

Oklahoma Independent Automobile Dealers Association

DEALERS' RESOURCE

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3RD QUARTER 2026

INSIDE:

Selling a Vehicle
to a Minor

Ghost Tags

5 Advertising
Mistakes

Could Your Next
Deal Cost You
Thousands

Dealer Spotlight

Cars Independent
Dealers Nees



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Dealers Needs

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Copyright ©2015 by O&R Morgan, Inc. All rights reserved. This publication on behalf of the Oklahoma Independent Automobile Dealers Association, but is emailed to all dealers in the state in effort to educate and encourage non-members to join the Association and support our efforts to improve the image and profit potential of the industry. For 60 years we have worked to represent the independent motor vehicle dealer in Oklahoma.

We appreciate your support.



Director's Message



www.okiada.com

AMBER
SNOOK

Executive
Director

Oklahoma
Independent
Automobile
Dealers
Association

Every successful dealership is built on more than inventory, financing, or sales. At its foundation is something far more valuable – trust.

Our customers trust us to conduct business honestly. Our communities trust us to operate responsibly. State leaders trust us to help shape policies that strengthen our industry. That trust has been earned over decades by thousands of independent dealers who work hard every day to do things the right way.

Recently, our industry has seen national headlines involving fraudulent dealerships and the misuse of temporary tags. While these stories may capture attention, they do not represent who we are as Oklahoma independent dealers.

The dealers I have the privilege of working with each day are small business owners, community leaders, employers, and neighbors. They sponsor local ball teams, support school fundraisers, donate to charities, and help families find dependable transportation. They understand that a handshake still means something and that their reputation is their most valuable asset.

That is why OIADA remains committed to protecting both our members and the integrity of our profession.

But our work doesn't stop when the legislative session ends.

Every day, we continue to answer compliance questions, provide educational resources, monitor regulatory changes, and advocate for policies that allow independent

dealers to thrive. Whether you're a dealership that's been serving your community for generations or you are just beginning your journey, OIADA is here to support your success.

As our industry continues to evolve, so will the challenges we face. New technologies, changing consumer expectations, and evolving regulations will require us to remain informed, adaptable, and engaged. The strongest dealerships will be those that embrace education, maintain high ethical standards, and never lose sight of the relationships they build with their customers.

Thank you for your continued membership, your professionalism, and your commitment to serving Oklahoma motorists with honesty and integrity. Your support makes our association stronger, and together we will continue building an industry that earns the confidence of consumers, lawmakers, and communities across our state.

As always, thank you for allowing OIADA to serve you.

Amber Snook

Dear Oklahoma Motor Vehicle Dealers,

The Oklahoma Independent Auto Dealers Association (OIADA) is pleased to announce a new partnership with Insurance Agency of MidAmerica to serve the bonding needs of Oklahoma motor vehicle dealers.

As many of you know, Rose Morgan has provided outstanding service to our members for many years. We thank Rose for her dedication and wish her all the best in her retirement.

Beginning September 1, 2026, OIADA will partner with Insurance Agency of MidAmerica for dealer bond services. We are pleased to share that Merchants Bonding Company will continue to provide the surety underwriting for eligible dealer bonds.

To make the bonding process even more convenient, Merchants Bonding's online platform provides a streamlined experience for:

- New Motor Vehicle Dealer Bond Requests
- Bond Renewals & Payments ☐ Bond Changes & Rider Requests
- Convenient Electronic Processing & Document Delivery Under this partnership, OIADA members will continue to receive pricing of **\$306 for 2 years** for qualifying dealer bonds.

Insurance Agency of MidAmerica's experienced team is ready to assist you with your bond needs and support a seamless transition.

FOR QUESTIONS OR ASSISTANCE

Insurance Agency of MidAmerica Inc.
(800)249-7212 • info@midamericainc.com
Midamericainc.com

START YOUR BOND ORDER

[Online Bond Portal](#)

We appreciate your continued membership and look forward to serving your bonding needs through this enhanced partnership.

Sincerely,

OIADA & Insurance Agency of MidAmerica

*Insurance Agency of MidAmerica Inc. is the licensed agent. Bonds are underwritten by Merchants Bonding Company (Mutual), or Merchants National Bonding, Inc.

6700 Westown Parkway, West Des Moines, Iowa 50266. Bond issuance is subject to underwriting approval and eligibility. Rates are subject to change without notice.

