Peering through the sunroom window, Theresa Dayus could have been looking at a photograph from *Town & Country* magazine. A middle-aged couple, Frank Lopick and Patricia Olson, were sitting in lush wicker chairs with their stocking feet crossed at the ankles, facing the television. Light poured in from the tall windows. Pat’s reading glasses were in her lap. A full pot of coffee waited on the counter. At first glance, on that Thursday, September 4, 2003, in Webster Township, it looked as if the couple had succumbed to an after-lunch nap.

But in the stillness, there were hints of something very wrong in the house on the hill, across the pasture grass and white paddock fencing along Walsh Road. The TV was off. It was eighty degrees outside, but the windows were closed. Frank was leaning a little too far back in the chair. And Pat’s left fist was clenched at her heart, as if someone had broken it with a deep betrayal.

Dayus backpedaled from the window. Earlier, Frank Lopick’s daughter had phoned from Indiana. She had asked the family that owned Sunbriar Farms next door to check on her father because he had failed to show up for work for two days. Dayus and two others stopped on their way to lunch.

Dayus tended horses at Sunbriar. But she also rode in a mounted unit for the Oakland County sheriff. They didn’t call Frank’s daughter back. They called the police.

“I knew to back off,” recalls Dayus. What she had seen through the sunroom window was a double homicide. With cold precision, someone had executed Frank Lopick and Patricia Olson with single shots to the head at close range with a small-caliber weapon—as they sat facing their killer. They’d been taken by surprise—neither stirred after the first shot was fired.

Thirteen days later, Lyle Lavern Youngs, a thirty-eight-year-old mortgage broker from the mid-Michigan hamlet of Blanchard, was charged in the killings. Months of investigation by a half dozen Washtenaw sheriff’s detectives led to Youngs’s conviction. He was sentenced last May to life in prison without the possibility of parole for the cold-blooded murders.

But the conviction left unanswered questions. “The whole case had a weirdness to it,” says Washtenaw assistant prosecutor Blaine Longsworth. “It involved close friends, money, and murder. But we never really found out what the money was about.”

The answer—based on police and court records, conversations with people involved in the case, and a prison interview with the convicted killer—reveals a story as haunting as the scene in the house on Walsh Road. It’s a cautionary tale of an aging engineer desperate for friends and finances, a psychopathic con man masquerading as a Good Samaritan, and a grandmotherly Amway superstar who allegedly swindled more than 200 people out of millions of dollars.

Lopick and Olson, both sixty, were engaged to be married and looking for ways to ease into their retirement years with a little nest egg. The search led Lopick to the church-and-dale towns of mid-Michigan. Behind the smiles, the handshakes, and the high rates of return, he and Olson ultimately found something insidious. It was a discovery that apparently cost them their lives.

The Washtenaw County sheriff’s detectives who investigated the crime scene were as intrigued by what was missing as by what they found. The couple had been dead for almost two days. Outside, a maroon Jeep Wrangler, a test vehicle Frank had taken home from his job at DaimlerChrysler, was parked in the driveway. There was no sign of forced entry, and plenty of valuables in the house. A muddy footprint, size twelve, stained the bright new carpet in the sunroom. Small shreds of foam lay near the heads of both victims. Two Pall Mall filter cigarettes were in an ashtray, although Olson smoked Virginia Slims. A glass table looked as if it had been wiped clean of finis...
gerprints. The TV’s remote control was missing.

More important, so was the couple’s phone answering machine.

Washtenaw detectives Mark Neumann and Everett Robbins had the grim task of notifying Pat Olson’s only son, Michael, of his mother’s death. Just two weeks earlier, Michael and his wife, Denise, had told Pat that Denise was pregnant. Olson had always wanted a grandchild, and her life seemed to be blossoming after some tough years following her husband’s death a decade earlier.

Olson taught music in the Dundee schools for twenty-three years. Later she owned a quilt shop in Tecumseh; then she worked for a management recruiting firm in Ann Arbor. In 1990 she and her husband discovered boating on Lake Erie. Four years later, after twenty years of marriage, Lou Gehig’s disease took his life. Olson still kept a forty-two-foot Chris-Craft at the marina in Port Clinton, Ohio. She enjoyed the dockside social circle that gathered there on weekends.

“My mom was a real go-getter,” Michael Olson, thirty-four, recalls. “When she got into something, there was no stopping her. She’d met a couple of guys over the years, but she had difficulty finding someone who didn’t have a lot of responsibilities—because when summertime came, she was out the door and off to the boat.”

Then, in late 1998, she met Frank Lopick while both were waiting to be seated at Applebee’s near Brierwood.

