

# ENGLISH LEARNING FOR CURIOUS MINDS



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## Episode #147

# The Death of God's Banker

6th Apr, 2021

[00:00:00] Hello, hello hello, and welcome to English Learning for Curious Minds, by Leonardo English.

[00:00:12] The show where you can listen to fascinating stories, and learn weird and wonderful things about the world at the same time as improving your English.

[00:00:22] I'm Alastair Budge and today we are going to be talking about The Death of God's Banker.

[00:00:29] It's a fascinating story that links the Vatican City, the Mafia, a [Masonic lodge](#)<sup>1</sup>, London, the most powerful [figures](#)<sup>2</sup> in Italian business and finance, and the Pope.

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<sup>1</sup> the basic organisational unit of Freemasonry (a secret society for men)

<sup>2</sup> important people

## The Death of God's Banker

[00:00:42] The story is one of suicide or murder, of corruption, of [money laundering](#)<sup>3</sup>, and of one family's [hunt](#)<sup>4</sup> for the truth.

[00:00:52] It is also, I should add, an [ongoing](#)<sup>5</sup> one, the mystery has yet to be solved.

[00:00:58] So, I hope you'll enjoy it.

[00:01:02] Our story starts on the morning of June the 18th, 1982, in London.

[00:01:09] As you may know, the river Thames runs through the centre of London dividing north and south.

[00:01:17] A young postal [clerk](#)<sup>6</sup> was on his way to work, and was walking across one of the bridges that [stretch](#)<sup>7</sup> over the river, a bridge called Blackfriars bridge.

[00:01:29] London on an early June morning can be beautiful and [crisp](#)<sup>8</sup>, the sun rising to the east, and a beautiful light shining over the city, [reflecting](#)<sup>9</sup> off the river.

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<sup>3</sup> the crime of making illegally obtained money appear legally obtained

<sup>4</sup> search

<sup>5</sup> continuing to exist

<sup>6</sup> a person who works in an office

<sup>7</sup> extend in a particular direction

<sup>8</sup> very clear

<sup>9</sup> sending back the light

## The Death of God's Banker

[00:01:41] But, that morning the postal [clerk](#) was to make a [gruesome](#)<sup>10</sup> discovery.

[00:01:47] Hanging from under Blackfriars Bridge was the body of a man.

[00:01:53] He was dressed in a dark grey suit, a white [waistcoat](#)<sup>11</sup>, and a blue [striped](#)<sup>12</sup> shirt.

[00:02:00] Around his neck hung a bright orange rope.

[00:02:05] The postal [clerk](#) called the police, who rushed to the scene and took down the body.

[00:02:12] As they lay him down, they found [bricks](#)<sup>13</sup> in his pockets, [weighing](#)<sup>14</sup> him down.

[00:02:18] In his wallet, they found the [equivalent](#)<sup>15</sup> of \$15,000 in three different currencies.

[00:02:26] There was also an Italian passport with the name, Gian Roberto Calvini.

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<sup>10</sup> extremely unpleasant and shocking

<sup>11</sup> a close-fitting, waist-long piece of clothing

<sup>12</sup> having long lines different in colour from the rest of the shirt

<sup>13</sup> blocks of hard material used for building

<sup>14</sup> holding him down with something heavy

<sup>15</sup> having the same value

## The Death of God's Banker

[00:02:33] The dead man's face matched the face of the man in the passport, but the dead man's name wasn't Gian Roberto Calvini.

[00:02:42] The passport was a fake.

[00:02:45] Within a few days, his body was identified.

[00:02:50] His name was Roberto Calvi.

[00:02:53] He was the ex-chairman of one of Italy's largest private banks, and had disappeared from his apartment in Rome on June 10th, eight days before.

[00:03:04] The British police [ruled<sup>16</sup>](#) that his death was a suicide, that Calvi had killed himself.

[00:03:13] But ever since the [gruesome](#) discovery, people have been trying to figure out what really happened, and there is plenty of evidence to suggest that his death was [far from<sup>17</sup>](#) suicide.

[00:03:27] To understand why the police thought Roberto Calvi did kill himself, and why his family thought he didn't, we need to take a little [trip down memory lane<sup>18</sup>](#).

