

ESSAY ABOUT HOLIDAY IN COUNTRYSIDE Textbook

Essay about Holiday in Countryside

A holiday in the countryside offers a refreshing escape from the hustle and bustle of city life. It provides an opportunity to unwind, reconnect with nature, and experience the simple pleasures of rural living. Whether you are seeking tranquility, adventure, or cultural enrichment, spending time in the countryside can be a rewarding experience that rejuvenates both body and mind. In this essay, we will explore the various aspects that make a holiday in the countryside a memorable and enriching experience.

The Charm of Countryside Vacations

The countryside is often characterized by its natural beauty, open spaces, and peaceful atmosphere. Unlike urban environments, rural areas tend to be less crowded, offering visitors a chance to relax and enjoy the serenity of nature.

Natural Beauty and Scenic Landscapes

One of the main attractions of countryside holidays is the stunning scenery. Rolling hills, lush green fields, sparkling lakes, and dense forests create a picturesque backdrop for any vacation.

- Sunrise and sunset views over the countryside are breathtaking.
- Wildlife such as deer, birds, and butterflies can often be observed in their natural habitat.
- Charming rural villages with traditional architecture add to the scenic charm.

Fresh Air and Clean Environment

The quality of air in the countryside is significantly better than in crowded urban centers. Breathing in fresh, clean air can improve health and well-being, making countryside holidays especially beneficial for mental and physical health.

Opportunity for Outdoor Activities

The open spaces and natural features of rural areas provide ample opportunities for outdoor activities such as:

- Hiking and trekking through scenic trails
- Bird watching and wildlife photography
- Fishing in rivers and lakes
- Picnicking in meadows and parks

Experiencing Rural Culture and Traditions

A holiday in the countryside is not just about natural beauty; it also offers a chance to immerse oneself in rural culture and traditions.

Local Cuisine and Food

Rural areas often boast unique culinary traditions based on local ingredients and farming practices.

- Enjoy traditional dishes such as farmhouse cheeses, fresh bread, and organic vegetables.
- Participate in local food festivals or farmers' markets.
- Experience farm-to-table dining experiences.

Traditional Festivals and Events

Many rural communities host festivals that showcase their cultural heritage.

- Harvest festivals celebrating the bounty of the season.
- Folk music and dance performances.
- Craft fairs featuring handmade local products.

Interaction with Local People

Engaging with local residents provides insights into rural lifestyles and customs.

- Participation in community activities or workshops.
- Learning traditional crafts or cooking methods.
- Building meaningful connections and understanding rural traditions.

Benefits of a Countryside Holiday

Spending time in rural areas offers numerous benefits that contribute to overall health and happiness.

Stress Relief and Mental Well-being

The tranquil environment helps reduce stress and mental fatigue. The absence of noise, pollution, and rush allows visitors to relax and reflect.

Physical Health Improvements

Engaging in outdoor activities promotes physical fitness, while the fresh air enhances respiratory health.

Enhanced Appreciation for Nature

Experiencing the beauty and simplicity of countryside life fosters greater respect and appreciation for the environment.

Opportunity for Personal Growth

Being in a different setting encourages mindfulness, creativity, and a break from routine.

Planning a Memorable Countryside Holiday

To maximize the benefits and enjoyment of a countryside trip, proper planning is essential.

Choosing the Right Destination

Consider factors such as scenic beauty, available activities, cultural experiences, and accessibility.

Best Time to Visit

Spring and summer months typically offer the best weather for outdoor activities, but each season has its own charm.

Accommodation Options

Options range from cozy cottages and farm stays to bed and breakfasts.

- Book in advance during peak seasons.
- Look for eco-friendly and locally run lodgings.

Packing Tips

Prepare for outdoor activities and variable weather conditions.

- Comfortable walking shoes
- Weather-appropriate clothing
- Camera for capturing scenic beauty
- Basic first aid kit

Conclusion

A holiday in the countryside offers a perfect retreat from the stresses of modern life. It provides an opportunity to enjoy natural beauty, immerse in local culture, and rejuvenate both physically and mentally. Whether seeking adventure, tranquility, or cultural enrichment, rural vacations have something to offer everyone. Planning thoughtfully ensures a memorable experience that leaves a lasting impression, fostering a deeper appreciation for nature and traditional ways of life. Embracing the charm and serenity of the countryside can truly be a transformative and enriching journey.

