

Deadly Investment

How a Webster Township couple got caught in a web of deceit, betrayal, and murder.



Doris Shaw stole millions to become an Amway superstar—and linked Frank Lopick and Pat Olson to killer Lyle Youngs.

by Lowell Cauffiel

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 Longworth. "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 fin-

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The day Lopick and Olson were murdered, a TV crew filmed Shaw's victims at her office in Edmore. Before her scam unravelled, Frank Lopick took a mortgage class there from Lyle Youngs, and the men talked over beers at Millers Cove.



gerprints. The TV's remote control was missing.

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

Washtenaw detectives Mark Neumann and Everette 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 Gehrig'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 Briarwood.

"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 Pat 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, my old fiancé?" she asked.

"No, we're not here for Donnie," Rob-

bins said.

"Are you here for Billy?" she continued. "He's my new fiancé."

The detectives shook their heads.

"Good," she gushed. "Let me go see the police car." And she skipped off to their department vehicle.

She was talking about two teenage boys who also lived there, neither related to Lyle Youngs. The detectives soon learned that six teenagers shared the house with Youngs and his wife, Carolyn. Two were their children from previous marriages. Youngs called the others his "dump-offs," describing them as kids their parents could no longer handle.

"It was a bizarre household, to say the least," Neumann says.

Carolyn Youngs told the detectives her husband was in San Antonio on business. He'd driven there with an associate and one of the teens, seventeen-year-old Sam Dollarhide. Sure, she and her husband knew Frank Lopick. She'd last spoken to him on Labor Day. Their company, All-Pro Mortgage, was doing a mortgage for him. No, there was no bad blood between them—about horses or anything else.

Casually talking with other household members, detectives gleaned two important facts. Lyle Youngs smoked filtered Pall Malls. And he wore a size twelve shoe. The detectives reached Youngs by phone and asked him to talk to them when he returned to Michigan.

Two days later, Youngs walked into the state police post in Mount Pleasant. Six feet four and dressed all in black, save for a white print tie, he cut a striking figure. When he introduced himself to Neumann and Robbins he said, "You know, guys, I don't even own a handgun." The detectives hadn't said that their investigation involved a shooting.

Youngs smoked Pall Malls as he told the detectives he'd been to the Walsh Road house the morning of September 2, the day of the murders. He said he left home at dawn, hoping to meet with Lopick to allay his concerns about the interest rate on his pending mortgage. But Lopick had already left for work when he got there, Youngs said. So he visited with Olson and sipped coffee for a couple hours. She bummed a couple of his cigarettes.

Youngs said he'd met Lopick a couple years earlier, when he taught a seminar about the mortgage business in Edmore, down the road from Blanchard. Lopick was looking for ways to augment his income at Chrysler. Youngs said he'd also helped out around the Walsh Road property earlier that year.

"Frank is like . . . my best friend . . . kind of like a father figure," Youngs told the detectives in the videotaped interview. "Frank's a great guy. . . . I mean, he's just awesome."

After leaving the Walsh Road home that morning, Youngs said, he returned to Blanchard, picked up Dollarhide and a Saginaw business associate named N'gai Scott, and left for Texas in his Buick Roadmaster. Youngs spoke like a confident, savvy businessman. He had a lead on "millions of miles" of used oil well pipe he wanted to bring back to Michigan, refurbish, and sell at a profit. He also said he

worked with a company called the Associated Buyers Group that bought bad credit card, home, and car loans at a discount and then collected on them.

"I wanted to make some hits down there and see if I could get some bites," he told the investigators. "Hence the suit and tie."

Lyle Youngs's alibi soon fell apart. The unraveling began when Dollarhide, jailed on a marijuana charge, told the detectives that the evening Youngs set off for Texas with him and Scott, September 2, he'd awakened from a nap in the Buick to find it parked outside the house on Walsh Road. A dark-colored Jeep was in the driveway. Youngs came out of the house upset, and they sped off.

