Is This Your Fear Factor?

For some, Tax Day—April 15, or officially April 18 this year—instills fear. But there are many more situations Americans are afraid of, circumstances that affect their views on the economy and their own spending, says financial expert and national television and radio host Dan Celia.

Celia, who also leads Financial Issues Stewardship Ministries (FISM), has talked and written about Americans' "fear factor," both on his radio and television program, "Financial Issues Live," which airs on more than 200 radio stations and reaches millions more through TV networks, and in published columns.

"The world's eyes are focused on recent (terrorism) attacks," Celia wrote in a recent column for . "More people are facing elevated threats. We are all more and more concerned. And as Americans, we are worried about whether—or when—terrorism will again hit our country. The increased threat level is convincing more and more people that the philosophy of becoming weaker so we might be stronger and safer is not working very well. Fear and uncertainty abound."

That fear impacts the economy, Celia added, because neither the markets nor the economy like uncertainty. Businesses already face uncertainties every day—from regulatory burdens to taxes. Fear only intensifies these challenges.

"This may not be fear about the economy or even about losing our jobs," Celia continued. "It is fear that we could be the next target for the terrorists. However, when people are fearful, they tend to hold on tight. One of the things they cling to, unfortunately, is their money. It brings them a sense of security. Fear will keep them from putting money in the stock market. Fear will stop them from spending money on things like 'wants.' They will limit their spending to 'needs.' They will certainly not consider running up their debt; instead they will be more eager to pay off their debt. They will change their lifestyles—and those changes usually mean a more conservative way of living, which means a less expensive lifestyle."

View and download these clips from Celia's show regarding America's 'Fear Factor:'

- Woe to Those Who Are Hoarding Gold
- We Have Not Been Out of Recession: American Economy still Fragile
- Beware of Bloggers & Fear Mongering
- We Know How the Story Ends

For two hours daily, Celia addresses important financial headlines and takes calls from around the country, answering questions about investing, estate planning, giving, saving and stewarding finances in wise and godly ways.

Celia focuses on financial stewardship every day when talking to thousands who want to honor God with their finances. Celia also often educates listeners and viewers about his stock "sell" list, encouraging those who strive to be biblically responsible with their investing to sell certain stocks based on the company's involvement in immoral or anti-biblical issues, such as having stake in Planned Parenthood funding, pornography or other organizations that should be concerning to Christians.

"Financial Issues" has grown through radio, television and live streaming and now airs on more than 200 radio stations across the country. The program is also seen on the National Religious Broadcasters (NRB) television network, reaching 45 million households, and BizTV, which reaches millions more in major markets, along with other independent radio and TV stations.

Throughout the year, Celia also hosts popular and well-attended town hall gatherings at churches and other venues, where people can spend an evening with him to learn more about how to biblically manage their money and investments.

A financial expert and author backed by decades of financial experience, Celia is personally in touch with thousands of people each week from across the country. He has worked for 35 years as an entrepreneur and businessman, and has developed a biblically responsible system of financial management with great success. Celia started his radio program in 1997 and has interviewed newsmakers, experts, lawmakers and presidential candidates. He is a board member for American Family Association, speaks at conferences, town hall meetings and investment conferences around the country, is the author of six books and publishes a weekly newsletter.