Essay About Holiday in Countryside: An In-Depth Guide to Embracing Nature, Relaxation, and Authentic Experiences

When contemplating a holiday in the countryside, many individuals seek a retreat from the hustle and bustle of urban life. This type of vacation offers a unique opportunity to reconnect with nature, indulge in tranquil surroundings, and experience authentic rural culture. In this comprehensive guide, we will explore the multifaceted benefits, key considerations, popular activities, and practical tips for planning a memorable countryside holiday.

Why Choose a Holiday in the Countryside?

A holiday in the countryside provides an enriching alternative to traditional city breaks or beach resorts. It offers a chance to unwind, explore, and gain a new perspective on life away from the noise and stress of urban environments.

Benefits of a Countryside Holiday

- Relaxation and Stress Relief: The peaceful natural environment helps reduce anxiety and promote mental well-being.
- Connection with Nature: Opportunities for outdoor activities like hiking, birdwatching, and fishing foster a deeper appreciation for the environment.
- Authentic Cultural Experiences: Visiting local markets, farms, and villages provides insight into rural traditions and lifestyles.

- Healthy Lifestyle: Fresh air, clean water, and outdoor activities contribute to physical health.
- Digital Detox: Limited connectivity encourages mindfulness and presence in the moment.

Planning Your Countryside Holiday

Effective planning ensures a smooth, enjoyable, and fulfilling retreat. Consider the following aspects:

Choosing the Right Destination

- Region and Climate: Decide whether you prefer a lush green valley, rolling hills, or coastal countryside. Consider the climate and best seasons for travel.
- Accessibility: Check transportation options?are there trains, buses, or car rental facilities?
- Local Attractions: Identify nearby points of interest?nature reserves, historic sites, farms, or local festivals.

Accommodation Options

- Cottages and Farmhouses: Offer an authentic rural experience with comfort and privacy.
- Bed and Breakfasts: Provide local hospitality and insight into regional traditions.
- Camping and Glamping: For adventure seekers or those who enjoy sleeping under the stars.
- Guesthouses and Small Hotels: Combine comfort with a cozy, community atmosphere.

Budget and Duration

- Decide how long you wish to stay and plan accordingly, balancing expenses with activities.

Activities and Experiences in the Countryside

A countryside holiday is rich with diverse activities that cater to all interests and age groups. Here are some popular options:

Outdoor Adventures

- Hiking and Trekking: Explore scenic trails, mountains, and forests.
- Cycling: Discover rural roads and dedicated cycle paths.
- Birdwatching: Observe local bird species in their natural habitats.
- Fishing: Enjoy tranquil moments by lakes, rivers, or streams.

- Horseback Riding: Experience the landscape from a different perspective.

Cultural and Local Experiences

- Visiting Farms and Markets: Learn about local agriculture, taste fresh produce, and purchase handmade products.
- Participating in Traditional Crafts: Join workshops on pottery, weaving, or cooking regional dishes.
- Attending Festivals and Events: Celebrate local traditions, music, and food festivals.
- Exploring Historic Sites and Villages: Discover ancient churches, ruins, or preserved heritage towns.

Relaxation and Wellness

- Nature Walks and Meditation: Embrace mindfulness amidst natural settings.
- Spa and Wellness Retreats: Some rural areas host wellness centers offering massages, yoga, and holistic therapies.
- Picnics and Reading: Enjoy leisurely afternoons with good food and a good book.

Practical Tips for a Successful Countryside Holiday

Preparation enhances the quality of your countryside experience. Keep these tips in mind:

Pack Smart

- Clothing: Bring layers suitable for variable weather?rain jackets, comfortable walking shoes, and sun protection.
- Essentials: Include a camera, binoculars, insect repellent, and a first aid kit.
- Specialty Items: If participating in farm activities or outdoor sports, bring appropriate gear.

Respect Local Culture and Environment

- Follow local customs and traditions.
- Dispose of waste responsibly?leave no trace.
- Support local businesses and artisans.

Safety Precautions

- Inform someone about your plans if venturing into remote areas.
- Stay on marked trails and paths.
- Be aware of wildlife and follow safety guidelines.

Connectivity and Communication

- Prepare for limited internet access?download maps and guides in advance.
- Carry a physical map or GPS device.

