

**ORDINANCE NO. 2025 – 43**

**AN ORDINANCE AUTHORIZING THE EXECUTION OF A THEN AND NOW CERTIFICATE BY THE FINANCE DIRECTOR TO MAKE PAYMENT ON AN INVOICE AMOUNT TO LOVE INSURANCE AGENCY; AND DECLARING AN EMERGENCY**

**WHEREAS**, pursuant to Ohio Revised Code Section 5705.41(D)(1), the City may not enter into any contract or give any order involving the expenditure of money unless there is an attached thereto a Certificate of the City's Finance Director that the amount required to meet the obligation has been lawfully appropriated for such purposes and is in the Treasury or in the process of collection to the credit of an appropriate Fund free from any previous encumbrances; and

**WHEREAS**, Ohio Revised Code, Section 5705.41(D)(1) further provides that in such circumstances when no Certificate is furnished as required and the expenditure is for \$3,000.00, or more, the City's Council, as the City's taxing authority, may authorize the drawing of a warrant in payment of amounts due upon such contract or order upon certification by the Finance Director that there was at the time of the execution of such Certificate a sufficient sum appropriated for the purpose of such contract and in the Treasury or in the process of collection to the credit of an appropriate Fund free from any previous encumbrances; and

**WHEREAS**, such Certificate of the Finance Director is known as a "Then and Now Certificate," meaning that the funds were available when the contract was made and when the amount due under the contract is paid; and

**WHEREAS**, the City is issuing a Then and Now Certificate in connection with payment due and owing Love Insurance Agency, in the amount of Sixteen Thousand Nine Hundred Sixty Dollars and (\$16,960.00) as shown on "Exhibit A," attached hereto;

**NOW THEREFORE, BE IT ORDAINED BY COUNCIL OF THE CITY OF WICKLIFFE,  
COUNTY OF LAKE, STATE OF OHIO:**

**SECTION 1.** It is hereby certified that both at the time of the making of the attached contract or order and at the date of execution of this certificate, the amount of funds required to pay this contract or order has been appropriated for the purpose of this contract or order, attached hereto, and is in the Treasury or in the process of collection to the credit of an appropriate Fund free from any previous encumbrances.

**SECTION 2.** That the Council of the City of Wickliffe, pursuant to Section 5705.41(D)(1) of the Ohio Revised Code hereby authorizes the execution of a Then and Now Certificate by the Finance Director and authorizing payment due and owing in the amount of Sixteen Thousand Nine Hundred Sixty Dollars and (\$16,960.00) to Love Insurance Agency, in accordance with attached Exhibit "A," and incorporated herein.

**SECTION 3.** That it is hereby found and determined that all formal actions of this Council concerning and relating to the passage of this ordinance were adopted in an open meeting of this Council, and that all deliberations of this Council and of any of its committees that resulted in such formal actions were in meetings open to the public in compliance with all legal requirements, including Section 121.22 of the Ohio Revised Code.

**SECTION 4.** That this ordinance is hereby declared to be an emergency measure necessary for the immediate preservation of the public peace, health and safety of said city, and for the further reason that it provides for the usual daily operation of a municipal department; wherefore, this ordinance, provided it receives an affirmative vote of two-thirds (2/3) of the members elected to Council, shall take effect immediately upon its passage and approval by the Mayor; otherwise, it shall take effect and be in force from and after the earliest period allowed by law.

Passed: September 22nd, 2025

Attest: [Signature]  
Clerk of Council

Submitted to the Mayor for approval on  
September 22nd, 2025

First Reading suspended

Second Reading suspended

Third Reading September 22nd, 2025

Edward A. [Signature]  
Council President – Presiding Officer

Approved: September 22nd, 2025

Mayor

Passed September 22nd, 2025

Yes 7 No 0

I, Sandra J. Fink, Clerk of Council of Wickliffe, Ohio, hereby certify the foregoing is a true copy of Ordinance No. 2025-43 enacted by Council at its regular meeting on September 22, 2025.  
Sandra J. Fink, Clerk of Council



# Love Insurance Agency

## Installment

**Date:** September 01, 2025  
**Invoice No:** 13358  
**Customer ID:** 852  
**Amount Due:** \$69,004.00

Wickliffe, City of  
28730 Ridge Road  
Wickliffe, OH 44092

Customer ID	Due Date	Producer
852	10/01/2025	James P. Love

Description	Effective / Expiration	Policy Number	Amount
Renewal Commercial Package The Ohio Plan	03/01/2025 03/01/2026	10001771PKGOHP28	\$76,607.00
Ohio Advantage Credit Commercial Package The Ohio Plan	03/01/2025 03/01/2026	10001771PKGOHP28	(\$7,603.00)

<b>Thank you for your business - Please contact us with all of your Insurance needs!</b>	<b>Total</b>	\$69,004.00
	<b>Amount Paid</b>	\$0.00
	<b>Amount Due</b>	\$69,004.00

**PLEASE DETACH AND ENCLOSE BOTTOM PORTION WITH PAYMENT**

Wickliffe, City of  
28730 Ridge Road  
Wickliffe, OH 44092

<b>Customer ID</b>	852
<b>Invoice No.</b>	13358
<b>Due Date</b>	10/01/2025
<b>Amount Due</b>	\$69,004.00
<b>Amount Enclosed</b>	

Love Insurance Agency  
373 Center Street Suite A  
P.O. Box 1008  
Chardon, OH 44024