Selling a Vehicle to a Minor in Oklahoma

What Dealers Need to Know Before Signing the Deal

A 16- or 17-year-old walks onto your lot with cash, a driver's license and insurance and wants to buy a vehicle. Can you sell it to them?

Technically, Oklahoma law does not simply prohibit a dealer from selling a vehicle to a minor. But that does not mean the dealer should treat the transaction like an ordinary sale.

The real issue is not whether the minor can own the vehicle. The issue is whether the dealership can rely on the minor's contract. And Oklahoma law gives dealers good reason to be cautious.

18 IS THE AGE OF MAJORITY

Under 15 O.S. §13, a minor is generally a person under 18 years of age. Oklahoma's contract statutes provide that minors may enter into many types of contracts, but those contracts are subject to the minor's right to disaffirm.

“ A minor has by law until his or her 19th birthday to void the contract.

— Oklahoma Used Motor Vehicle, Dismantler and Manufactured Housing Commission

HOW LONG CAN THE MINOR BACK OUT?

Under 15 O.S. §19, a minor may generally disaffirm a contract while still a minor or within one year after reaching majority. In practical terms, that can mean until the buyer's 19th birthday.

OKLAHOMA COURTS HAVE DEALT WITH THIS BEFORE

This isn't just a theoretical concern. Oklahoma Supreme Court cases involving vehicle purchases show the real risk for dealers.

Turben v. Wilson (1928)



A 17-year-old purchased a used automobile, paid \$253 down and signed notes and a chattel mortgage. He kept the vehicle for 36 days and then returned it and disaffirmed the purchase. The Oklahoma Supreme Court upheld the judgment in favor of the minor. The dealer had argued that the young buyer represented himself as being 18. That did not change the result.

Gage v. Moore (1948)



A 14-year-old purchased a motor bike and later attempted to return it and obtain his money back. The Oklahoma Supreme Court held that the minor could disaffirm the contract. The Court also made an important point for dealers: parental approval alone did not make the minor's contract binding. A parent's advice or approval did not transform the minor's promise into an enforceable adult contract when the minor remained the contracting party.

UNDER 18? DEALER CHECKLIST

- 1 Verify the buyer's age before contracting.
- 2 Do not rely solely on the minor's signature.
- 3 Do not assume cash makes the transaction safe.
- 4 Do not assume a parent's verbal permission makes the contract binding.
- 5 Contract with the parent or legal guardian as the purchaser.
- 6 Make sure the adult is actually a contracting party, not merely signing an acknowledgment or permission form.
- 7 For financed transactions, follow the finance company's requirements.
- 8 Confirm insurance before delivery and follow Oklahoma's normal title, registration and temporary plate requirements.
- 9 If the minor is to appear on the title, confirm the proposed ownership arrangement.
- 10 If a minor later attempts to disaffirm, contact legal counsel before refusing the request, repossessing the vehicle or retaining money.

CAN A MINOR OWN OR TITLE A VEHICLE IN OKLAHOMA?

Yes. Oklahoma law contemplates a person under 18 owning a vehicle (47 O.S. §6-107). Service Oklahoma's Application for Oklahoma Certificate of Title does not state that the owner must be 18.

WHAT IF THE PARENT SIGNS TOO?

A parent's permission statement is not the same as making the parent the purchaser. The safest practice is to contract with the minor's parent or legal guardian.

WHAT IF THE MINOR PAYS CASH?

Cash does not eliminate the issue. Oklahoma's minor-contract rules are not limited to financed purchases. The Gage case involved a cash purchase, and the minor was permitted to disaffirm the transaction.

WHAT IF THE MINOR LIES ABOUT THEIR AGE?

Do not rely on the customer's appearance or verbal representation. In the Turben case, the dealer's contention that the 17-year-old had represented himself as being 18 did not change the result. Verify date of birth before completing the transaction.

DOES THE MINOR HAVE TO RETURN THE CAR?

Disaffirmance can become fact-specific, and dealers should obtain legal advice. Oklahoma law has historically given minors significant protection. Property remaining in the minor's hands would return to the seller upon rescission.

WHAT ABOUT "NECESSARIES"?

Oklahoma law contains a narrow exception for certain "necessaries." A dealer should not assume that a vehicle automatically qualifies as a necessary simply because the teenager needs transportation to school or work. This is a fact-dependent exception.

THE BOTTOM LINE

Can an Oklahoma dealer sell a vehicle involving a buyer under 18?