Environmental and Ethical Considerations

A responsible countryside holiday minimizes ecological impact and promotes sustainable tourism.

Eco-Friendly Practices

- Use reusable bags, bottles, and containers.
- Opt for eco-lodges or accommodations with green certifications.
- Limit energy consumption?use renewable sources if possible.

Supporting Local Communities

- Purchase locally produced food, crafts, and souvenirs.
- Engage with local guides and hosts.
- Respect private property and follow community guidelines.

Conclusion: Embracing the Countryside Experience

A holiday in the countryside is more than just a change of scenery; it's an opportunity to refresh your mind, body, and soul. By immersing yourself in nature, engaging with local culture, and practicing mindful travel, you create meaningful memories that last a lifetime. Whether you seek adventure, relaxation, or cultural enrichment, the rural landscape offers a diverse tapestry of experiences waiting to be explored.

Embark on your countryside adventure with an open heart, respectful attitude, and a spirit of curiosity?your perfect rural escape awaits!

Question What are the main benefits of spending a holiday in the countryside? Spending a holiday in the countryside offers benefits such as relaxation, a break from busy city life, connection

with nature, improved mental health, and opportunities for outdoor activities like hiking and fishing. How does a countryside holiday differ from a city holiday? A countryside holiday typically involves tranquility, natural scenery, and outdoor pursuits, whereas a city holiday often includes sightseeing, shopping, and exploring urban attractions. The pace in the countryside is usually slower and more peaceful. What activities can travelers enjoy during a countryside holiday? Travelers can enjoy activities such as hiking, cycling, birdwatching, farm visits, picnics, fishing, and exploring local villages and markets. Why is a holiday in the countryside considered beneficial for mental health? Being in natural surroundings helps reduce stress, improve mood, and promote relaxation, leading to better mental well-being and a sense of rejuvenation. What are some popular destinations for countryside holidays? Popular destinations include the Lake District in England, Provence in France, Tuscany in Italy, the Scottish Highlands, and rural areas in the United States like Vermont and Colorado. How can one prepare for a holiday in the countryside? Preparation includes packing appropriate outdoor clothing, planning activities, booking accommodations in advance, and researching local attractions and safety tips for rural areas. What impact do countryside holidays have on local communities? They can boost local economies through tourism, promote cultural exchange, and encourage conservation efforts, but it's important to travel responsibly to avoid negative environmental impacts. What are some environmental considerations when choosing a countryside holiday? Travelers should aim to minimize their carbon footprint, respect local wildlife and habitats, avoid littering, and support eco-friendly accommodations and activities.

Related keywords: countryside vacation, rural getaway, nature retreat, holiday in nature, countryside travel, rural holiday ideas, scenic countryside, rural tourism, countryside experience, peaceful retreat

Paychex 2014 holiday calendar

paychex 2014 holiday calendar offers essential insights for businesses and HR professionals planning their workforce schedules, payroll processing, and operational strategies for the year. Understanding the specific dates of holidays in 2014 is crucial for ensuring payroll accuracy, managing employee time off, and maintaining compliance with federal and state regulations. This comprehensive guide provides a detailed overview of the 2014 holiday calendar, highlighting key dates, holiday policies, and tips for leveraging this information effectively within your organization.

Overview of the 2014 Holiday Calendar

The 2014 holiday calendar encompasses federal holidays recognized across the United States, along with some widely observed state and cultural celebrations. For businesses utilizing Paychex services, aligning payroll and staffing plans with these dates helps streamline operations and avoid

errors.

Key federal holidays in 2014 include New Year's Day, Martin Luther King Jr. Day, Presidents' Day, Memorial Day, Independence Day, Labor Day, Columbus Day, Veterans Day, Thanksgiving, and Christmas. Many organizations also recognize additional holidays or observances based on their industry or regional practices.

Federal Holidays in Paychex 2014 Holiday Calendar

Federal holidays are non-working days mandated by the U.S. government, and they often influence payroll processing, office closures, and employee leave policies. Here is a detailed breakdown:

New Year's Day ? January 1, 2014 (Wednesday)

- Significance: Celebrates the beginning of the new year.
- Business impact: Most organizations observe this day as a paid holiday.
- Payroll note: Ensure payroll processing accounts for the holiday closing.

