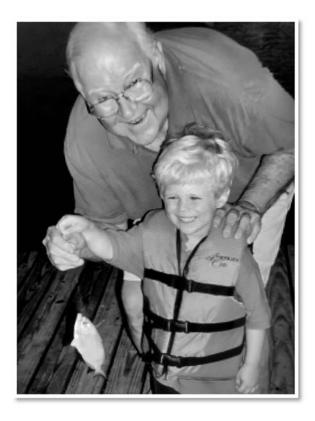


the **\$2 BILL** Story

BY

JEFFREY D. HALL



To my father, Edwin H. Hall Jr., whose life was a testament to hard work, compassion, and the power of connection. As a successful businessman and CEO of Merrill Lynch Bank and Trust, you inspired others with your leadership and ability to motivate people to achieve greatness. You were the life of the party, always ensuring that everyone felt included, engaged, and valued—a true reflection of your famous motto, "SFE—Something For Everyone."

Your random acts of kindness to complete strangers, your love of music as an accomplished pianist, and your unwavering dedication to our family will forever remain a guiding light in our lives. You cherished your three children and six grandchildren, instilling in us the values of generosity, love, and inclusion. Your spirit lives on through the \$2 Bill Story and in the hearts of all who were fortunate enough to know you.

You are deeply missed but will never be forgotten. Your legacy continues to inspire us to live with purpose, compassion, and joy.

To truly understand and appreciate this story of faith, hope, love, and inspiration, we must explore some personal family history to put it into perspective.

My father, Edwin Huddleston Hall, was a tough but fair man. He worked very hard and built a financially secure home life for his family. He was a self-made man with humble beginnings. Because of his long hours at work and lengthy commute, he was mostly unavailable to be involved in my and my sister's sports and other childhood activities. His hard work paid off, though, and he became very successful. He loved interacting with people from all walks of life and was truly a people person. He was able to motivate himself and others to want to be better, qualities that made him an excellent manager. This led to multiple promotions and new opportunities.

That being said, my relationship with him when I was young was more black-and-white. He and I weren't really close. Our relationship was more like all business. We clashed at times, and it wasn't until I became a father myself that I truly understood and appreciated him and his dedication to our family. Later, this understanding led to a much stronger bond between us.

When he became a grandfather, we got to see more of him. It was then that we saw another side of him: fun, full of life, and able to capture the moment and make it special. He could turn simple chores around the yard into a game or competition, making them fun. The way he and my mother interacted with all the grandchildren was amazing to watch. My sisters and I often vacationed at my parents' Florida home together. It was my mother's dream to have the whole family together there.

My parents had bought a dream house on Anna Maria Island, right on the water. They then expanded the house by adding a second floor so they could accommodate the whole crew. Even then, after expanding the house, it was still a little crowded, but it all worked out. Unfortunately, right after we all visited the Florida house together, my mother was diagnosed with terminal lung cancer. She passed away a year later in 1998, just months before my daughter Rachel and her cousin Chad were born. We were very sad that she did not get to meet them and enjoy the special moments they would have shared at the family house.

The house in Florida became our permanent vacation destination. My father created a Disney-like environment there. From the moment we arrived until the moment we left, he made it nonstop fun. Each visit was the start of a new adventure. There was always something for everyone, as he would fondly say, "SFE" (Something For Everyone). We could always feel Mom's presence and knew she was watching over us from above.

Dad was amazing in how he provided this magical getaway for all of us. It was a world of new experiences and endless fun and games: music, movies, slot machines, fishing, kayaking, scooters, biking, beaches, swimming, endless amounts of food, drinks, and desserts—never a dull moment.

Dad loved all the Disney characters and spoiled the children with Disney toys, stuffed animals, and games. We had every Disney movie on VHS and later on DVD. He made the house on Anna Maria into a mini theme park. Each grandchild had their own "Deal Box," almost like having a personal treasure chest. Some of the toys were the same, and some were different for each child. The Deal Box was the first thing the kids went for when they arrived. The anticipation of a new toy at the start of each visit brought great excitement. My father owned that moment and never disappointed.

As the kids started to get a little older, we shifted from watching children's movies to playing games, diving and swimming in the pool, and especially fishing. Fishing became the focal point of most days since we lived on the water and had two docks to fish from.

I remember one year as if it were yesterday, when the whole family was at the house—three sets of grandchildren, six in total, ranging in age from 5 to 11. It was the perfect age for Disney and Busch Gardens. We made trips to all the parks. Busch Gardens was an hour away, Disney a little over two hours away. It made for long days but created magical moments and memories that will last forever.

That same year, with all of us there, Grandpa Ed rounded us up for a fishing derby. He lived for these family events. He built up the derby as the ultimate competition. We were all excited as the start of the derby approached. Each child had their own rod and reel, and all the kids were filled with high hopes of winning. The adults were there to help bait hooks and remove fish. The derby that day was a huge success. Everyone was catching fish, and the adults were busy removing hooks and baiting lines. Most of the fish were small, but there were a few big ones and many different species. At the end of the day, it was finally time to announce the winners and hand out the prizes. The competition was fierce, with the older cousins all thinking they had won.

It was in that moment Grandpa Ed shined. Somehow, he found a way to make sure every grandchild won a prize. Whether it was for the first fish, the last fish, the biggest fish, the smallest fish, the most fish, or even the ugliest fish, Grandpa Ed had it covered. Then came the big question: What was the prize?

