

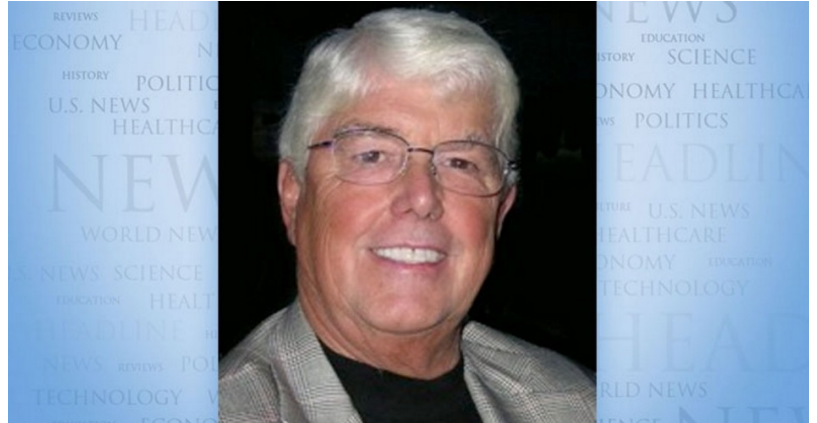


Written by [Wallis W. Wood](#) on July 13, 2013

An Expert Games the System

You've got to hand it to Dorothy Dugger. The lady is an absolute genius when it comes to squeezing every possible penny from her former employer and from the taxpayers who ultimately foot the bill.

For more than 20 years, Dugger was employed by the Bay Area Rapid Transit system in San Francisco. And even though she didn't do a lick of work for BART last year, she still managed to earn more than any of the other 3,340 BART employees — including the person who replaced her as general manager.



Although it sounds impossible, she earned a gross salary of more than \$333,000 in 2012 without putting in a single hour on the job. Hers was the top wage at BART. I'll tell you in a moment how she did it.

But that's not all. Check out the other ways the longtime government employee found to game the system. Her ultimate payoff could be in the millions of dollars.

The sad charade began in the spring of 2011, when BART's board tried to fire her as general manager. However, in the process, the board failed to follow some of the State's public-meeting laws. Rather than face a messy lawsuit over their mistake, the board agreed to pay Dugger \$920,000 if she'd just go away.

Dugger agreed and tendered her resignation in May 2011. But that was far from the end of the story. She then said she wanted to start collecting for all of the vacation time she had earned but not used in the 20 years she worked for BART. Believe it or not, that came to nearly 3,100 hours of unused vacation time.

Unlike most businesses, which have a "use it or lose it" policy when it comes to vacations, BART allows its employees to bank the value of those unused vacation days. And get this: The "value" is calculated not at what the employee was earning at the time, but at whatever salary was being paid when the employee decides to collect on it. Because Dugger got a raise of nearly \$100,000 a year when she became general manager of BART in 2007, her unused vacation time took a considerable jump in value. It was now worth a small fortune.

As a result, she was able to sit at home, not doing a lick of work, and still collect a full salary, for more than 19 months. Impressive, huh?

Dugger got a paycheck and full benefits from May 2011 until December 2012. That came to another half-a-million bucks the lady collected. But there's more. For "working" those extra 19 months, Dugger also collected an additional \$138,000 in vacation time and bonuses.

That's right. Because of the screwy way BART calculates employee benefits, Dugger earned two more months of vacation time while she was, in effect, on a paid vacation. And she got "management bonuses" even though she didn't manage a single employee. How's that for a sweetheart deal?

Oh, and now that she is finally off of BART's payroll, the goodies won't stop. She's now collecting a



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pension of \$181,000 a year. That figure would have been lower, but those 80 weeks of unused vacation time also boosted her pension by more than \$1,000 a month.

The [San Jose Mercury News](#) reported on the grand total of Dugger's post-resignation payday. Here's what it found:

Settlement payment to avert lawsuit, May, 2011: \$920,000

Unused vacation time as of May 2011: About 3,100 hours

Gross pay, June 2011 to December 2012: \$558,000

Cost to BART for benefits, June 2011 to December 2012: \$138,000

Monthly pension payments, beginning January 2013: \$15,083

I hope you're as outraged as I am by this incredible abuse of what is clearly a very lax and overly generous system.

If you are, here's something that should make you even more upset: There are literally millions of Americans who are counting on you to provide them with a cushy, comfortable retirement. And many of them will also game the system to make their retirement pensions as high as possible. (Putting in lots of expensive overtime the last year or two on the job is just one way many of them can jack up their retirement pay.)

And unlike private companies which can go bankrupt, taking many employees' pension plans down with them, government employees can be confident the goodies will never end. They know that governments can raise taxes (and in the case of the Feds, simply print more money) to keep those pension checks coming.

But present and future government pensioners aren't the only ones who are counting on taxpayers to make life better for them. Consider: The U.S. Department of Agriculture now reports that [101 million Americans](#) now participate in at least one of the 15 food assistance programs that the agency offers. The total cost for those 15 programs in fiscal 2012 was a staggering \$114 billion.

At the same time, the Bureau of Labor Statistics says the number of full-time employees in the private sector came to 97,180,000 in 2012. In other words, there are more people getting food assistance in this country than there are people working full-time outside of government to pay for it.

If you think your share of the price tag has gotten bigger, you are absolutely right. Here's how former Senator Phil Gramm summarized the situation in a column in *The Wall Street Journal*:

In 1980, the top 1% and 5% of income earners in America paid 19.1% and 36.9% of total federal income taxes. Today, the top 1% and 5% pay 37.4% and 59.1%. Meanwhile, 41.6% of American earners now pay no federal income taxes.

The bottom line is that there are fewer and fewer of us picking up the tab for more and more freeloaders. No wonder our share of the bill is getting higher.

It's a battle between the taxpayers and the tax receivers. And right now, the tax receivers are winning. Until next time, keep some powder dry.

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