Martin Luther King Jr. Day ? January 20, 2014 (Monday)

- Significance: Honors civil rights leader Dr. Martin Luther King Jr.
- Business impact: Many organizations close or operate with reduced staff.
- Payroll note: Confirm holiday pay policies for hourly and salaried employees.

Presidents' Day ? February 17, 2014 (Monday)

- Significance: Celebrates all U.S. presidents, especially George Washington and Abraham Lincoln.
- Business impact: Commonly observed as a day off for federal employees; many private companies also close.
- Payroll note: Adjust payroll processing for the holiday.

Memorial Day ? May 26, 2014 (Monday)

- Significance: Honors military personnel who died in service.
- Business impact: Most organizations close, with some offering special observance or events.
- Payroll note: Remember to process payroll accordingly, especially for hourly workers.

Independence Day ? July 4, 2014 (Friday)

- Significance: Celebrates the adoption of the Declaration of Independence.
- Business impact: Many companies close or operate with reduced hours.
- Payroll note: Verify holiday pay policies, especially if employees work on this day.

Labor Day ? September 1, 2014 (Monday)

- Significance: Recognizes the contributions of workers and the labor movement.
- Business impact: Typically a day off, with many organizations closing.
- Payroll note: Adjust payroll processing and communicate holiday schedules.

Columbus Day ? October 13, 2014 (Monday)

- Significance: Commemorates Christopher Columbus's landing in the Americas.
- Business impact: Observed in some states and industries; not a federal holiday everywhere.
- Payroll note: Check if your state or industry observes this day.

Veterans Day ? November 11, 2014 (Tuesday)

- Significance: Honors military veterans.
- Business impact: Some organizations close, while others operate with modified schedules.
- Payroll note: Clarify holiday pay policies for employees working on Veterans Day.

Thanksgiving Day ? November 27, 2014 (Thursday)

- Significance: Celebrates gratitude and harvest traditions.
- Business impact: Many organizations close or operate with limited hours.
- Payroll note: Plan for holiday pay and potential overtime for essential staff.

Christmas Day ? December 25, 2014 (Thursday)

- Significance: Celebrates the birth of Jesus Christ, widely observed as a religious and cultural holiday.
- Business impact: Most organizations close; some retail and service businesses remain open.

- Payroll note: Ensure payroll reflects holiday closures and pay policies.

Additional Observances and Regional Holidays

While the above holidays are federally recognized, many states and regions observe additional holidays such as:

- Juneteenth ? June 19, 2014 (Thursday)
- Patriot Day ? September 11, 2014 (Thursday)
- Holidays specific to certain industries or workplaces

Organizations should consult regional calendars and employee agreements to determine if additional days are observed.

Planning and Managing Payroll Around the 2014 Holiday Calendar

Proper planning around holiday dates ensures accurate payroll processing and employee satisfaction. Here are some tips:

1. Adjust Payroll Schedules

- Confirm whether your payroll processing date needs to shift due to holiday closures.
- For bi-weekly or semi-monthly payrolls, plan ahead to avoid delays.

2. Communicate Holiday Schedules to Employees

- Notify staff well in advance about office closures and holiday pay policies.
- Clarify expectations for employees working on holidays, including overtime or holiday pay premiums.

3. Manage Time Off Requests

- Establish clear policies for requesting holiday leave.
- Use payroll and HR systems, such as Paychex, to track time off and automate approvals.

4. Ensure Compliance with Regulations

- Stay informed about federal and state labor laws regarding holiday pay, overtime, and employee rights.
- Document all holiday-related payroll adjustments accurately.

Leveraging Paychex for 2014 Holiday Management

Paychex's payroll and HR solutions simplify holiday calendar management by automating many processes:

- Automated holiday pay calculations based on company policies
- Customizable holiday scheduling and notifications
- Integration with time-tracking tools for accurate leave management
- Compliance support with federal and state holiday laws

Using Paychex's services helps ensure your organization stays compliant, reduces errors, and maintains employee trust during holiday seasons.

Conclusion

Understanding the **paychex 2014 holiday calendar** is vital for effective workforce planning, accurate payroll processing, and maintaining compliance. By familiarizing yourself with the key holiday dates and leveraging Paychex's tools, your organization can navigate the holiday season smoothly, ensuring that employees are well-informed, paid correctly, and your operations remain uninterrupted. Always keep your holiday policies updated and communicate clearly with your team to foster a positive workplace environment throughout the year.

