



Podcast Episode 222  
Unedited Transcript  
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## “Should You Give Your Children an Allowance?”

**David Loy:** Hi and welcome to *In the Loop* with Andy Andrews, I’m your host David Loy. Andy, how are you today?

**Andy Andrews:** Good man, how are you?

**David:** I am terrific. I thought of you actually at church last week and here’s why. We’re there and you know where, I’m in Franklin, Tennessee, and I go to Grace Chapel, which is in Leipers Fork. You’re down in Alabama, so I’m just explaining to you the background of this story.

**Andy:** What a great name for a town, Leipers Fork.

**David:** Leipers Fork, there you go. So we’re in church, I’m sitting in the balcony because my wife and I got there a little bit late. And of course it starts.

**Andy:** And who’s fault was it?

**David:** Definitely mine. Typically, it would be hers but in this situation it was my fault. And if it was hers, I don’t think I could say that on the podcast. So we’re in the balcony because we’re late and the music’s going and it’s rocking. And we’ve got an amazing band at the church. But specifically I start to hear just some crazy piano playing and I’m thinking, man this guy is just ripping it up, it’s terrific. And the music’s just cranking along.

**Andy:** Don't tell me more.

**David:** I could not see the piano player. So I'm like leaning around, you know, I'm not like the tallest person, so I'm like leaning around the people in front of me and I couldn't see it. And I couldn't see the guy the whole time, until the end. And then there's the prayer after the music before the message. Well I kept my eyes open because I wanted to find this guy. And in the prayer, another guy walks on stage and guides away Gordon Mote from the piano.

**Andy:** Oh my gosh, you couldn't see who was playing and he couldn't see anything at all.

**David:** Stop hahah. So the guy guides Gordon of the, away from the piano, down the stairs and back to his seat, in the auditorium. But Gordon.

**Andy:** Did you get to say hey to him?

**David:** I did not, there were so many people there, and I couldn't catch him afterwards but he was just outstanding. And for those of you who don't know what we're talking about, look up Gordon Mote on YouTube, on iTunes. Andy you and Gordon go a way back. But I know it's not just your opinion but he truly is, well first of all, is the most sought after studio musician here in Nashville, for the piano. But he's also just one of the best piano players ever.

**Andy:** I mean, who do you know who has played for Barbra Streisand, The Rolling Stones, Kid Rock, I mean good grief, it's just like unbelievable.

**David:** Exactly.

**Andy:** But that is awesome, you got to hear him.

**David:** It was great. And he stands out and it was just a blast to see it. I couldn't wait to tell you about that.

**Andy:** Good, good.

**David:** So he seems to be doing well and it was fun. So if you're looking for a church that has amazing music come to Grace Chapel in Leipers Fork, how about that.

**Andy:** Very nice. And we had 2000 people at our Christmas Eve service.

**David:** Oh at the

**Andy:** Yeah, The Flora-Bama .

**David:** Yeah, The Flora-Bama church, yes.

**Andy:** People go, where do you go to church? At The Flora-Bama.

**David:** What is The Flora-Bama for people who don't know?

**Andy:** The Flora-Bama is a road house, it's a bar. And it's like one of the most famous road houses ever in America.

**David:** And we're not talking about just some little shack.

**Andy:** Oh no, I mean, it's a big shack. It's a big place that's kind of sprawling, you know, it's not one big room, it's like an outdoor place and an indoor this. It's got

several stages in there. And it's a bar, it's a famous bar. It's called The Flora-Bama and it's on the Florida-Alabama line, right on the beach. And once or twice a year, there's something in USA Today about The Flora-Bama. You know, John Grisham has put it in his books, Jimmy Buffett has written a song about it. You know, on and on, Kenny Chesney played there last summer. It's a crazy place. And so 4 years ago, started a church service there and Polly and I became a part of that. And I agreed to bring a message once every quarter. We have our pastor Dan Stone. And he is just incredible. I mean, just incredible. And so church service every Sunday morning. And it's at 9 and 11. And in 4 years we have had a 125 000 visitors.

**David:** Wow.

**Andy:** Yeah, it's just, and the music is incredible. And I've gone to a lot of Christmas Eve services in my life but our Christmas Eve service is gonna be at 6 o'clock. And so Polly and the boys and I said, let's go over, get there about 5:30 and say Merry Christmas to Dan and his wife and little kiddos, and some of our buddies. So let's just go over there early. We got there at 5:30 and couldn't, you couldn't even get a seat at 5:30. And they started piling people back on the beach. And the count for The Christmas Eve service is over 2000.