“He was an engineer at Chrysler, and because I’m a mechanical engineer at an automotive supplier, she was excited we might have something in common,” Michael Olson says. “It turned out Frank was kind of hyper and loved to tinker, too. It was the perfect match. And he treated her like a queen.”

In fall 2002 Frank Lopick gave Pat Olson a one-karat diamond surrounded by a band of thirty small stones. They eventually moved in together on Walsh Road north of Dexter. Lopick, a compulsive collector, brought with him more than a half dozen vintage cars he never got around to restoring, and four horses that he loved.

The detectives were walking out the door when Michael Olson remembered the horses. The family had all been together Labor Day weekend at the marina, he said. Lopick had been upset. That spring he’d agreed to sell the horses to a man named Lyle Youngs. On the Thursday before Labor Day, Lopick and Olson had made the 280-mile round trip to visit the animals at Youngs’s home in Blanchard, near Mount Pleasant. They found the horses filthy and emaciated. Lopick lost sleep all weekend over it. And Pat Olson said Youngs had left a bunch of messages on their home answering machine. On Sunday morning the couple abruptly left Port Clinton.

“Frank told us he’d made a decision that he was going to do something about it,” Michael Olson told police. “But he didn’t say what.”

The morning after Lopick and Olson were found dead, the two detectives knocked on the door of Lyle Youngs’s home, a weathered ranch house on a stone road that slices through farm fields and woodlots. A seventeen-year-old girl answered.

“Are you here for Donnie?” she asked.

“No, we’re not here for Donnie,” Rob-
perfect crime.

Youngs told a twenty-year-old girl—friend that he was a martial arts master who had killed a teenager with his bare hands in self-defense. A judge, he told her, had allowed him to enlist in the marines instead of going to jail. Youngs had bequeathed to Lopick, Olson, and others that he served in a special military strike force. He'd cheated on her, left her in 1989, and threatened “accidents could happen” if anyone who crossed him.

When the detectives contacted Youngs’s first wife, she confirmed he’d been in the marines but as a truck mechanic. He’d cheated on her, left her in 1989, and threatened “accidents could happen” if she pushed him on child support. He stopped paying and then claimed to have lever cancer to elicit sympathy.

“Lyle Youngs was a person who built himself up to be bigger than what he was,” recalls Detective Neumann. “He seemed to be first and foremost a con man.”

Adds Detective Robbins, “And I think he built himself up to a point where he really believed he was this person and could do these things and get away with it—including murder.”

There’s no shortage of American flags, church steeples, and gas stations selling magnetic yellow-ribbon ribbons in Edmore, a town of 1,200 that throws a potato festival every September.

For years, one of Edmore’s leading citi- zens was a churchgoing real estate sales- woman and tax preparer named Doris Shaw. With her floral printed suit, re- tired schoolteacher husband, five grown children, and tiny office on Main Street, the sixty-six-year-old Shaw appeared as harmless as Aunt Bee on Mayberry R.F.D.

But the day Frank Lopick and Patricia Olson were murdered, Shaw became breaking news. A Grand Rapids TV station reported that she was the focus of a major fraud investigation. Shaw had just filed for bankruptcy. The TV cameras captured more than a dozen people, most of them retirees, gathered outside her real estate of- fice. They said they’d given Shaw amounts ranging from $20,000 to $60,000 for what they thought were legitimate real estate investments. Now her office was locked, with a sign reading “Closed until further notice.” The number of people who claimed to have been bilked by Shaw would ultimately rise to 240.

Montcalm County authorities eventual- ly charged Shaw with twenty-five counts of felony fraud. She said they cheated re- tired teachers, farmers, workers, and other folks out of more than $4 million in in- vestment money, and at least as much in promised interest. According to Montcalm chief assistant prosecutor Duane Beach, Shaw promised investors double-digit re- turns, tax free, by investing in land con- tracts. Instead, she admitted in a bankrupt- cy hearing in 2003, she paid back her “in- terests” with money put up by the next round of victims.

It was a classic Ponzi scheme that could survive only as long as Shaw kept coming up with new investors. But Shaw had plenty of potential marks—through her tax work, she knew exactly who had money to invest. And many around Edmore trusted her implicitly. The night be- fore she filed for bankruptcy, she showed up at a client’s door with a pot of chicken and dumplings—and convinced him to write her checks totaling $20,000. Ray Cosgray, eighty-four, a retired U-M employee from Dexter Township, started hiring Shaw to prepare his taxes when he lived for a while in a trailer in Blumfield. He later gave her $62,000 and referred his brother-in-law, daughter, and grandson to her, too.

“She promised twenty percent, and that was good with the interest rates so low at the banks,” Cosgray says. “I trusted her. She seemed like a good, honest woman. But I doubt if I’ll ever see my money again.”