Grandpa Ed reached into his pocket and pulled out a stack of pristine, ultra-crisp \$2 bills. None of the kids had ever seen these before. He even joked that he got them from Uncle Scrooge (his favorite Disney character). He told everyone they were rare treasures to be kept for good luck and never to be spent. The kids were ecstatic. You would have thought they had been given Olympic gold medals. Grandpa Ed had pulled it off—every grandchild felt special and like they had truly won. Their smiles were contagious, but the biggest winner of all was Grandpa Ed himself. The joy on his face was a sight to behold. I will never forget that day.

As time went on and the kids grew older, there were more opportunities to win \$2 bills, but none were as special as that first fishing contest. We all remember it vividly. Sadly, my father passed away in 2005, but the \$2 bill legacy has continued. It has become a family tradition; one we share with both the Hall family and our closest friends. It remains a unique prize, cherished to this day. Most of the grandchildren still have their first \$2 bill, and it is a treasured keepsake.

HURRICANE IRMA

Now, with the background in place, let's fast forward to the week of September 4, 2017. Hurricane Irma was climbing toward the Caribbean. It was one of the most powerful storms ever recorded in the Atlantic basin. On Wednesday, September 6th, it hit the dual-island nation of Antigua and Barbuda, leaving about 50% of Barbuda's population homeless and damaging about 95% of the buildings in Antigua.

All three Hall families watched from New Jersey as the storm climbed north and headed toward Florida's West coast. It was a category 5 storm as it approached southern Florida and remained a category 4 when it made landfall. We watched nonstop as Irma approached Anna Maria Island, where a direct hit was forecast with a potential storm surge of 10 feet. Our family house, three feet above sea level, would almost certainly be destroyed.

On Saturday morning, September 9th, the storm was destined to strike in the middle of the night. The authorities had issued evacuation orders, but many residents stayed behind to try to protect their homes. That afternoon, I went to the supermarket to take a break from the non-stop coverage. My bill came to just over \$17.00. I gave the cashier a \$20.00, and she gave me change. As I looked down, the hair on the back of my neck stood up, and I got goosebumps. There in my hand was a \$2 bill. It was the first time in my life—*ever*—that I had received a \$2 bill as change.

I knew at that very moment that my father was reaching out from beyond to let me know everything would

be okay. It was his sign, his \$2 bill, and I knew we just had to have faith and believe.

I rushed home to share the story with my family, and they were speechless. I sent an email to my sisters and their families recounting the experience. I told them that whether the house was destroyed or damaged, we had plenty of insurance and could rebuild. The storm could never take away the memories we shared of Grandpa Ed, Mi Mi, and our special place. The \$2 bills we cherished now had an added meaning of hope and faith.

A calmness came over all of us as we realized, "Everything will be okay."

That night, as the storm approached Anna Maria Island, it took a slight turn north, edging past the island and entering Tampa Bay. The anticipated 10-foot storm surge turned into a "suck-out," with the bay water pulled away, exposing vast mudflats. Instead of the 120 mph winds we feared, we were hit with 80 mph winds. Several stranded manatees were found on the mudflats, and residents used tarps to drag them back to the water.

In the end, Anna Maria suffered minimal damage some fallen palm trees and broken shutters—but nothing devastating. Looking back, we can't help but feel that Grandpa Ed had somehow protected our special place.

We share this story with friends and family, and at the end I take out pristine \$2 bills and hand them out as a lasting testament of faith and hope.

THE LEGACY OF THE \$2 BILL

To this day, we continue to share the story of the \$2 bill as a tale of faith, hope, love, and inspiration. It's more than a family tradition—it's a reminder that everything will be okay. When life feels uncertain, we tell friends and family to hold their \$2 bill tight, close their eyes, and remember this story.

Grandpa Ed's legacy lives on through those cherished \$2 bills, bringing comfort and hope to all who hear his story.

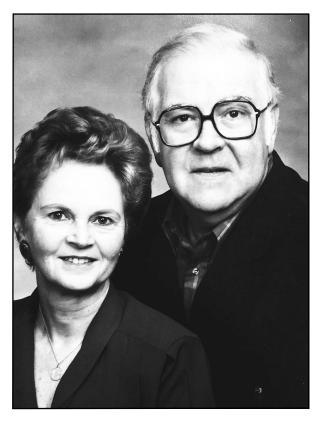


Jeff Hall, is a storyteller who weaves life lessons learned from his family, friends, co-workers, and teammates into inspiring narratives. He believes kindness is contagious and should be shared freely. He sees sports as a microcosm of life, teaching teamwork, leadership, perseverance, and the value of hard work. Drawing from his family's values of giving back, Jeff hopes to create inspiring tales that teach the importance of compassion and random acts of kindness.

Jeff lives in Central New Jersey with his wife, Lisa, and cherishes the time spent with his children, Jason and Rachel, and his sisters, Lisa and Lesley.

Please visit www.feedthecow.org to learn more about his work.





To: Edwin and Linda Hall, "You will be forever in our hearts, your love and guidance will continue to shape all our families journeys and fill our lives with cherished memories." We miss you everyday....Jeff, Lisa, and Lesley.

Thanks,

\$2 BILL \$2 BILL STORY

A grandfather's legacy, a family's bond, and a hurricane's fury collide in a powerful tale of faith, love, and the unbreakable ties that hold us together. Could a \$2 dollar bill be the key to it all?

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