Potentially — but the dealership should not treat the minor as an ordinary adult contracting purchaser. Oklahoma law gives minors significant rights to disaffirm contracts, generally extending until one year after reaching majority.

If you wish to sell a vehicle to a minor, the best course of action is to contract with the minor's parent or legal guardian.



**UNDER 18?
GET THE ADULT INTO
THE CONTRACT —
AS THE CONTRACTING PARTY.**

**VEHICLE
PURCHASE
AGREEMENT**



Ghost Tags, REAL CONSEQUENCES.

What Every Oklahoma Dealer Can Learn from a Major Fraud Investigation

The integrity of the independent automobile industry depends on one simple principle: every vehicle transaction should be legitimate, documented, and conducted in accordance with the law. A recent federal fraud case involving alleged fake dealerships and fraudulent temporary tags is a powerful reminder of why that principle matters.

Federal authorities recently announced charges against 11 individuals accused of operating a sophisticated scheme that allegedly used sham dealerships to gain access to temporary registration systems. Investigators claim the operation produced and sold thousands of temporary tags that were not connected to legitimate vehicle sales, allowing purchasers to avoid vehicle registration requirements, tolls, parking citations, and other legal obligations.

While the allegations are still being addressed through the court system, the case has drawn national attention because of its size and its potential impact on public safety. According to investigators, the fraudulent tags were associated with millions of dollars in unpaid tolls and traffic violations and complicated law enforcement efforts to identify vehicles involved in criminal investigations.

For honest, licensed dealers, this case is frustrating – but it also reinforces an important truth: the actions of a few bad actors can create additional scrutiny for an entire industry.

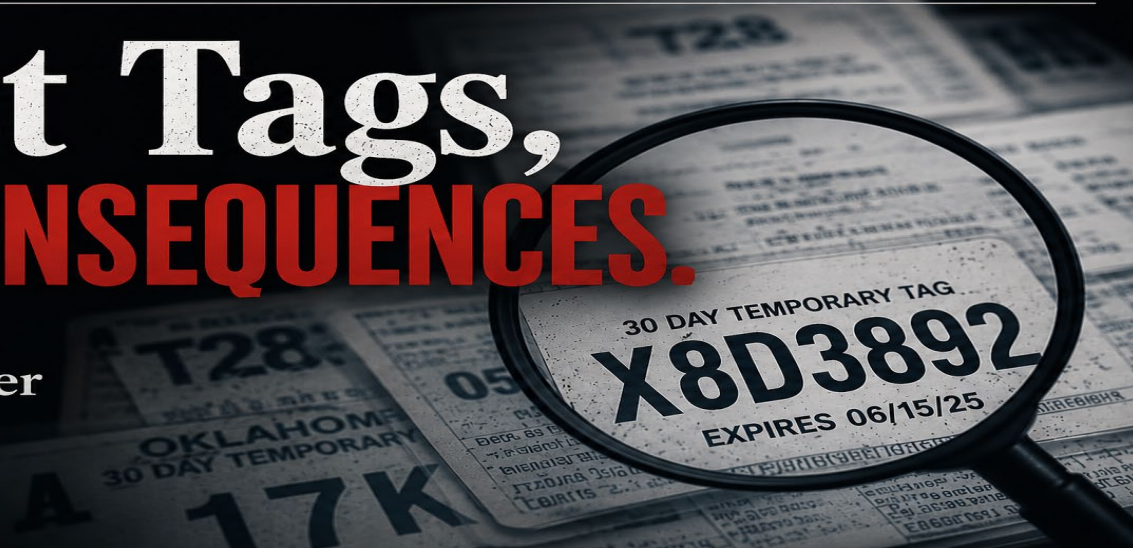
Protecting the Reputation of Independent Dealers

The overwhelming majority of Oklahoma's independent dealers take pride in operating ethical businesses. They follow state laws, complete accurate paperwork, pay licensing fees, and work hard to serve their customers with honesty and professionalism.

Unfortunately, fraudulent operations can damage public confidence and lead to increased oversight, stricter regulations, and additional compliance requirements that affect everyone – not just those who break the law.

Integrity isn't just good business – it is the foundation of our profession.

Every legitimate dealer has a stake in protecting the reputation of our industry.



Compliance Is More Than Paperwork

Compliance is not simply checking boxes or completing forms. It protects your dealership, your customers, and your business.

