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You just know once it starts raining today (or Saturday) and the temperature drops, it will never be warm (or dry) again. So to stay warm without going broke this winter, consider these cost-saving tips, courtesy of Oregon Oil Heat.

Check your furnace air filter monthly and replace it if it shows any dust or dirt buildup.

Seal your ductwork. A rebate from the Energy Trust of Oregon (www.energytrust.org) and a state income tax credit are available.

Open shades and drapes during the day and close when the sun goes down.

Close kitchen vents, fireplace dampers and closet doors when not in use.

Avoid using space heaters, which can be expensive to operate.