**David:** Wow that's amazing. And so we're talking about church, we're talking about venue, we're talking about a bar. You get everything when you listen to *In the Loop*.

**Andy:** And let me just say this. The owner of The Flora-Bama, they don't charge anything to the church. And this is a church that's a part of a group of churches. And they don't charge the church anything and they provide all the seating, the venue, the electricity. And they also have big, big, ice chest of bottles of water and

they give that. And they sell the church's t-shirts in the gift shop and they don't charge anything for that. All the money goes to church. So it's a pretty neat thing. But it has really provided an amazing place for people who would never step foot in a church. And it has also become kind of like a bucket list thing for people who visit down here. Kind of like, you went to New York City, did you see The Statue of Liberty or you go to Washington DC, you went to the Capitol didn't you. And people come down here and say, oh you gotta go to the church at The Flora-Bama on Sunday morning. And people do. You know, we'll have two services and it's not uncommon to have 18, 1900 people in those two services combined.

**David:** That's terrific. Well if anyone's down there, check it out, The Flora-Bama on Sunday mornings, you might run into Andy and family, at one of those services.

**Andy:** Yeah, yeah. We usually sit over on the picnic tables, over on the side.

**David:** That's right. I remember, that's where we sat when the team got to come to a service down there, that was fantastic. Alright let's move into this weeks question. Andy this one comes from Alicia, she emailed a question. Let me read this to you and we will get started.

Alicia says, hi Andy, I really enjoy listening to the podcast and I love reading your books. My husband and I have 4 children, two boys and two girls. The boys are seven and six, but mostly, let's see, the seven-year-old really wants to have money. They get money for gift sometimes, for birthdays and holidays. And we usually make them save it. All their needs are provided for them and sometimes I feel they are ungrateful and wanting even more money. So Andy, I'm wondering, what did you do about money with your boys? Did you give them an allowance and if

so did you help them budget that money? Did you make them tithe, did you make them save, what did you tell them about spending? Thanks for all you do, Alicia.

Andy this is, I guess, it's a specific question. It's a parenting related question but I think bigger picture, this is a money question, it's something we haven't touched on a lot. What are your initial thoughts on this?

**Andy:** Well you know, it is a parenting question, it is a money question, and you know, I really believe and I've said this before, that everything is parenting, everything. You should become a person who studies parenting whether you have kids or not, whether you like kids or not, whether you have already raised your kids or don't have any kids yet, you should really study this because it has to do with employer-employee relations. It has to do with sales, it has to do with almost every form of society. And you know, parenting is the fulcrum that our society tilts upon. Whether you, if you don't even have kids, every morning when you wake up, everything you see, everything you touch, everything you use, has been created or provided with a certain degree of quality or not. And it's all in related that even that product, how it's made, how it's kept up, it's all in related how somebody was raised. And so it's very important, if we want our children to really I guess achieve great things as adults. And to me, the first part of great things as an adult is to be responsible and calm and be able to provide, and able to understand how to do so and how things work, especially financially. And so this is a great question from Alicia. And also, you know, I look at this and a couple of things stand out to me.

One is, that Alicia seems a little nervous that the boys, seven years old and six years old, mostly the seven-year-old, really wants to have money. And I see, it seems like Alicia is a little nervous about that. And I want to urge you not to be nervous about it and I want you to look at it, in a different light. And here's what

it is. We all look at our children and we see some of their joys and their passions emerge, right. You know, Austin, when he was really little, he was fascinated by airplanes, just fascinated. And he wanted a Blue Angel outfit. And we got him a little Blue Angel suit, you know, the flight suit. And he was always looking at them in books. And Polly and I would kind of look at each other and go, where in the world does this come from? I could care less about airplanes and Polly could care less about airplanes. We like the Blue Angels but he was fascinated. Well I'm not kidding you, last night, you know, Austin's 16 years old, and last night he's at the computer in the kitchen and saying mom, mom, look at this, this is, Airbus has made this thing and this is like a double decker, it's like this huge thing and it's two complete floors, and look at the stairway. And then there's this other one. And I'm like, he's still on this, where does this come from? You know, Adam, right of the bat, Adam was into fishing. Ok, well, you look Alicia and your 7-year-old, he really wants to have money. Now I don't know what little accountants get fascinated by, ok, but somebody's got to be interested in money, right. I mean David, don't you think? I mean, somebody.

**David:** We've got to have somebody yeah. I mean, that's like just every other area, you got to have somebody that's going to be interested in those things.

**Andy:** Yeah. And so this is something, trust me, most parents would love to have the opportunity to have a child listen when they're talking about money. Because Alicia you probably know as well as David and I do, that it's a huge problem in America that most adults do not, they don't have correct thinking about money. And they're in trouble because of it. A lot of times their relationships suffer because of it. And so the fact that the 7-year-old, you remember that show The Family Ties? David do you?