Strong compliance practices include:

- Issuing temporary tags only as permitted by law.
- Maintaining complete and accurate sales records.
- Following all title and registration requirements.
- Keeping employee training current.
- Cooperating with state and regulatory agencies.
- Conducting every transaction with honesty and transparency.

These practices reduce risk, strengthen consumer confidence, and demonstrate the professionalism that defines Oklahoma's independent dealers.

Here is how this story went down:

According to authorities, the defendants are accused of establishing sham dealerships in multiple state for the purpose of obtaining access to temporary tag systems rather than operating legitimate vehicle businesses. The 11 defendants created fake auto dealerships to issue over 100,000 temporary plates selling them for \$50 to \$250 each which ultimately caused an estimate of \$15 million unpaid traffic tickets and E_Zpass tolls.

Law enforcement officials stated that some of the fraudulent tags were associated with vehicles involved in criminal investigations, creating additional challenges for investigators attempting to identify vehicle owners and suspects.

Moving the Industry Forward

Cases involving fraud often receive significant media attention, but they do not define the independent dealer community. Across Oklahoma, thousands of dealers are building trusted businesses, creating jobs, supporting local communities, and serving customers the right way every day.

The best response to fraud is continued professionalism, accountability, and a commitment to doing business with integrity.

Together, we can protect the reputation of Oklahoma's independent automobile dealers and ensure that our industry remains strong for years to come.

As regulations continue to evolve, OIADA remains committed to providing members with the education, resources, and legislative advocacy needed to help dealers stay compliant and informed. Together, we can continue to promote integrity, accountability, and professionalism throughout Oklahoma's independent automobile dealer community



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Is Your Advertising Putting Your Dealership at Risk?

Five Advertising Mistakes That Can Lead to Costly Problems

Today's customers often begin their vehicle search online, making your website, social media pages, and online listings the first impression of your dealership. While effective advertising is essential to growing your business, it is equally important that every advertisement is truthful, accurate, and compliant with state and federal regulations.

In recent years, consumer protection agencies have placed greater emphasis on dealership advertising practices. Their goal is simple: ensure consumers receive clear, honest information about vehicle pricing and financing before they arrive at the dealership. Dealers who fail to follow these expectations may face complaints, investigations, fines, or damage to their reputation.

The good news is that a few simple best practices can help reduce your risk.

1. Advertise the Real Selling Price

One of the most common advertising mistakes is displaying a price that excludes mandatory charges or includes discounts that not every customer qualifies to receive.

When advertising a vehicle:

- Clearly state the selling price.
- Explain any rebates or incentives.
- Avoid prices that require qualifications without clearly disclosing those requirements.
- Be transparent about dealer-added products or accessories.

Customers appreciate honesty, and transparent pricing helps build trust before they ever visit your lot.

2. Make Sure Financing Claims Are Accurate

Phrases such as "Guaranteed Financing," "Everyone Approved," or "No Credit? No Problem!" can create unrealistic expectations if they are not supported by your actual lending practices.

Whenever advertising financing:

- Clearly identify any qualifications.
- Avoid guarantees that cannot be fulfilled.
- Explain important limitations when necessary.
- Review advertisements with your finance partners before publishing.

Clear communication helps prevent misunderstandings and protects both the customer and your dealership.

3. Verify Every Online Listing

Inventory changes quickly. A vehicle sold yesterday should not still appear as available today.

Regularly review:

- Vehicle prices
- Mileage
- VIN information
- Equipment lists
- Photos
- Vehicle availability

Accurate listings improve customer satisfaction and reduce complaints.

4. Disclose Dealer-Added Products

If your dealership installs products such as GPS devices, theft protection, paint protection, service contracts, or other optional items, clearly disclose those products and any associated costs.

Customers should understand exactly what they are purchasing and whether those items are optional or included in the advertised price.

Transparency today prevents disputes tomorrow.

5. Train Everyone Who Creates Advertising

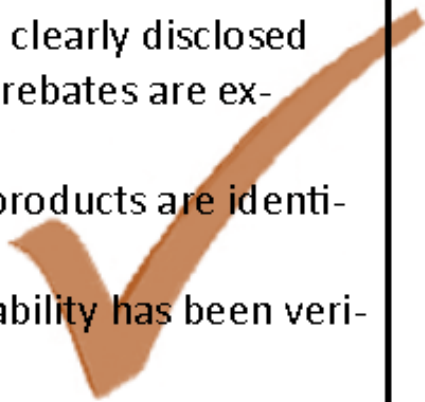
Advertising compliance isn't just the responsibility of the dealer principal. Sales managers, marketing staff, social media coordinators, and outside advertising vendors should all understand your dealership's compliance standards.

