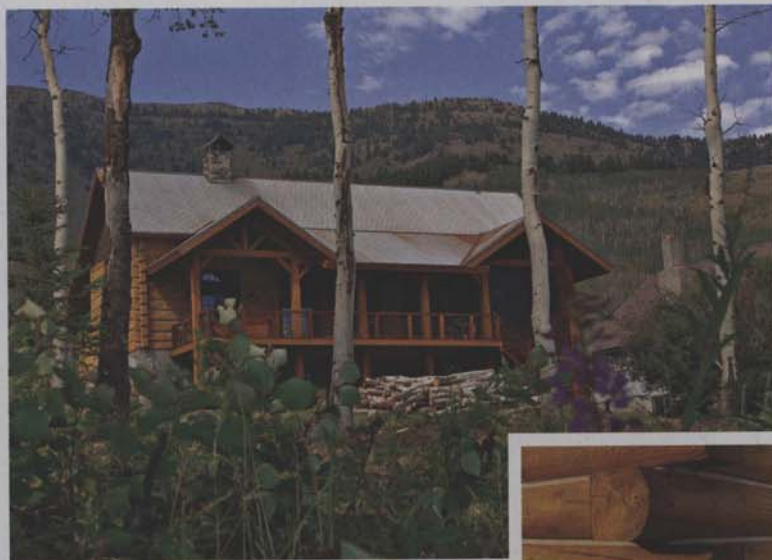




NEWSFLASH

→ Toiletmaker Toto worked with Japanese builder Daiwa House to develop the hi-tech Intelligence Toilet II, which is capable of calculating **all sorts of vital statistics about its users**, including weight, body mass index, blood pressure, and hormone levels (it can even tell if you're pregnant).



TREND

Concrete cabin fever

Montana residents Loie and Monte Turner always wanted a log home but not the maintenance hassles or termite invasions that can plague one. So they turned to a surprising substitute: concrete. "This is about as solid a house as you can get," says Stewart Hansen, cofounder of EverLog Systems, which built the Turners' home and some 40 others from "logs" of concrete that are cast in molds made from real logs, then painted. The process yields long-wearing, heat-retaining timbers with a barklike texture—knots, cracks, and all. Hansen says the logs, which cost \$75 per square foot of horizontal surface, can save up to 40 percent on heating and cooling costs and up to 30 percent on insurance fees. Faux logs may offend purists, but their energy-saving qualities are tough to deny.



Average number of square feet by which new homes shrank in 2008



MONEY

Is refinancing right for you?

With mortgage interest rates free-falling to their lowest level in 40 years, refinancing requests had jumped to 85 percent of all loan applications as of mid-February. But getting a lower rate doesn't always save you cash. Here are three ways to know if it's worth it.

→ Do you plan to stay put awhile?

The average closing cost to refinance is \$3,118, which means you'll have to live in your house two to five years to recoup that one-time charge.

→ **Is your credit good?** To qualify for the very lowest rates, you'll need a credit score of 720 or higher and at least 20 percent equity in your home.

→ **Will you be changing the loan's payback time frame?** Even if you get a lower rate, you'll usually end up paying more in interest charges if you extend the term of your mortgage.

Reporting by Keith Pandolfi and Natalie Rodriguez

NEW PRODUCT

Easy-change paint tray

The Peel Away Paint Tray comes with four flexible built-in liners. When you're ready to pour a new shade, simply pull back the top liner, squeeze to preserve the leftover paint, then throw it away—and the tray's ready for action again.

From \$6; peelawaytray.com. For more product coverage, visit the Hardware Aisle at thisoldhouse.com/HA.



RESEARCH

Money really does grow on trees

Houses that are only 17.5 percent shaded by trees use about \$33 less in electricity per month in summertime because of reduced cooling costs, according to an Auburn University study.