**David:** Oh yeah. Alex P. Keaton.

**Andy:** Yes. Alex Keaton, Michael J. Fox, was Alex Keaton, and he was that one conservative kid in the family of these ex hippies. And he was into the investing the money and all like that. And so to skip ahead to some answers that you really want, about the allowance and the answer to did we give our boys allowance? The answer is, kind of, ok. You know because we don't just give them money for nothing, we don't give them a weekly stipend just for existing here, ok. And some people might say, well those are chores; there are chores that they have to do. Ok, but see I want my boys to understand, you do chores and your reward for chores is you get to live here. This is part of, being a part of the family, ok. There are things that dad does, there are things that mom does, and when dad does something, mom doesn't say, ok, here's 20 dollars, thank you for stopping and taking care of my car and so here's 20 dollars. That isn't the way it works, we're family. And so we work with each other, we work for each other, we work to help each other.

So there are some things that we do, you know, we have a house and so we take care of it. And we don't let it get run down, we don't let certain things spoil out in the yard. So there are things that they get sometimes that are gifts that they get, or that they get as part of being part of the family but now if they ruin them or if they leave them in the rain, I'm not buying another one. And if it's something they need, they might, there was a situation around here recently and it's probably too recent to lay it out here, on the podcast, because there are maybe some emotions still little raw around here. But there was something in our house that wasn't taken care of like it needed to be taken care of. Now there's one thing that's a mistake and there's another thing where you're just like not paying attention. And you knew better than this, and you went ahead and did it anyway and gosh look what happened.



Well you know, this is something not only will this young man pay for this but he will deal with finding out where to get it and how much it cost and the shipping, and everything. It's not just, ok, give me the money because when something is not taken care of or when something like that happens, it's not just the money thing, it throws everything, everybody has to stop what they're doing. It's not just the money, it's what the money represents, ok. And so it is important to save, it is important to budget and I want to tell you this Alicia. Tithing is a big thing to us, to Polly and me. It is important that we tithe and I have studied a lot about tithing. And I have seen, sometimes I find myself, David, I find myself hesitating to say something because I don't want somebody to think, well I'm not going to listen to this. But that's, boy that is really stupid on my part. Because I quickly tell myself, what, you're not willing to tell people the truth, if you know the truth? And so the truth is, that you know, I believe in God, I have a relationship with God. And so one of the things that God commands us to do is to give. Now there are some curious little parts of it that I think that a lot of people are not aware of. And one of them is that we're commanded to give the first part of what we earn, the first part. And there is a long tradition of people that when they do decide to give, they're in await to see how the month pans out and if they have something to give, they will give.

Ok, well in my opinion that's kind of getting in the realm of like tipping God. Hey thanks for the service this month, I appreciate the good month and here's a little extra for you God. And I don't think we wanna get into the habit of tipping God. I think that, you know, if we look at money as a blessing then it's already God's. And so to give the first of it, is in a way saying, hey, I trust that there will be enough. And I have never, ever, listen. I have lived very close to the bone a number of years and without a bone for a number of years. And I must say that, in our marriage, when we started tithing, it was really at the insistence of Polly, ok.

Because I had all the logical reasons that I was not going to do this, just we didn't have the money. I mean, just look at the numbers and so. But she convinced me and I don't know that maybe I didn't start out of a spite. Ok, alright, let's give this money, but just remember when you're hungry, when you're hungry, just remember I gave that money. I've might have done it out of spite. As I began to learn how to do it properly and when to do it, I started to realize that we were never without, we were never without. And then it began to, just expand to the point, there have been times that we have tithed 50%. That we have given more than 50 % of what we earned. And understand, giving is a part of who I am, I enjoy that. It's like my spiritual gift to give. And so I have rules with it, I don't give when I am asked. When somebody says, hey, you know, I know that you give and could you give? That answer is no. Because I understand how I am supposed to learn. There's tithing that goes to my church, ok, but then there's giving on top of that, that I'm prompted to do. And I want the boys, Polly and I want the boys to learn how we can bless other people and still have what we need. And the joy that it gives us by paying for the lady in line behind us in Wal-Mart or paying for the next ten people at the drive through window at some fast food restaurant or whatever. It's just an awesome thing. But the tithing thing has been a huge part of what we have taught Austin and Adam. And so they have seen the benefits of that.