Before publishing any advertisement, ask:

- Is every statement accurate?
- Can we support every claim?
- Are all required disclosures included?
- Would a customer clearly understand this advertisement?

A quick review can prevent expensive mistakes.

"Advertising Compliance Checklist"

- Price is accurate
 - VIN matches the vehicle
 - Photos reflect the actual vehicle
 - Financing terms are truthful
 - Dealer fees are clearly disclosed
 - Incentives and rebates are explained
 - Dealer-added products are identified
 - Inventory availability has been verified
- 

Compliance Is Good Business

Honest advertising does more than satisfy legal requirements—it builds customer confidence. Buyers are more likely to return to dealerships they trust and to recommend those businesses to family and friends.

At OIADA, we believe integrity is one of the greatest competitive advantages an independent dealer can have. As regulations continue to evolve, our association remains committed to providing members with timely education, practical resources, and legislative advocacy to help dealerships operate successfully and confidently.

A strong reputation takes years to build but only moments to damage. By making accuracy, transparency, and honesty part of every advertisement, Oklahoma independent dealers can continue to demonstrate the professionalism that sets our industry apart.



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COULD YOUR NEXT DEAL COST YOU THOUSANDS?

1. Incomplete or Incorrect Paperwork

Missing signatures, incomplete forms, incorrect VINs, or simple clerical errors can delay title processing and create unnecessary headaches for both the dealership and the customer.

Before every deal is finalized:

- Verify all signatures are complete.
- Double-check VINs and vehicle information.
- Review all buyer and seller information for accuracy.
- Confirm every required document is included.

A five-minute review before a customer leaves can prevent weeks of follow-up later.

2. Improper Use of Temporary Tags

Temporary registrations are intended for legitimate vehicle sales and must be issued in accordance with Oklahoma law.

Dealers should ensure that every temporary tag:

- Is connected to a completed vehicle transaction.
- Is issued only when authorized.
- Includes accurate customer and vehicle information.
- Is properly documented and retained in dealership records.

Maintaining accurate records protects both your dealership and your customers.

3. Advertising That Doesn't Match Reality

Whether it's on your website, social media, or a third-party listing site, every advertisement should accurately reflect the vehicle and its price.

Review your advertising regularly to ensure:

- Vehicle prices are current.
- VINs and mileage are accurate.
- Photos match the actual vehicle.
- Dealer-added products and applicable fees are clearly disclosed.
- Financing claims are truthful and supported.

Transparent advertising builds trust and reduces customer disputes.

4. Poor Record Retention

Good recordkeeping isn't just about organization – it's one of your dealership's strongest protections if questions arise months or years after a transaction.

Maintain organized files for:

- Purchase documents.
- Sales contracts.
- Title paperwork.
- Temporary tag records.
- Disclosure forms.
- Communications related to the transaction.

Digital storage, combined with secure backups, can make record retrieval faster and more reliable.

5. Failing to Stay Current on Law Changes

Automotive regulations continue to evolve. Legislative updates, Service Oklahoma procedures, federal requirements, and industry best practices can all change over time.

Successful dealerships make education part of their business plan by:

- Reading association newsletters and legislative updates.
- Training employees regularly.
- Asking questions before problems arise.

Being proactive is always less expensive than correcting a compliance mistake after the fact.

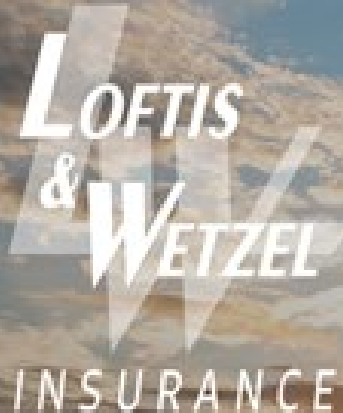
Compliance Is a Competitive Advantage

Many dealers think of compliance as simply following the rules. In reality, it's one of the best investments you can make in your business.

Customers are more likely to recommend a dealership they trust. Lenders prefer working with dealerships that maintain accurate documentation. Regulators appreciate businesses that consistently follow established procedures. And employees gain confidence when they understand the right way to complete every transaction.

