

My godmother taught me how to live without financial fear

A tribute on Mother's Day

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Mother's Day has always been difficult for me, but this year it will be brutal.

On April 22, I got a call that felt like a punch in the gut. My beloved godmother, Lois, had died at 77.

My own mother was challenged in so many ways, and she abandoned me and my four young siblings to the care of my maternal grandmother, Big Mama.

If you're a regular reader, you are most likely familiar with my tales of Big Mama. Her financial wisdom has been the basis of much of my advice over the 25 years I've written the Color of Money column.

Big Mama taught me how to live below my means and to hate debt like it was the devil himself. I'm a super-saver because of my grandmother.

Lois, or the Rev. Lois Bethea-Thompson, passed on a different financial legacy. Whereas my grandmother was fearful of me going to college, Lois encouraged my pursuit of higher education. She modeled generosity beyond her nuclear family. She showed me the power of showing up for not just the big life events but for the minor ones, too — and what that can do to lift people's confidence and help them succeed.

So much financial advice centers on how to save and invest, but more needs to be said about using your wealth to enrich the lives of others — not just those in your household or genetically related to you. Lois epitomized what it means to have a generosity of spirit — that can be financial, but it can also mean giving of yourself.

Lois collected people, adding to her life's mission the care of anyone who could benefit from some extra mother love and attention.

I met Lois when I was hospitalized as a child with juvenile rheumatoid arthritis. She was the director of the physical therapy department at Provident Hospital in Baltimore. My legs were so weak from the disease that I needed daily physical therapy to help regain my ability to walk. When Lois heard that my mother was in my life irregularly and that I was being raised by my grandmother with four other siblings, she claimed me as her goddaughter.

Her adoption of me as one of her own changed the trajectory of my life — and my career.

Under Big Mama's tutelage, you settled for safety. I understand why my grandmother was so scared for me to try new things, even leaving my hometown Baltimore paper, the Evening Sun, for The Washington Post.

To Big Mama, new could mean failure.

Lois taught me how to live without financial fear. She was a Black entrepreneur who prospered running her own physical therapy practice in an industry that was rife with discrimination. She exposed me to a world wholly different from the low-income childhood I experienced.

The first time I visited her single-family home in a tony upper-income neighborhood in Baltimore, I was in awe. It wasn't just the house that impressed me but the grace of Lois's caregiving. She always made me feel so welcomed in her home. There wasn't a room in her house you couldn't go into, unlike homes where the living room wasn't to be lived in but was a showplace with furniture covered in plastic that you'd still better not sit your butt on. If I tagged along for a shopping trip, I came home with something, just like her kids.

The first time I went to a restaurant was with Lois and her family — her husband and three children. I went with them on a family trip to Disney World.

The way she cared for folks inspired me to follow her lead. When my husband and I purchased our first home, we intentionally opted for more space to accommodate family members who might need a place to stay. We've had several long-term residents, throughout our ownership of three homes.

I'll admit, at times I thought Lois was too generous, fearing it would jeopardize her own financial well-being. She gave nonetheless without worry that she wouldn't have enough for herself.

Lois believed that your wealth isn't just your own. You should live to give, she preached — and she lived by example.

Lois taught me that if you've saved for it, you could spend money for fun and not fret or feel guilty. I still struggle with that, but less so because of my godmother.

It's because of Lois that my husband and I decided more than 20 years ago to take two-week vacations, often bringing along extended family members just as she would do when she took trips. The memories we've created visiting places such as Aruba, Hawaii, St. Thomas and, our favorite summer jaunt, Hilton Head, S.C., are priceless.

While on vacation, Michelle the penny-pincher, who is concerned about every dollar spent, puts away her money worries and relaxes poolside with a virgin piña colada. Lois did that.

Big Mama looked at frequent vacationing as a bit reckless, fussing that such funds should be kept in my savings account for future emergencies. Lois viewed spending on travel as an investment in life experiences that pays a different kind of dividend.

What I will remember most is how Lois showed up for everything — graduations, my kids' plays, certificate ceremonies, music recitals, and when I would do financial workshops at my church.

She was there when I gave birth to my first child. And she was there for that child when she almost lost her life at age 7. During her more than two-month stay in the hospital, my husband and I took turns staying 24/7 with our daughter Olivia, who was suffering from a rare autoimmune disease.

Lois volunteered to sit with Olivia for a shift so that my husband and I could spend a weekend together, giving us a break from our hospital vigil.

As parents, we often think our children need so many material things. But Lois, whose love language was giving, also understood that being present meets children's needs in ways that money can't buy.

I'm a better mother because of Lois. I enjoy the fruits of my labor more because of Lois. This Mother's Day, I'll weep without her presence because it was exactly that — her being present — that helped me lead a more fulfilling, less fearful life.