Now I must say that one of the proudest moments in my entire life was at church, one Sunday morning when, you know, I didn't say anything, we don't say, hey don't forget your tithe, did you tithe, don't forget that. I mean, we teach the principle and make sure it's understood and they see us and what we do. And I may occasionally have a talk with somebody and just kind of like stated the union thing, ok, how's this going, how's this going, how's it going in school, how's it going this? Are you tithing, you have to get update on this, what about your room,

you getting it like you needed in the morning? You know, just state the union and find out. But as far as being on somebody about this, we are not. And so one of the proudest moments in my life, you know, Austin has his own business, and very, very, very serious, he was so serious about making the money to buy his own truck, which he did, in October. But he was so very serious about it and when you're putting that money in the bank and you're looking at that bank account, you're watching every penny with your business and all that. I saw Austin one Sunday morning, at The Flora-Bama, they don't ever pass the plate. There are these boxes, there are colorful boxes placed around and if people want to give, that's how they do it. And so nobody's up there like making a pitch for money or anything. And so I saw Austin at one point, we're all standing up, singing something, and Austin kind of stepped away from me for a minute, pull something out of his pocket and I saw him put what I knew was a folded check in this box. And he came back. And so it was later I said, hey buddy you wrote a check and put your tithe into that? He said, yes sir. And so I said, do you mind me asking how much you were able to tithe? And he said, no, it was 500 dollars. And I'm like, really? I was just so proud that a 15-year-old at that time would understand the importance and understand the responsibility enough. That, you know, he's saving for a car and 500 dollars, that's not an insignificant amount.

**David:** That's huge, that's outstanding.

**Andy:** And so I was very proud of that. You know to be able to teach Alicia, to be able to teach them and especially your 7-year-old, about cost and price and saving and debt. Listen I would get everything Dave Ramsey has for kids. And man, teach this kid, sometimes I wonder if we've done too good of a job with Adam and Austin about the debt free thing. Because boy, they are so determined to live their life without debt. And not to buy a car or even a house with debt. I mean, they're

so determined. Which I'm very happy and very glad because their lives would be without a level of stress that most of us take on.

**David:** Yeah, Dave's material is fantastic. So that can be a tremendous resource for Alicia.

**Andy:** Alicia I think everything is great. And to have those little kids and to have them pay attention, you and your husband just let them see how you do. But explain why you do what you do sometimes. Just explain why and how you're able to honor people or why and how you make sure your family is safe. And that there is enough. So just explain as you go. And I don't think you can go wrong.

**David:** That's great. Thanks Andy for your thoughts. Alicia thanks for sending in a great question. If you have a follow up question, if anybody else has a follow up question about this topic, we'd love to continue the discussion on a future episode. You can give us a call. Go ahead Andy.

**Andy:** Can I say one more thing?

**David:** Sure.

**Andy:** I may have mentioned this before but this just popped in my mind. In our family mission statement, there is a line, and the line is, that we will be noble stewards of the resources with which we've been entrusted. And so the boys know that things cost money. And if there is something that our family wants to do that we're saving for, that we want as a family. That we get there faster the more money that we save. And the reason that momma doesn't want you to go out in your socks is because you rub holes in them. And if you rub holes in your socks, we have to buy new socks. Now you want this thing for our family just as much as we want

this thing for our family. And so you want to be a noble steward of the resources and the resources, this is money, this is money that we have been blessed with. And if we are wise with that money, then chances are we will be blessed with more. But if we are unwise with our money, then you can't help but, we're penalized for wasting it. And so being wise with our money is wearing shoes, you know, when you go outside with the socks. That's being wise, because when we have to buy more socks, we are farther away from what you want to do. And so, I'm just saying this Alicia, because you can make your children, even little kids. It's one thing, I see people nag them about the socks or nag them about, that doesn't mean anything to them. It doesn't mean anything to them. And you can nag them about stuff all you want to but if you can come up with a reason that it makes a difference in their life, what's in it for them, you will find an amazingly effective form of discipline.

**David:** Wow, Andy that's fantastic. I'm glad you added that extra part. I hope everybody stayed on until the very end because that may have been the best part of all of this. Alicia, again great question, thank you so much for sending that. If you want to jump in on this conversation, if you have thoughts about how your family deals with finances, if you have additional questions for Andy that you would like him to answer in future episodes, you can contact us at 1800 726 2639, that's 1800 726 Andy. Leave us your name, where you're calling from and then ask your question and we'll try to get to that on a future episode. And as always stay plugged in on social media, Facebook and twitter @andyandrews and see what's going on. And Andy we will talk to you next week.

**Andy:** Awesome man, thank you so much.

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**Would you like to run something by Andy? Contact us and your question might be featured on the show!**

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