

The nights are drawing in and the air is getting cold, The sunsets are changing from yellow to gold.

The hedgehogs are preparing for their long winter's sleep, Whilst squirrels are busy searching for acorns to keep.

The leaves are tumbling to the ground, With a riot of colour red, gold and brown!

It's time to think about jumpers and keeping warm toes, Scarf and gloves at the ready for when the wind blows.

Light a log fire so its flames burn bright, While you sip a hot chocolate on a cold autumn night.

The season maybe changing but we are always here, to provide insolvency advice whatever time of year.