The day after Dollarhide told his story, police arrested Youngs for the murders. After other teenagers living in the Youngs home moved out, more damning information surfaced. Statements and testimony from them and from Scott, Youngs's associate, painted a chilling scenario:

Several days before the trips, Youngs was seen in his basement test-firing a handgun through a makeshift silencer he'd made out of a cardboard box filled with foam. Scott told detectives Youngs

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stopped at Walsh Road on their way to Texas that evening and went inside for forty-five minutes. He came out to get the box out of the trunk, returned to the house, and emerged again a short time later carrying the box and a plastic garbage bag. Inside the bag was, among other things, an answering machine.

Dollarhide said he and Youngs smashed and trashed the answering machine at a Texas motel. The day they returned to Michigan, Dollarhide saw Youngs melt down a handgun with a welder in his garage. Police later found a lump of metal buried in the floor there.

Scott had known Youngs for several years, developing real estate business leads for All-Pro Mortgage in inner-city Saginaw. Scott told police that on the drive to Texas, Youngs told him that he'd killed Lopick and Olson: "He explained to me that those people could really hurt him and he shot them."

As detectives interviewed Youngs's inner circle, a profile emerged of a textbook psychopath. Youngs bragged of ambitious business ventures but was close to losing the house and acreage in Blanchard he'd obtained from his grandparents. He had the "dump-off" teenagers call him Dad, but he smoked and drank with them. He told the teens he knew how to commit "the

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After losing her husband to Lou Gehrig's disease, Pat Olson's life was on the upswing. Son Michael and daughter-in-law Denise were expecting her first grandchild, and Pat and Frank were engaged to be married.



perfect crime.”

Youngs told a twenty-year-old girlfriend 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 bragged to Lopick, Olson, and others that he served in a special military strike force. Only recently President Bush had called him back for a brief assignment in Afghanistan, he claimed. He told a business partner that he was ready “to blow away” 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 liver 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 ribbons in Edmore, a town of 1,200 that throws a potato festival every September.

For years, one of Edmore's leading citizens was a churchgoing real estate saleswoman and tax preparer named Doris Shaw. With her flowered print suits, 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 office. 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 eventually charged Shaw with twenty-five counts of felony fraud. They say she cheated retired teachers, farmers, workers, and other folks out of more than \$4 million in investment money, and at least as much in promised interest. According to Montcalm chief assistant prosecutor Duane Beach, Shaw promised investors double-digit returns, tax free, by investing in land contracts. Instead, she admitted in a bankruptcy hearing in 2003, she paid back her “investors” 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 before 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 Blanchard. 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. At 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 and her husband Joe rose to the company's celebrated Executive Diamond status and got a 1998 cover story in Amway's house organ, the *Amagram*.

That lofty Amway reputation indirectly brought Frank Lopick to Shaw and, eventually, to Youngs.

Lou Gyenese, (pronounced “jen-EE-see”) a forty-four-year-old fellow engineer and longtime friend of Lopick, had bought some real estate in the Edmore area after seeing it advertised in a sales brochure at a Big Boy. According to Gyenese and others, Lopick wasn't happy at DaimlerChrysler. He made \$100,000 a year, but his thirty-year climb to senior engineer stalled because he didn't have a degree. He'd divorced in the 1980s and never quite recovered financially. Now Olson was the light of his life. He wanted to build wealth so they could spend more time boating and traveling.

He was also a bit eccentric, disorganized—and gullible.

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.

“Frank was a guy who wanted friends, and I don't know that he really had that many,” Gyenese says. “This was a man who would give you the shirt off his back, and if that wasn't enough, he'd give you his pants. But Frank didn't have street smarts.”

For a while, though, Gyenese admits, 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]

Diamonds,” Gyenese recalls. “That's a big deal. They'd parade them around to rallies with twenty thousand people. And the Amway sell on them was this: If this little old couple in this small town in Michigan can make Diamond in less than a year, then what can you do?”

Gyenese and Lopick eventually bought a modest investment property in Edmore together. Gyenese turned his bookkeeping over to Shaw, who he thought was a “great find.” But he soon took it back.