Paychex 2014 Holiday Calendar: A Comprehensive Guide for Employers and Employees

Staying compliant with holiday pay policies and understanding the specific days recognized as holidays can be a complex task for HR professionals and business owners. One vital resource that helps streamline this process is the Paychex 2014 holiday calendar. This calendar offers a detailed overview of recognized holidays, enabling organizations to plan payroll, staffing, and operations accordingly. In this guide, we will delve into the specifics of the Paychex 2014 holiday calendar, explain its significance, and provide practical tips for leveraging it effectively throughout the year.

Why the Paychex 2014 Holiday Calendar Matters

The Paychex 2014 holiday calendar serves as a critical reference point for payroll processing, human resources planning, and legal compliance. As many businesses observe certain federal or state holidays, understanding which days are recognized and how they impact pay rates is

essential. For example, knowing whether a holiday falls on a weekend can influence whether an employee receives holiday pay or if adjustments are needed.

Paychex, as a leading provider of payroll and HR services, offers this calendar annually to help clients navigate holiday schedules smoothly. The 2014 edition reflects the specific dates and federal/state holidays recognized during that year, which can vary from year to year.

Overview of Key Holidays in the Paychex 2014 Holiday Calendar

The 2014 holiday calendar includes a mix of federal, state, and optional holidays. Below is a detailed list of major holidays observed in 2014, along with their typical recognition status:

Federal Holidays in 2014

- New Year's Day ? January 1 (Wednesday)
- Martin Luther King Jr. Day ? January 20 (Monday)
- Washington's Birthday (Presidents' Day) ? February 17 (Monday)
- Memorial Day ? May 26 (Monday)
- Independence Day ? July 4 (Friday)
- Labor Day ? September 1 (Monday)
- Columbus Day ? October 13 (Monday)
- Veterans Day ? November 11 (Tuesday)
- Thanksgiving Day ? November 27 (Thursday)
- Christmas Day ? December 25 (Thursday)

Notable State Holidays and Observances

While federal holidays are widely recognized, some states observe additional holidays or have different policies regarding holiday pay. For example:

- Martin Luther King Jr. Day is a federal holiday but may not be observed in all states.
- Columbus Day is recognized mainly in some states and jurisdictions.
- Inauguration Day (not a federal holiday but observed in some regions).

Additional Observances and Optional Holidays

- Good Friday (observed in some states)
- Kwanzaa (December 26 ? January 1; cultural observance, not a federal holiday)

- New Year's Eve (December 31) ? often recognized as a special day but not a federal holiday.

How the Paychex 2014 Holiday Calendar Influences Payroll Processing

Understanding the holiday calendar is crucial for accurate payroll management. Here are key considerations:

- Holiday Pay Eligibility

Depending on company policy and local laws, employees may be entitled to holiday pay if they work on a recognized holiday or are off work due to the holiday. The Paychex 2014 calendar helps determine:

- Which days are official holidays
- Whether employees are eligible for holiday pay
- Whether holiday pay is at regular, overtime, or double time rates

- Scheduling and Staffing

Knowing the holiday schedule allows businesses to:

- Plan staffing levels in advance
- Communicate holiday schedules to employees
- Avoid unexpected absences or understaffing

- Payroll Calendar Adjustments

Some organizations adjust pay periods or processing schedules around holidays to ensure timely payments and compliance.

Practical Tips for Using the Paychex 2014 Holiday Calendar

To maximize the benefits of the holiday calendar, consider these practical steps:

Tip 1: Map Out Holiday Pay Policies

Review your company's policies in conjunction with the calendar to determine:

- Which holidays are paid days off
- Whether holiday pay applies to part-time or seasonal workers
- Overtime considerations for holiday work

Tip 2: Communicate Clearly with Employees

Share the holiday schedule well in advance. Use the Paychex calendar as a reference to:

- Notify staff of scheduled days off
- Clarify any holiday pay entitlements
- Plan for coverage during holidays

Tip 3: Adjust Payroll Processing Dates

Plan your payroll processing schedule around the holidays to prevent delays. For example:

- Process payroll before holidays to ensure employees are paid on time
- Consider holiday pay calculations when processing paychecks

Tip 4: Stay Informed on State and Local Holidays

While the Paychex calendar primarily addresses federal holidays, check for additional state or local holidays that may impact your business operations.