Shaw couldn’t repay her victims even if she wanted to. As a bankruptcy hearing, she testified she’d spent as much as $2 million on, of all things, Amway products. Shaw was a distributor for the west Michigan- based direct sales outfit. She didn’t have the sales force to move that volume, so most of the products never left her storage facility.

But Amway tracks only purchases, so Shaw would ultimately rise to 240.

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“For a while, though, Gyenese believes, Doris Shaw even fooled him. Gyenese says Shaw called him one night, having heard through the real-estate grapevine that he was looking at property in Edmore. He recognized her name from Amway.

“She and her husband were [Executive]
pressed the couple. In their eyes, he had proved his friendship in the most tangible way possible: when Doris Shaw balked at paying back Lopick's investment, Youngs rode to the rescue.

Youngs's story, confirmed by other accounts, is that he teamed up with Lopick to pressure Shaw. Lopick fretted her letters saying he was going to contact authorities unless she returned the money. By spring 2002 she had begun to send him checks ranging from $2,000 to $25,000. Some were checks written to Shaw from third parties that she signed over to Lopick. Whenever payback slowed, Youngs told detectives, he would call Shaw, saying Lopick was about to reach out to contact state fraud investigators.

"You better pay him and get this guy off our back," he'd tell her.

Shaw would invariably cough up another payment. By June 2003, records showed she had repaid $191,985, giving Lo- pick a $3,985 profit.

To Lopick and Olson, Youngs's help was a godsend. Even as they pulled back from Shaw, they came to trust him completely. They trusted him so much, in fact, that Lopick gave Youngs $80,000, including $19,000 from Pat's retirement account.

Youngs had earned the couple's confidence by getting Lopick his money back. But he was only setting them up for an even more clever grift.

As Youngs explained it, the "angel" finds a home owner who is well behind on mortgage payments. The investor comes to the rescue, catching up the payments in return for a deed to the property, and then leases the property back to the original home owner until the owner can get back on his feet and repurchase it. Or the investor offers the home owner a lump sum payment to leave and then sells the house. Either way, the investor stands to profit.

Yet Youngs claimed Lopick had never invested with him. Just as he had testified in his trial, he told the Observer that Lo- pick had given him the checks totaling $80,000 as unsolicited gifts and bonuses for getting his money back. He also im- plied Lopick was dealing with a mysteri- ous investor elsewhere in the state. Youngs told police and judges that Lopick instructed him to convert a $19,000 payment to him in June 2003 to cash. A mysterious man named "Tim" in a Cadillac picked it up at All-Pro. Youngs claimed.

"I did get kind of nosy, saying to him, 'You aren't doing anything illegal, are you?' " Youngs told detectives in his one interview. "He said, 'No, no, no.' 

In the prison interview Youngs contin- ued on the theme, painting Lopick as a operator, a tax dodger. "Frank had a lot of money into Doris Shaw, a lot more than you saw on paper. And Frank accumulated cash, boys and girls, and he didn't like to pay taxes. " That appears to be a lie: sources familiar with the estate say that Lopick left essentially no cash. The prop- erty in Edmore was foreclosed after his death, so the only asset Lopick left was the house on Walsh Road.

Other evidence contradicts Youngs's claim that the money from Lopick was a gift. In his statement to police, N'gai Scott said that Youngs told him a guy named "Frank," an "engineer from Chysler," was investing in distressed properties through a company called Associated Buyers Group.

Detectives never found any paperwork for that company. Lopick had apparently wired $80,000 away from Doris Shaw only to invest it in yet anotherphony investment scheme—this one run by Lyle Youngs.

But by Labor Day weekend 2003, Youngs had apparently run through the money. He'd closed his mortgage office. Bankers were calling on his family farm. The IRS had placed a lien on the property for back taxes.

Doris Shaw's attorney testified that Youngs had shown up at her office on the Sunday before the murders. He was limping and brandishing a cane that concealed a sword of paper and you give it to me. The job will be done and no one will know where it came from. You never do your own work. Shaws told detectives she told him, "Al- sorably not."

Before he left, Youngs asked for a set of Amway kitchenware for his wife. Shaw's husband got it for him. It came in a cardboard box.

Sheriff's detective Mark Neumann be- lieved it was the same box Youngs used to silence his gun.

He said he'd been injured on a secret as- signment for the government. (In fact, he'd a chronic kidney from a factory in- jury.) He wondered who'd been talking to the TV news.

Shaw reported Youngs saying, "If there is anyone you want taken out, you write their names and addresses down on a piece of paper and give it to me. The job will be done and no one will know where it came from. You never do your own work."

Shaw told detectives she told him, "Al- sorably not."