So I asked the landlady
"Do you really think I'm crazy
Spending my time in here
Drinking down you watery beer?"
Then she said that "Life's too short
To spend your time wrapped in worried thought
Oh, come on and drink up dear
And lay your money down
And lay your money down"

But I said "Well, there must be more"
When some man said he fought in the war
For me and I was ungrateful
He said "Gimme another drink Mable
For all those good times then"
And Mable said "You can say that again"
And they did 'till they were unable
They laid their money down
They laid their money down
They just laid their money down

Come on and lay your money down Come on and lay your money down

Oh, then in the following silence
I tried very hard to make sense
Of the things that the man did say
When he turned and quickly walked away
All he said was "Time is money
Oh, I've got to go now" and I thought
"That's funny did he really risk his life for me?"
Or just lay his money down
Or just lay his money down
He just lay his money down...