“It took me two weeks to discover that woman can't even balance a checkbook,” Gyenese says. “Then, through one of the deals we were doing, she started forging my name on documents, and I called her up, got my attorney involved, and said, ‘It's over.’ That's when she and I parted ways.”

Gyenese says he warned Lopick about Shaw. Nonetheless, in 2000, Lopick pulled \$116,000 out of his retirement mutual fund and handed it over to Shaw.

“Frank believed in her, which he wants to do,” Gyenese recalls. “He wants to believe in people. He kept hanging with her, and the next thing I know he's taking a mortgage business class. He kept talking about some big mortgage guy.”

The mortgage guy was Lyle Youngs.

All-Pro Mortgage had an office in Mount Pleasant. It also had an Edmore branch in the same office as Shaw Real Estate and Doris Shaw Tax & Accounting Service. Youngs taught the mortgage business seminar there.

After class, Lopick would join his teacher for a couple beers at Miller's Cove. They became friends. Youngs put commercial loan software on Lopick's computer. Youngs and his teenage son helped build a large storage building behind the Walsh Road house. And the spring before the murders, he agreed to buy Lopick's four horses, so Lopick could spend more time with Pat Olson on her boat.

Michael Olson says his mother didn't care for Youngs's bad manners but tolerated the weekends he spent with them con-

structing the building. It would be a place to store the old cars, freeing up yard space so they could build the sunroom and expand the house.

Pat Olson believed Youngs's stories about his military exploits. While Michael was on a business trip in Japan, Pat told her daughter-in-law that the family had a friend skilled in special operations. “She said that if anything ever happened to Michael, it was good to know we have somebody in Lyle who could find him and get him back,” Denise Olson recalls.

But it wasn't just Youngs's lies that im-

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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 faxed 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 ready 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 show, she had repaid \$119,985, giving Lopick 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.

Lyle Youngs sat behind the table in the conference room at the Mound Correctional Facility in Detroit in November, still maintaining his innocence, a tear running down his cheek.

"Do I look like a killer?" he asked. "I was a father and a husband. Why did they make me the killer? Why did they pick me?"

Youngs wondered out loud, too, why he would commit murder over what he described as an \$80,000 "business deal" the prosecution couldn't even define to the jury. "If it's the way they say it is, where are the contracts?" he demanded. "Where is the paper that proves Frank Lopick and I were in business together?"

Evidence and testimony aside, a two-hour conversation with Youngs offered insight into his background and the "real estate opportunity" he pitched to Frank Lopick. After kicking around as a trucker and a factory worker, Youngs said, he learned the mortgage business from an uncle. He got a broker's license, and in 1996 he opened All-Pro. He'd known Doris Shaw for years.

He said Lopick was particularly interested in a certain kind of investment.

"In the class, I covered an investment that shows people how to make a high percentage in the real estate business. Thousands of people lose money every day in mortgage foreclosures. But we have something in our industry called being an angel. It's a wonderful way to help people stay in their homes."

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 in-

Pat Olson told boating buddy Bob Kyle that Youngs had shown her and Lopick a check for \$100,000. He claimed it represented the profits he'd made by investing in mortgages held by people in financial trouble. She asked Kyle if she should invest. But when Kyle did some checking, banker friends warned him that it was a new scam making the rounds. Kyle told Olson on Labor Day weekend "It looked as if I hit her in the stomach," he recalls. "She'd already given Lyle the money from her retirement account."

vestor 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 Lopick had given him the checks totaling \$80,000 as unsolicited gifts and bonuses for getting his money back. He also implied Lopick was dealing with a mysterious investor elsewhere in the state. Youngs told police and jurors 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 continued on the theme, painting Lopick as an 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 property 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 Chrysler," was investing in distressed properties through a company called Associated Buyers Group.

Detectives never found any paperwork for that company. Lopick had apparently pried \$80,000 away from Doris Shaw only to invest it in yet another phony 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 foreclosing on his family farm. The IRS had placed a lien on the property for back taxes.

