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***Trendlines* – Jim Butler, CFP®, AIF®**
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1. Questions about Social Security benefits seem to come in waves. We can go weeks without any significant questions arising on the topic. Then all of a sudden, we receive almost a flood of inquiries. Consequently, when I ran across the following two articles it was fortuitous. [This first](#) article touches on how much tax liability you may be exposed to with your SS benefits. [This second](#) piece points out which states (so far) do not impose an income tax on the benefit. And if all this talk about SS is of no consequence to you then you are likely still accruing benefits. □
2. Where do we stand in the US on energy production? You can get visuals and a brief description [here](#) with some intriguing insights. For example, the sources of the greatest electricity generation are still coal, gas and nuclear. The smallest percentages come from wind, solar, geothermal and biomass. However, the greatest sources for energy consumption are petroleum, gas and coal. (You can also run an internet search for ***every power plant*** and click on the one from Visual Capitalist.)
3. A word about the recent polar vortex most of us experienced in the US last week. This definition comes from NOAA (National Oceanic and Atmospheric Admin) and is easy to understand. “A polar vortex is a low-pressure area – a wide expanse of swirling cold air – that is parked in polar regions. During winter, the polar vortex at the North Pole expands, sending cold air southward. This happens fairly regularly and is often associated with outbreaks of cold temperatures in the US.” The visual effect can be seen [here](#) or you can go to YouTube and search Polar Vortex 2019.