all prices or fees being requested, including any handling shipping, sales tax, or delivery charges, and any limitations or restrictions that apply to the offer. 4. Calls made by nonprofit organizations. 	None.

This chart is not to be used as a substitute for legal counsel.

Prepared by:
Copilevitz & Canter, LLC
(816) 472-9000
Page 9 of 13
October 1, 2008

Copyright 2008, Copilevitz & Canter, LLC.

			<ul style="list-style-type: none"> 5. Calls made to an express request of the person called. 6. Calls made in connection with existing debt, contract, payment or performance no complete. 7. Calls made by newspaper establishment. 	
Tennessee	8:00 AM to 9:00 PM	Tenn. Code Ann. ' 65-4-402	<ul style="list-style-type: none"> 1. Calls made to a person with that person's prior express permission. 2. Calls by nonprofit organizations, provided the call is made to request a charitable contribution to be used solely for such organization's exempt purpose. 3. Calls to existing customers who have held a business relationship with the caller for the previous 12 months. 4. Calls on behalf of businesses as long as the call is made by an employee of the business, is not part of a telecommunications marketing plan, there is a reasonable belief the person called is considering making a purchase, the business does not engage in or sell telemarketing services, and the business does not make more than 3 such calls in one week. 	
Texas	9:00 AM to 9:00 PM (Monday through Saturday); 12:00 Noon to 9:00 PM (Sunday)	TX Bus. & Com. Code ' 37.02(a)(2)	<ul style="list-style-type: none"> 1. Calls made in response to the express request of a consumer. 2. Calls made primarily in connection with an existing debt or contract. 3. Calls to a consumer with whom the telephone solicitor has a prior or existing business relationship. 	None.
Utah	8:00 AM to 9:00 PM (Monday through Saturday); calls prohibited on Sunday and legal holidays.	Utah Code Ann. ' 13-25a-103(3)	<ul style="list-style-type: none"> 1. Calls made when prior consent has been obtained. 2. Business-to-business calls. 	<p>For a list of state holidays, please see below.</p> <p>See below for federal holidays.</p>
Virginia	8:00 AM to 9:00 PM	Va. Code Ann. ' 59.1-511	<ul style="list-style-type: none"> 1. Calls made when prior consent has been obtained. 2. Calls made when a prior business relationship exists and has not been terminated. 3. Business-to-business calls. 	None.
Washington	8:00 AM to 9:00 PM	Wash. Rev.	<ul style="list-style-type: none"> 1. Isolated transactions. 	None.

This chart is not to be used as a substitute for legal counsel.

Prepared by:
Copilevitz & Canter, LLC
(816) 472-9000
Page 10 of 13
October 1, 2008

Copyright 2008, Copilevitz & Canter, LLC.

		Code 19.158.040 (2)	<ol style="list-style-type: none"> 2. Calls made by a person where less than 60 percent of such person=s prior year=s sales resulted from telephone solicitation. 3. Calls made for religious, charitable, political or other noncommercial purposes. 4. Calls made to persons who have previously purchased from the calling business. 5. Calls made without the intent to complete the sale until a later face-to-face meeting. 6. Calls by sellers of securities. 7. Calls by licensed real estate brokers. 8. Calls by licensed contractors. 9. Calls by insurance agents and brokers. 10. Calls by sellers of franchises. 11. Calls made for the sale of a newspaper, magazine, or periodical. 12. Calls by supervised financial institutions. 13. Calls made for the sale of prearrangement funeral service contracts. 14. Calls made for the sale of cable television systems. 15. Calls made by business regulated by the utilities or transportation commission or the FCC. 16. Calls made for the sale of agricultural products. 17. Calls by issuers of securities. 18. Calls by commodity broker-dealers. 19. Business-to-business calls where the purchaser intends to resell or use the property or goods. 20. Calls by licensed collection agencies. 21. Calls made for the sale of food intended for immediate delivery. 22. Calls made for the sale of food fish or shellfish. 	
Wisconsin	8:00 AM to 9:00 PM	Wis. Admin. Code 127.16	<ol style="list-style-type: none"> 1. Calls by banks, savings banks, savings and loan associations, and credit unions. 2. Calls by insurance companies. 3. Calls by telecommunications carriers. 4. Calls for investment opportunities. 5. Calls made for the sale of real estate. 6. Calls made for pay-per-call services. 7. Calls made for the sale of newspaper subscriptions. 	None.
Wyoming	8:00 AM to 8:00 PM	Wy. Stat.	<ol style="list-style-type: none"> 1. Calls in response to an express request of the person called. 	None.

This chart is not to be used as a substitute for legal counsel.

Prepared by:
Copilevitz & Canter, LLC
(816) 472-9000
Page 11 of 13
October 1, 2008

Copyright 2008. Copilevitz & Canter, LLC.

		§ 40-12-302	2. Calls primarily in connection with an existing debt or contract, payment or performance of which has not been completed at the time of the call. 3. Calls to any person with whom the telephone solicitor had an established business relationship. 4. Calls by a telephone solicitor or merchant making less than two hundred twenty-five (225) unsolicited calls per year. 5. Business-to-business calls.	
--	--	-------------	---	--

*Federal holidays include New Year=s Day, Martin Luther King, Jr.=s Birthday, Washington=s Birthday, Memorial Day, Independence Day, Labor Day, Columbus Day, Veteran=s Day, Thanksgiving Day, and Christmas Day.

