

When Jim Kopel accepted a teaching position with Black Hawk College in 1967, he had no idea it was the beginning of a 32-year career that would combine his love for teaching accounting and finance with his passion for helping people manage and invest their money.

"Cash" Kopel, as he became known, shared his knowledge with students and coworkers alike, writing a weekly advisory letter to employees on investing and business.

Five years after his retirement in 1999, Jim's wife died causing him to refocus his plans. He accepted a position with the U.S. Army Department of Defense at the Rock Island Arsenal. The next 5½ years brought two deployments, one to Afghanistan and the second to Kuwait.

While many 70-year-olds can be found on the golf course, fishing or doing some volunteer work, Jim was hunkered down on an Army base in Afghanistan working as a civilian and listening to enemy bombs.

"If you left the base, you would probably die," he said. The flag-draped coffins of our soldiers waiting to go home are still etched in his memory. The daily blog Jim wrote during both deployments helped ease the stress and keep friends and family back home informed.

Kuwait was less dangerous but just as fulfilling. But Jim knew it was time to close this chapter on the adventure that was his life and move on to the next one, one that took him to the Philippines. It was here Jim met a couple involved in real estate development, eventually becoming partners with them in housing projects. The couple provided onsite management and Jim provided the financing.

After several years of success, Jim decided to move beyond financing and try his hand at development. He purchased a lot with plans to develop a single family home on it. The lot location was less desirable than others and the project wasn't real successful. "It was a dumb idea," Jim reflected.

The lot may have been a bad investment but it quite possibly change Jim's life and the life of a young Filipino mother. On a flight to Manila in the seat next to him, Jennifer, a single mother of four, introduced herself and shared her story. She was contracted to a family in Hong Kong to provide domestic help and was returning there after a short leave home.

Jennifer's oldest daughter was responsible for raising her three siblings while she was away. One hour of conversation convinced Jim that Jennifer's children had few chances to reach their potential and realize a fulfilling life. He thought of his Black Hawk College students, each one with potential and each one trying to reach it. Just as he had done for those 32

years, Jim decided to act. Education he knew, was the key to their success.

Although Jim hasn't seen Jennifer since that plane ride high above the Philippines, they have stayed connected by email. Jim continued to provide moral support to her but things weren't working for her family. Jim could see this and understood something needed to change. He formulated a plan.

Jim told Jennifer that if she quit her job in Hong Kong and returned home, he would pay tuition and expenses for the children. All he asked was for Jennifer to earn enough money to pay for food.

"Without education your chances are limited. Jennifer's children are bright and talented. I felt compelled to keep that light shining," Jim said. Jennifer accepted the offer and moved home.

The agreement worked. Jennifer found work in a call center for Direct TV.

Vinz, her oldest daughter, will graduate in pharmacy next year and plans to enroll in medical school. The other children, Jabez, Jazel, and Josh, will enjoy the same opportunity as their sister Vinz, thanks to Jim's generosity.

Jim is pleased to see the amazing "return on his investment" and has since gone on to help other deserving families.

"Education opens doors anywhere and everywhere in the world, from the Quad Cities to the Philippines. Investing some of my retirement money in people's futures is as rewarding as it gets," Jim said. He plans a trip to the Philippines next year to attend graduation and see Vinz walk across the stage.

It has been a big commitment but one he is glad he made.

In closing, Jim said, "God isn't going to ask how much money you have. Rather, did you leave the world a better place?"

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