

ACCENT

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Go somewhere warm: A resort stay in Mexico or the Caribbean can cost \$599 to \$1,200 for three to four nights, said Sandy Wick of

Four Seasons Travel. The all-inclusive trips usually include meals, snacks, snorkeling and tours to local attractions.

Hit the high seas: On an eastern Caribbean experience, expect to spend \$1,000 to \$1,200 per person for a weeklong cruise. Many ships stop at St. Thomas, St. Martin and Nassau before hitting a private Caribbean island.



Learn to swing: Your first lesson is \$25 at the Indianapolis Ballroom Co., and then the company offers a package of five private

lessons at a discount. Fountain Square also hosts swing classes for \$12 at 7:30 p.m. and open dancing at 8:30 p.m. on Friday.

Have a star named after you: The International Star Registry catalogs a star in your name from \$54 to \$139. Visit www.starregistry.com.



Visit a spa: Roberts Salon and Day Spa in Greenwood provides hair and nail care plus massages and other spa services.

See a show: The Broadway version of "Peter Pan" will be performed at Clowes Hall in Indianapolis Tuesday through March 19. The Murat Theatre in Indianapolis will present "Joseph and the Amazing Technicolor Dreamcoat" from April 25 to 30.



Get a pet: Buy a Puggle, a popular breed of dog, for \$699 from Uncle Bill's Pet Center in Greenwood or go exotic and bring

home an Australian flying squirrel for \$250 to \$300.

Buy a cool gadget: The iPod Nano can hold up to 1,000 songs. A BlackBerry is an all-in-one organizer, phone, Web browser and e-mail device.



Foster your inner chef: Clark Appliances in Greenwood offers cooking classes that range from indoor grilling to Thai cuisine. Classes cost

\$25 per person or \$40 per couple. An Irish-themed class will be taught March 17. Call 885-0646 to register.

Indulge in a chocolate fountain: Two words to embrace: *cascading chocolate*. Home sets start at \$99.99 and go to more than \$3,000.



Install a pool: Above ground models starts at \$2,000 at Pool City in Greenwood.

Start a garden.



Hit the trails: Hike a part of the Appalachian Trail that spans more than 2,500 miles from Maine to Georgia. Or hit a trail closer to home.

Have an upscale evening: Splurge on some fine dining at Indianapolis eateries.



Take piano lessons: At Bongo Boy Music in Indianapolis, an hourlong private lesson is \$40. The company also offers lessons ranging from percussion to violins.

Redo a room in your house: Give a bedroom, bathroom or kitchen a makeover.

What to do with that tax money burning a hole in your pocket

50 ways to spend your refund

BY CHELSEA SCHNEIDER

When the check from Uncle Sam comes, financial experts say the prudent way to spend the cash is to use the rule of thirds.

Put a third toward savings, a third toward debt reduction and a third toward something fun.

Try one of these 50 ideas for the something fun portion.

HOW ARE YOU SPENDING YOUR RETURN?

Frank Dean, 50, Prince's Lakes

Amount of return: About \$200

How he'll spend it: "I'd take a Memphis vacation and listen to blues music while eating fried catfish. It's my favorite town in the whole world, and \$200 would make a nice weekend."



for our upstairs game room and another is building money up for college because I still got (a child) at home."



Kim Kasting, 23, Franklin

Amount of return: Would be happy with \$200

How she'll spend it: "I'd put it into savings since I've recently (become) a college student."



Nancy Wright, 54, Franklin

Amount of return: Hopes to break even

How she would spend it: "In the past, we've used it for a beach vacation or things needed around the house like landscaping."



Michael Price, 59, Plainfield

Amount of return: About \$1,100

How he'll spend it: "One thing is to get an antique table



Replace windows: If your hand gets cold when you touch your windows, then it's time to change them for a more energy-efficient option. Now

windows can come with a special coating that repels the cold and cuts winter heating bills.

Purchase stocks.



Charge it, but pay it off when the bill comes: Buy that killer suit, drop-dead-gorgeous pair of heels or expensive running shoes

you've been coveting for months.

Donate to a charity.



Buy your college books for next semester.

Spend a weekend in Chicago: Take in a show, visit a museum or check out the aquarium. Then spend the night in a swanky hotel.



Publish a book: AuthorHouse in Bloomington offers self-publishing services.

Have your house's electrical wires inspected: Faulty wiring causes 39,000 house fires and 350 deaths each year in the United States, according to Consumer Reports.



Get a new computer or upgrade the one you have.

Take a train ride:

Indiana's 19-mile Whitewater Valley Railroad starts in Connersville and ends in Metamora for shopping, eating and sightseeing every Saturday.



Meet with a financial planner or credit counselor through your bank.

Visit Canada: For a European feel without the overseas price, head north.



Work with a personal trainer: To get fit with one-on-one help join Revolution Health and Fitness in

Greenwood. New members receive two free one-hour training sessions. The gym has a \$10 enrollment fee with a \$20 per month membership cost for a two-year span.

Detail your car to increase its resale value.



Viva Las Vegas: A quick getaway to the gambling capital costs from \$400 to \$500 for a two- to three-night stay.

Learn a language: Take Introductory German at Franklin College from March 17 to May 22 for \$99.



Upgrade your backyard playground.

Write your will: William Wallace Barrett in Greenwood offers will-writing services for \$165 to \$200 an hour.



Take professional family portraits:

Picture People in Greenwood doesn't charge a sitting fee for family portraits. Packages range from \$18 to \$46. Appointments are recommended, but walk-ins can usually be accommodated on weekends.

Treat yourself to a makeover. Department stores often offer to do them with the expectation that you'll buy the products.



Experience a discovery flight: A 30-minute flight lesson with an certified instructor costs \$50 at Greenwood Municipal Airport.

Treat your best friend to dinner at the priciest restaurant you can swing.



Replace your home's siding: Siding can last from 10 years to a lifetime. A project typically costs from \$4,000 to \$20,000.

Sponsor a child: The Save the Children organization provides relief for young people worldwide. Sponsoring a child or a project that aides children costs \$28 dollars a month. Visit www.savethechildren.org.



Make a down payment on a new car.

Take a continuing-education class:

Go to Turkey through Franklin College's travel course on Ancient History and Early Christianity in Modern Turkey from May 1 to June 9. Cost is \$2,500.



Get a tattoo.

Buy a tanning package: A month of unlimited sessions at Beach Worx Tanning in Franklin costs \$45.



Remake your wedding ring:

Refinish the worn out parts for \$80 to \$120 at J.L. Johnsons Fine Jewelry in Greenwood. Or convert the ring from yellow gold to the more popular white gold.

Start scrapbooking.



Hire a maid: Need help cleaning or organizing? Magic Touch Maid Service in Greenwood charges \$35 an hour.

Go to Disney World: A six-night, seven-day stay in the land of Mickey can range from \$1,500 to \$2,500 for a family of four.



Hit the slopes: Glide down the Rockies in Colorado or in Austria or Switzerland starting at about \$1,000.

Get a washer and dryer. Bid the coin laundry adieu.