State Holidays:

Alabama: Sundays, Christmas Day (December 25), New Year's Day (January 1), Martin Luther King, Jr.'s birthday (January 19), Robert E. Lee's birthday (January 19), Mardi Gras (February 24-**Baldwin & Mobile Counties only*), George Washington's birthday (February 16), Thomas Jefferson's birthday (February 16), Confederate Memorial Day (April 27), National Memorial Day (May 25), Jefferson Davis' birthday (June 2), the Fourth day of July (July 4), Labor Day (September 7), Columbus Day and Fraternal Day (October 13), Veterans' Day (November 11), American Indian Heritage Day, and the day designated by the Governor for public thanksgiving (November 27). *Ala. Code § 1-3-8(a)*.

Louisiana: Sundays; New Year's Day (January 1); the day after New Year's Day (January 2); Battle of New Orleans (January 8); Inauguration Day, Baton Rouge only (January 14, 2008, once every 4 years); Robert E. Lee Day (January 19); the third Monday in January, Dr. Martin Luther King, Jr.'s Birthday (January 19); Mardi Gras, third Monday in February (February 23); Washington's Birthday (February 16); Good Friday (April 10); the last Monday in May, National Memorial Day (May 25); Confederate Memorial Day (June 3); July 4, Independence Day; Huey P. Long Day (August 30); the first Monday in September, Labor Day (September 7); the second Monday in October, Christopher Columbus Day (October 13); All Saints' Day (November 1); Election Day (November 4); Election Day (November 4); Veterans' Day (November 11); the fourth Thursday in November, Thanksgiving Day (November 27); Acadian Day (November 28); Christmas Day (December 25); December 26. *La. Stat. § 1:55*.

Mississippi: The first day of January (New Year's Day), January 1; the third Monday of January (Robert E. Lee's birthday and Dr. Martin Luther King, Jr.'s birthday), January 19; the third Monday of February (Washington's birthday), February 16; the last Monday of April (Confederate Memorial Day), April 27; the last Monday of May (National Memorial Day and Jefferson Davis' birthday), May 25; the fourth day of July (Independence Day), July 4; the first Monday of September (Labor Day), September 7; the eleventh day of November (Armistice or Veterans' Day), November 11; the day fixed by proclamation by the Governor of Mississippi as a day of Thanksgiving, which shall be fixed to correspond to the date proclaimed by the President of the United States (Thanksgiving Day), November 27; and the twenty-fifth day of December (Christmas Day), December 25. In the event any holiday hereinbefore declared legal shall fall on Sunday, then the next following day shall be a legal holiday. *Miss. Stat. § 3-3-7*.

This chart is not to be used as a substitute for legal counsel.

Prepared by:
Copilevitz & Canter, LLC
(816) 472-9000
Page 12 of 13
October 1, 2008

Copyright 2008, Copilevitz & Canter, LLC.

Rhode Island: The first day of January or, in the event that day is a Saturday or Sunday, then state employees will celebrate the holiday on the following Monday (as New Year's Day), January 1; the third Monday of January (as Dr. Martin Luther King, Jr.'s Birthday), January 19; the third Monday of February (as Washington's Birthday), February 16; the fourth day of May (as Rhode Island Independence Day), May 4; the last Monday of May (as Memorial Day), May 25; the fourth day of July or, in the event that day is a Saturday or Sunday, then state employees will celebrate the holiday on the following Monday (as Independence Day), July 4; the second Monday of August (as Victory Day), August 10; the first Monday of September (as Labor Day), September 7; the second Monday of October (as Columbus Day), October 13; the first Tuesday of November, November 4; the eleventh day of November or, in the event that day is a Saturday or Sunday, then state employees will celebrate the holiday on the following Monday (as Veterans' Day), November 11; the twenty-fifth day of December, or in the event that day is a Saturday or Sunday, then state employees will celebrate the holiday on the following Monday (as Christmas Day), and each of the above days in every year, or when either of the above days falls on the first day of the week, then the day following it, December 25; the Tuesday next after the first Monday in November in each year in which a general election of state officers is held (as election day), the first day of every week (commonly called Sunday), November 11. *R.I. Stat. § 25-1-1.*

Utah: Every Sunday; January 1, called New Year's Day; January 19, the third Monday of January, called Dr. Martin Luther King, Jr. Day; February 16, the third Monday of February, called Washington and Lincoln Day; May 25, the last Monday of May, called Memorial Day; July 4, called Independence Day; July 24, called Pioneer Day; September 7, the first Monday of September, called Labor Day; October 13 the second Monday of October, called Columbus Day; November 11, called Veterans' Day; November 27, the fourth Thursday of November, called Thanksgiving Day; December 25, called Christmas. *Utah Code § 63-13-2.*

This chart is not to be used as a substitute for legal counsel.

Prepared by:
Copilevitz & Canter, LLC
(816) 472-9000
Page 13 of 13
October 1, 2008

Copyright 2008. Copilevitz & Canter, LLC.