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The very day David Rhodes stepped out on his own in business with years of experience behind him as a certified financial planner, Sept. 11, 2001 happened.

He was alone in his new office in North Palm Beach, Fla., and realized the very horror of the event, knew the ramifications to his fledgling business and “thought I made the worse mistake of my life.”

The markets were soon in a panic mode, and corporate scandals followed. But, he held on and now he’s firmly ensconced in a thriving financial planning business with Trust Core with an office in the heart of Mt. Juliet and a home in Lebanon, which he shares with his wife Cathy and their three children ranging in age from 10 to 17 years.

And because Rhodes learned that he flourished whenever he carved out time for volunteerism, he finds much satisfaction in his role as president of Charis, a Mt. Juliet faith-based organization that provides health care to working uninsured.

He shrugged his shoulders, smiled and said while it’s an overused cliché, “if you want something done, ask someone who is busy.”

While it may seem odd someone who majored in economics, with a concentration in quantitative analytics, at the state university in New York would end up giving advice about financial portfolios, Rhodes laughingly explained that he first wanted to be an engineer, but realized he was into economics.

“I like taking a lot of data and making sense of it,” he noted. “I enjoy problem solving.” When he took a full time job in 1989 working for a financial planner in West Palm Beach, he was able to use his problem solving skills, and, was “able to have the personal connection with my clients.”

It took Rhodes, 43, a while to find this niche that he fills even today.

He spent his childhood in many places because his father worked at AT&T, such as California and New York. And though he was good on the high school baseball team, the desire to buy a car had him working at the local grocery store at age 16.

He met Cathy while at the university in New York and right out of college moved to Florida to be a stockbroker. He hated it right from the start.

“Where I was, it was cut-throat and back-stabbing; there didn’t seem to be a moral core,” he

reflected.

He literally went to lunch one afternoon and never went back. He got an interim job selling at an electronics boutique in Florida. Then he took the financial planning job in West Palm Beach. He said from 1989 to 2001, he gained experience and became a partner. His partner didn't particularly want to grow the firm and that's when he stepped out on his own and the world as we knew it changed with Sept. 11.

"It wasn't as if I had to start from scratch as I had gained loyal customers through the years and they came with me," he said, noting he was able to maintain his business even in the shaky times.

However, it was a client in Nashville who eventually gave him the idea to leave Florida and move to Tennessee.

"I always loved it when I came to the Nashville area and told my wife I could probably do my business from just about anywhere, with the electronic age," he said.

Cathy called him on it one day. In Florida, they were hit by three hurricanes – Frances, Jean and Wilmore – in 13 months. At one point, his business was shut down for a week due to no electricity. They started their due diligence researching the Nashville area and honed in on Mt. Juliet, which was pretty much untapped in Rhodes' business genre.

They moved to Lebanon in 2006 and he opened his business in Mt. Juliet through Trust Core on Jan. 1, 2009. He joined Trust Core because it has its own research department, marketing and trading, with about 24 attending their monthly meetings, rather than the hundreds at other places. Rhodes quickly explained his business is fee-based, and if he doesn't keep his clients successful and happy, he knows they have other options and they move their money away.

"It's a great incentive for me to keep them with me," he said.

Knowing he makes a difference in peoples' lives and has the trust of so many makes him thrive in life.

His other passion is community service. He was always tied to the church. In Florida, he was on a local church board, president of the congregation and because he had a good friend who had breast cancer, he became involved there with the Cancer Alliance of Help and Hope from 2003-2004.

Here, in Mt. Juliet, he's heavily involved with Celebration Lutheran Church and on their council. When he heard about the inception of Charis, he was "intrigued."

As a small business owner, he could not provide his valued employees with health insurance, "no matter how much I wanted to." And, he was responsible for his own insurance.

"I know how tough it is at times," he noted. "I saw the need. You know, Charis means grace."

They signed a leased and he was treasurer of Charis their first year in 2008. He was tapped immediately because of his financial experience. And in 2009 he was on board as president, with everyone understanding that the organization planned on hiring an executive director to help with things.

And while there is still no executive director, Rhodes plans to fulfill his two-year limit as president with a goal to somehow implement the executive director position down the road. They currently have three doctors who volunteer their services, and they've hired a nurse practitioner.

"We've had about 1,900 patient visits so far," he said. "The demand is up. Many times the first thing to drop when the economy is down is insurance, and people are losing their jobs." As far as stretching just so many hours in a day to dedicate to his career, and his volunteer efforts at Charis and other local organizations, Rhodes simply said, "I consider it another challenge. God won't give me anything I can't handle."

And handle he does. Few vacations and thousands of volunteer hours go into the right formula to pack everything into life. He's on the board of the Mt. Juliet Noon Rotary and is the Foundations Chair currently. He also manages to coach his son's baseball team in Lebanon. An obvious segue would be to local politics, but he said he has no interest in that at this time.

"But, I do work with the leaders of the city and the county in my work with Charis," he said.

Once he worked as a general contractor's assistant, and he still loves to "build and fix things." He's renovated his bathroom, put on the roof and built a large fire pit as some of his "home projects for fun."

And while it may be odd for someone who likes quantitative analytics to like to play the drums, Rhodes defies that combination. In college, he was in a garage band and he still plays drums at his church in the contemporary band. He also has a karaoke machine he enjoys "in the privacy of my home!"

He and his wife like traveling as well, and they've been to Hong Kong and Germany. His wife is the owner of the Town Planner, a business venture he encouraged, and one that will expand into Lebanon and Hermitage.

Rhodes also enjoys making new businesses feel welcome as a Mt. Juliet/Wilson County Chamber of Commerce ambassador. On the wall in his office is a shadow box full of golf balls. He's been collecting logo balls from all the links he's hit, and there's a lot of them to showcase.

"I don't have a lot of time to golf, but I squeeze it in when I can," he laughed.

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