Tip 5: Document and Record Holiday Hours

Maintain accurate records of hours worked and holiday pay calculations to ensure compliance and facilitate audits.

Sample Holiday Calendar for 2014: A Month-by-Month Breakdown

Here's a month-by-month overview of the major holidays in 2014 to help with planning:

- January
- New Year's Day ? January 1 (Wednesday)

- Martin Luther King Jr. Day ? January 20 (Monday)
- February
- Presidents' Day (Washington's Birthday) ? February 17 (Monday)
- May
- Memorial Day ? May 26 (Monday)
- July
- Independence Day ? July 4 (Friday)
- September
- Labor Day ? September 1 (Monday)
- October
- Columbus Day ? October 13 (Monday)
- November
- Veterans Day ? November 11 (Tuesday)
- Thanksgiving ? November 27 (Thursday)
- December
- Christmas Day ? December 25 (Thursday)

Additional Considerations for 2014

- Weekend Holidays: If a holiday falls on a weekend (e.g., Christmas on Thursday, December 25), some organizations choose to observe the holiday on a different day, such as the nearest weekday, which could impact payroll and staffing.
- Floating Holidays: Some companies offer floating holidays or personal days that employees can use at their discretion, supplementing the fixed holiday schedule.
- Legal Compliance: Always verify whether your state or industry-specific regulations require additional considerations for holiday pay or scheduling.

Conclusion

The Paychex 2014 holiday calendar is an essential resource for managing holiday-related payroll and staffing considerations effectively. By understanding the specific dates and recognizing the differences between federal, state, and optional holidays, organizations can ensure compliance, maintain employee satisfaction, and operate smoothly throughout the year.

Employers should leverage this calendar to communicate expectations clearly, plan staffing and payroll schedules proactively, and stay informed about any regional observances that may affect their operations. With careful planning and the right information, businesses can turn holiday scheduling into a strategic advantage rather than a logistical challenge.

Stay ahead of the holiday scheduling curve?use the Paychex 2014 holiday calendar as your trusted

guide for a successful year!

Question What are the key dates included in the Paychex 2014 holiday calendar? The Paychex 2014 holiday calendar includes major federal holidays such as New Year's Day, Memorial Day, Independence Day, Labor Day, Thanksgiving, and Christmas, along with specific observances and company-specific days off. Does the Paychex 2014 holiday calendar account for state-specific holidays? While the primary calendar covers federal holidays, Paychex 2014 holiday calendar may include or note state-specific holidays depending on the company's regional policies and client needs. How can employers use the Paychex 2014 holiday calendar for planning payroll? Employers can utilize the Paychex 2014 holiday calendar to schedule payroll processing, ensure proper holiday pay calculations, and communicate holiday schedules to employees to avoid payroll discrepancies. Are there any notable differences in holiday observances between 2013 and 2014 in the Paychex calendar? Yes, some holidays may shift dates or observance rules from 2013 to 2014, such as the placement of certain holidays on weekends, which can affect holiday pay and scheduling. Where can I access the official Paychex 2014 holiday calendar? The official Paychex 2014 holiday calendar can typically be accessed through their client portal, employee resources, or by contacting Paychex customer support. Does the Paychex 2014 holiday calendar include company-specific holiday policies? The calendar provides a general overview of holidays; specific company policies regarding holiday pay, time off, and observance may vary and should be confirmed with your HR department or payroll administrator. Are there any special considerations for holiday pay in the Paychex 2014 calendar? Yes, the calendar helps identify holidays that may qualify for holiday pay premiums, and employers should review their policies to ensure compliance and proper compensation for employees working during holidays. How has the Paychex 2014 holiday calendar influenced payroll management practices? By providing clear holiday schedules, the Paychex 2014 calendar facilitated accurate payroll processing, reduced errors, and improved communication regarding employee time off during the holiday season.

Related keywords: Paychex holiday schedule, Paychex 2014 payroll calendar, Paychex holiday dates, Paychex payroll holidays 2014, Paychex holiday policy, Paychex holiday pay, Paychex 2014 holiday schedule, Paychex payroll processing calendar, Paychex holiday hours, Paychex 2014 holiday cutoff

Read the full article online: [PAYCHEX 2014 HOLIDAY CALENDAR](#)