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Thank you for this opportunity to share with you my story of how an educated person with technology skills can fall prey to the scams of third-party ticket resellers.

It was earlier this year, Thursday, January 22, and I was at work waiting for a group of my students to show up for a field trip. I work in adult education with students in the Adult Diploma Program; ironically, I am sometimes responsible for teaching financial literacy in this program. As I waited with some students who arrived early, we chatted about upcoming events in their lives, and one student told me they were going to a concert in Boston. Interesting, I said, because another student was also going to a concert in Boston soon. I grabbed a laptop to do a quick Google search to see if I could find the name of the band playing, which I had forgotten. One thing led to another, as things sometimes do when a conversation moves quickly and the internet is offering fun details, and before I knew it, I was on who knows what site, and was learning that Lyle Lovett and John Haibt were coming to the Paramount Theatre in early March – holy cow! BUY NOW a huge button encouraged me because TICKETS ARE RUNNING LOW.

I grabbed my cell phone and texted my husband. It is totally out of character for me to make sudden unexpected purchases, but it had been a long, dark, cold winter, and we were going stir crazy. These two musical legends were coming to Rutland, close enough to be reasonable, and our marriage could really use this date, so my text to my husband included these exact words, “holy crap – cheap seats are \$200 each.” I sent that text at 7:42 a.m., and by 8:21 I confirmed to him “I did it!” Despite the high cost, I spent a total of \$421.58 for the two of us to attend. I did think that was a bit high, but in the moment I just thought to myself, “Well, I guess that what it costs to see people that famous.”

And then the emails started to roll in. The first automated one was immediate and all seemed well. A second email five minutes later confirmed my order. However, a third email caused me some suspicion and alarm. In a section of that message titled “Ticket Validity,” it said, “...the name on your tickets may be that of the original purchaser and not your own. This is perfectly normal...” I knew that was NOT in fact perfectly normal. I may have been new to the Paramount Theatre, but I was not totally new to concert tickets, and they have always had my own name on them. I read further in the email, where it said, “...if there is a price displayed on your tickets, this represents what the original purchaser paid...this amount is typically different than the total price you paid...” Now, I was very worried. I download the tickets, and sure enough, they had someone else’s name, a price of \$94.45 each – or *\$116.34 less per ticket* than I had paid!, and the tickets themselves featured QR codes that looked completely fake.

At that moment, my mind flashed back to an article I had read in VTDigger not three weeks earlier about third-party ticket resellers scamming people in Vermont, and I immediately realized what I had done. Where in the world had I bought these tickets from, I asked myself. Because I hadn’t intended to buy any tickets at all, my search has gone from site to site before I had hit that “buy now” button – what was I thinking?! I KNEW to buy tickets from either the band’s website or the venue. Who did I just give my debit card information to, and what if they took the money in my checking and savings accounts?

I panicked and immediately called my credit union. They canceled my debit card immediately, but they could not stop the payment I had made. I would need to file a fraud report and get a new debit card to access my money, which would mean a visit in person to the credit union 45 minutes away.

And now I feared my husband and I did not in fact HAVE tickets to this show. Several days later, I got my new debit card, and because we now really wanted to see these musicians, I went to the Paramount Theatre site, and I purchased us two real tickets, and paid another \$222.90. These tickets had my name on them, the price matched what I paid, the QR codes looked real, and so for the total price of \$644.48 before a room and dinner, we now had tickets to this concert. However, when I made that purchase on the Paramount site, I had to check a box where I specifically agreed that I was purchasing these tickets for myself, and I attested that I was not a third-party reseller, and that if I was one, these tickets I bought would not be valid.

So, now I knew that whoever bought and resold the wildly-priced first tickets to me had ALSO read and attested to that statement – and then did the bad thing to me anyway. Now I was not just mad at myself for being stupid on the internet, but I was mad at this person who did it to me. I stewed on it for days, and I finally decided to just make a cold call to the theater manager, whose name and contacts I found on their website. I just wanted to tell her my story and see if any of the information I could provide would help catch who did it or stop it from happening to anyone else. After a long talk with Janel Soren, I learned this was all too common, and it costs small theaters in Vermont thousands of dollars a year when they try to right other people's wrongs. Janel told me heartbreaking stories of grandmothers scammed into paying exorbitant amounts to see their grandkids' performances, and even a tale of someone who paid to attend a free movie night the Paramount had hosted.

My own story, though, isn't a tear-jerker. Here's how it wound up: my fraud report to my credit union was denied because it isn't fraud when you do dumb things and give your bank account information to scammers. I filed a charge dispute instead on the basis that I did not receive valid tickets, but it may be several more months before I learn that is denied, too. Janel decided I had already paid plenty to learn things the hard way, so she refunded me the cost of the second set of tickets I had purchased, and she moved us to some nicer seats. She told me about the current movement in the legislature, and we agreed to be in contact if I could share my story later in the hope of making good change for others in the future.

And that is how I come to be here sharing with you today this story of how easy it is to accidentally purchase from these scammers who lied to buy these tickets in the first place, and then profited greatly from other people's confusion.

You may be saying to yourself, *well that is a bummer of a story, but buyer beware – be smarter on the internet!* And while that is what I already told myself, I am not a legislator elected to represent honest Vermonters. If I was one, though, and I was facing so many hard decisions about education and taxes and housing and land use, I know for sure I would love a chance for an easy win for my constituents, a vote where the winners and losers are clear, and I would vote to make sure another regular Vermonter can't be scammed to the tune of hundreds of dollars just trying to see a nice concert at a little arts venue during the dead of a dark winter. I would vote to stop Vermont arts venues from losing thousands of dollars every year as they try to make these things right by their patrons. I would not be fooled by the logic fallacy in the arguments of these resellers, namely that they are helping people get into sold out shows, when it is obvious to

anyone that if they hadn't bought up all those other tickets, the tickets would not have been sold out yet anyway. If I was a legislator, I would support a cap on what ticket resellers are allowed to charge in an effort to disincentivize their lazy methods of making profits at Vermonters' expense. That's what I would do. What will you do?