At OIADA, we're committed to helping our members navigate changing regulations with confidence. Through education, legislative advocacy, compliance resources, and member support, we're here to help Oklahoma's independent dealers succeed.

Remember: Compliance isn't just about avoiding penalties – it's about protecting your dealership, your customers, and the reputation you've worked so hard to build.



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DEALERS' RESOURCE
— M A G A Z I N E —

DEALER *Spotlight*

**CELEBRATING THE DEALERS
WHO DRIVE OKLAHOMA FORWARD**

Behind every successful independent dealership
is a story of hard work, determination, and a
commitment to serving the community.

That's why we're excited to introduce a new feature in
Dealers' Resource Magazine—Dealer Spotlight.



INTEGRITY

| INDEPENDENCE

| COMMUNITY

| COMMITMENT



DEALERS' RESOURCE
MAGAZINE

DEALER *Spotlight*

Each issue, we'll highlight an Oklahoma Independent dealer who exemplifies professionalism, integrity, and dedication to the automotive industry. From family-owned businesses that have served generations of customers to entrepreneurs building successful dealerships from the group up, these stories deserve to be told.

Independent dealers are much more than vehicle retailers. They are small business owners who create jobs, support local schools and charities, sponsor youth sports, contribute to their local economies, and help families find reliable transportation every day.

Every dealership has faced challenges. Whether navigating changing regulations, economic shifts, inventory shortages, or evolving customer expectations, Oklahoma dealers have continually demonstrated resilience and adaptability. Their success comes from strong relationships, honest business practices, and commitment to treating customers fairly.

Through Dealer Spotlight, we hope to share the experiences and insights that make our members successful. Each featured dealer will tell their story, discuss the lessons they've learned, and offer advice to others in the industry. We believe there is tremendous value in learning from one another and celebrating the achievements of those who represent the very best of independent automobile retailing.

— WE'D LOVE TO FEATURE YOU —

Would you like your dealership featured in an upcoming issue of
Dealers' Resource Magazine?

We're looking for dealerships of all sizes from every corner of Oklahoma. Whether you've been in business for 40 years or just opened your doors, your story can inspire others.

If you're interested in being featured, contact the OIADA office.

We look forward to sharing your journey
with dealers across the state.

Contact Amber @ ambersnook@okiada.com or 405-232-2947

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206 - 1 1/2" x 4 1/8"



213 - 1 1/2" x 3 1/8"



203 - 1 1/2" x 4 1/8"



214 - 1 1/2" x 3 1/8"



813 NW 34th Street • Moore, OK 73160



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More Cars on the Ground – But Are They the Cars Independent Dealers Need?



Used-vehicle inventory may be improving, but finding affordable, retail-ready vehicles remains a challenge for independent dealers.

For independent automobile dealers, having more used vehicles available doesn't necessarily mean buying inventory has gotten easier.

Used-vehicle supply has shown signs of improvement, giving dealers more choices at auctions and in the wholesale market. But beneath those numbers is a challenge that many independent dealers know all too well: **the vehicles customers can afford are often the same vehicles everyone is trying to buy.**

tell the whole story.

A dealership may have access to hundreds of vehicles at an auction, but how many actually fit its business model? Independent dealers must consider acquisition price, mileage, condition, transportation, reconditioning costs and what the vehicle can realistically sell for in their local market.

A vehicle that looks like a bargain when the bidding starts can become considerably less attractive after adding a buyer's fee, transportation, tires, brakes, mechanical repairs and cosmetic work.

The number that matters isn't simply the hammer price.

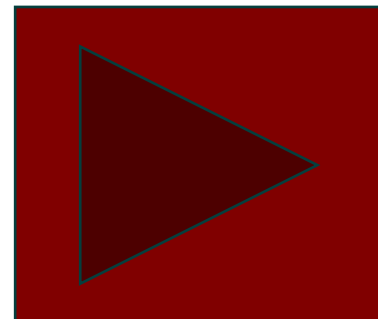
That leaves dealers competing for clean, dependable, reasonably priced inventory while trying to keep retail prices and monthly payments within reach of their customers.

It's the total amount invested before the vehicle ever reaches the front line.

More Inventory Doesn't Always Mean Better Inventory

An increase in overall used-vehicle supply sounds like good news – and in many ways, it is. More vehicles entering the market can give dealers greater flexibility and eventually help ease some of the pressure on wholesale prices.