Doris Shaw told detectives that Youngs had showed up at her office on the Sunday before the murders. He was limping and brandishing a cane that concealed a sword.

He said he'd been injured on a secret assignment for the government. (In fact, he had a chronic bad knee from a factory injury.) 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 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."

Shaw told detectives she told him, "Absolutely 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 believes it was the same box Youngs used to silence his gun.

Edmore attorney Ryan Villet probably knows more about Doris Shaw's scams than anyone. "I watched guys walking in there with boxes full of receipts," he says. "I'd rather have Charles Manson's name on my income tax." (Through her husband, Joe, Doris Shaw declined to be interviewed for this story.)

Before Shaw filed for bankruptcy, Villet successfully got money back for ten of his clients. In what seems almost a cruel twist of the law, those who recovered their investments are now being sued by the bankruptcy trustee, who wants to divide that money among all of Shaw's victims.

One of the targets is the estate of Frank Lopick.

Villet still finds it astounding that Shaw was able to keep the Ponzi scheme going for years. He thinks people's "keeping their money matters to themselves" helped fuel it—that and their reluctance to ask too many questions about the legality of Shaw's promised "tax free" returns.

Despite "all the lives she wrecked," prosecutor Beach says, the maximum prison time Shaw could get on the state charges she faces is only five years. And Youngs could have escaped any legal consequences for his own shady investment schemes—as long as no one tipped off the authorities.

"Show me where there is any way I profit by [Lopick's] death or his life," Youngs challenged in his jailhouse interview last November. In life, of course, Youngs has already admitted to profiting to the tune of \$80,000. As for Lopick's death, the very weekend Youngs offered

his deadly services to Shaw, Lopick and Olson were dealing with disturbing new revelations about Youngs and their money. It wasn't just the horses. That was only the first awakening about Youngs's true character.

There was another surprise, one that eluded the police investigation and the trial. That Labor Day weekend, huddled in his fiancée's Chris-Craft, Frank Lopick was heading into a perfect storm of gathering doubts about his friend Lyle Youngs.

Olson and Lopick were good friends with the couple on the neighboring boat, Yvonne Martens and Bob Kyle. Several weeks before the murders, Olson told Kyle that Youngs had shown her and Lopick a check for \$100,000. He claimed it represented the profits he'd made by investing in mortgages held by people in financial trouble. She asked Kyle if she should invest.

Kyle, a businessman, says he checked with some bankers he knew. No, the bankers told him, it was a new scam making the rounds. Ohio was prosecuting con men who'd pitched similar property investment scenarios but had simply stolen the money.

Kyle says that on Labor Day weekend he told Olson what he'd learned. "It looked as if I hit her in the stomach," he recalls. "She'd already given Lyle the money from her retirement account."

Lopick and Olson left unexpectedly for Michigan early the next morning. Pat Olson told Yvonne Martens that her fiancé had figured out what he was going to do about Lyle Youngs.

"Frank had gotten his money back from one illegal scam only to turn around and unknowingly put it into another," Kyle says. "It must have been a real blow, a real betrayal."

As he had with Doris Shaw, did Frank Lopick try to pressure Lyle Youngs with the threat of going to the authorities? Calls went back and forth between the two on September 1, the day before the murders, and one well after midnight on the day of the murders itself.

Attorney Villet believes Youngs may have been trying to stop Lopick from revealing even more scams by himself and Shaw—something, in Youngs's mind at least, worth the risk of murder.

Michael Olson says the new revelations won't bring his mother back. At last June's sentencing for Youngs, Olson had already rehearsed his victim's impact statement for months.

"I have only one question. . . . But it's not 'Why did you do this?'" he told Youngs. "I could never understand that answer. And it's not 'How could you do this?'—because I don't possess the selfishness to understand the answer."

Olson looked Lyle Youngs directly in the eyes.

"My question is: Did you get what you wanted?"

Lyle Youngs just stared back. ■

Lowell Cauffiel is the author of nine books, most of them true crime investigations. He now lives in Los Angeles, where he writes for film and television.