But the overall inventory number doesn't



Affordable Vehicles Remain in High Demand

Many consumers aren't necessarily looking for the newest vehicle with the most technology. They're looking for dependable transportation at a payment they can afford.

That makes affordable used cars, trucks and SUVs extremely important – and extremely competitive.

For independent dealers, particularly smaller dealerships, this creates a difficult balancing act.

Buy too aggressively at auction and there may not be enough margin left to absorb unexpected repairs or negotiate with a customer.

Pass on too many vehicles, and the lot can quickly become short on inventory.

Meanwhile, consumers still expect value.

They may see headlines saying used-vehicle inventory is increasing and assume prices should immediately drop. But dealers know that retail pricing reflects much more than supply alone.

The Cost of Getting a Car Ready to Sell

Acquisition is only the beginning.

Today's dealers must account for everything required to turn a wholesale vehicle into a retail-ready vehicle.

That can include:

- Mechanical inspection and repairs
- Tires and brakes
- Oil changes and routine maintenance
- Detailing and cosmetic repairs
- Transportation expenses
- Auction and purchasing fees
- Title and administrative costs
- Interest and floorplan expenses while the vehicle sits in inventory

Those expenses can turn what appeared

to be a profitable purchase into a very thin-margin vehicle.

And when a dealer discovers an unexpected \$1,500 repair after purchasing the vehicle, that expense can't always simply be passed along to the customer.

Inventory Age Matters More Than Ever

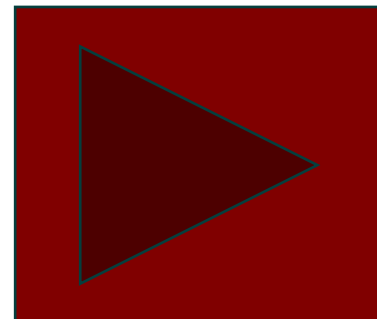
Another important consideration is how long a vehicle sits on the lot.

Every day a vehicle remains unsold represents money tied up in inventory. For dealerships using floorplan financing, it can also mean additional interest expense. That makes inventory management just as important as inventory acquisition.

Dealers should regularly review aging inventory and ask:

Would I buy this vehicle again today for what I currently have invested in it?

If the answer is no, it may be time to adjust the price, increase marketing, wholesale the vehicle or find another way to move it. Sometimes accepting a smaller profit – or even a small loss – can be better than allowing one vehicle to consume capital that could be invested in something that will sell faster.



Know What Sells in Your Market

National trends are useful, but independent dealers shouldn't underestimate one of their greatest advantages: **knowing their local customer.**

What sells quickly in Oklahoma City may not be the same inventory that performs well in Woodward, Ardmore, McAlester or another Oklahoma community.

One dealership may do extremely well with trucks and SUVs. Another may have customers searching for inexpensive commuter vehicles. Another may specialize in vehicles appropriate for first-time buyers or customers with limited financing options.

Independent dealers don't necessarily need the same inventory as the large national retailers.

They need the **right inventory for their customers.**

Buy With the Exit in Mind

One of the simplest inventory principles is also one of the most important:

Know how you're going to sell the vehicle before you buy it.

Before raising that bidder number one more time, dealers should already have an idea of the vehicle's realistic retail value, expected reconditioning cost, financing options and likely customer.

The excitement of winning at auction can disappear quickly when the vehicle arrives at the dealership and the numbers no longer work.

Sometimes the most profitable vehicle at an auction is the one you didn't buy.

Opportunity for Independent Dealers

Despite the challenges, today's market

also creates opportunity.

Independent dealers can often react faster than larger operations. They can adjust inventory to local demand, develop relationships with multiple sourcing channels and personally understand what their customers are asking for.

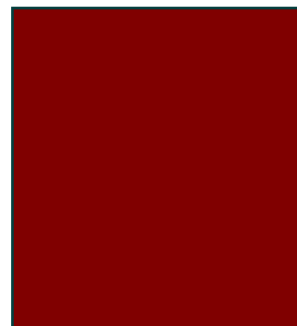
That flexibility matters.

Improving used-vehicle supply is encouraging, but dealers shouldn't mistake **more inventory** for **better opportunity.**

Successful inventory management still comes down to disciplined buying, careful reconditioning, realistic pricing and understanding the customer standing on the other side of the desk.

Because ultimately, the goal isn't to have the most vehicles on the lot.

It's to have the vehicles your customers can – and will – buy.





Oklahoma Independent Automobile Dealers Association

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