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<sup>16</sup> decided officially

<sup>17</sup> not at all

<sup>18</sup> to spend some time remembering the past

## The Death of God's Banker

[00:03:39] Roberto Calvi had joined a small private bank called Banco Ambrosiano shortly after the end of World War II, and he had [worked his way up](#)<sup>19</sup>, becoming the boss of the entire organisation by 1975.

[00:03:56] He was known as a [shrewd](#)<sup>20</sup>, [trustworthy](#)<sup>21</sup> and clever banker, and [cultivated](#)<sup>22</sup> strong relationships with the clients of the bank.

[00:04:07] When he joined the bank it was a small organisation that didn't do anything one might consider risky, adventurous or [dodgy](#)<sup>23</sup>.

[00:04:18] But as Calvi rose [through its ranks](#)<sup>24</sup>, he expanded the bank, opening [offshore](#)<sup>25</sup> [branches](#)<sup>26</sup> in places like Luxembourg, and the Caribbean, [offshore](#) banking centres not known for their [transparency](#)<sup>27</sup>, not places where banks generally have [branches](#) if they are [squeaky clean](#)<sup>28</sup>, if they are completely innocent.

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<sup>19</sup> advanced in position

<sup>20</sup> clever, with a good understanding of things

<sup>21</sup> able to be trusted

<sup>22</sup> developed

<sup>23</sup> potentially dangerous

<sup>24</sup> through positions within an organisation

<sup>25</sup> in another country, especially in order to pay less tax

<sup>26</sup> divisions of a large business

<sup>27</sup> the quality of doing something in an open way, without secrets

<sup>28</sup> completely clean

## The Death of God's Banker

[00:04:42] Calvi's Banco Ambrosiano had developed strong links with the Vatican, and Calvi was [nicknamed<sup>29</sup>](#) God's Banker, given the amount of trust placed in him by the Catholic Church.

[00:04:57] Initially, it wasn't quite clear exactly what business Banco Ambrosiano was conducting.

[00:05:05] Calvi was borrowing large amounts of money and then giving it out as loans to companies based in the Caribbean.

[00:05:13] In order to distribute these loans, he was given letters directly from the Vatican, [implying<sup>30</sup>](#) that the Vatican either owned these companies or supported them in some way.

[00:05:27] These letters came directly from a man called Paul Marcinkus.

[00:05:33] Marcinkus was a senior American priest, and was nicknamed The Pope's Bodyguard.

[00:05:40] But most importantly for our story, he was also the head of the Vatican City's own bank, something called Istituto per le opere di religione, The Institute for Religious Works, which manages the bank accounts of both the church itself, and its priests.

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<sup>29</sup> was given the informal name of

<sup>30</sup> showing without saying it directly

## The Death of God's Banker

[00:06:00] Now, The Vatican Bank is still a very [mysterious<sup>31</sup> institution<sup>32</sup>](#), and 40 years ago, when our story takes place, it was even more so.

[00:06:12] Because of the Vatican's status as an independent [self-governing<sup>33</sup>](#) city state, it didn't have to show anyone what was going on at its bank, so there was no central authority that could say "hey, we'd like to look at your accounts".

[00:06:28] It would also accept deposits in cash, so there was often no [paper trail<sup>34</sup>](#) of where money had come from before it was deposited at the bank.

[00:06:41] A client of the Vatican Bank could turn up with cash or other [assets<sup>35</sup>](#), and simply deposit them, with very [minimal<sup>36</sup>](#) questions asked.

[00:06:51] There have been multiple investigations into the Vatican Bank, with it being accused of being a [front<sup>37</sup>](#), of being a cover, for [laundering money<sup>38</sup>](#) for everyone from the Mafia to the Nazis.

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<sup>31</sup> strange, filled with secrecy

<sup>32</sup> a large and important organisation

<sup>33</sup> an area which is controlled by the people living there

<sup>34</sup> documents that show a record of activities

<sup>35</sup> valuable things

<sup>36</sup> very few

<sup>37</sup> cover for illegal activities

<sup>38</sup> the crime of making illegally obtained money appear legally obtained



## The Death of God's Banker

[00:07:06] And Marcinkus [ran the show](#)<sup>39</sup>, he had been in charge of it since 1971.

[00:07:12] Marcinkus and Calvi [cultivated](#) a strong working relationship, and it's believed that Calvi offered The Vatican access to investment opportunities through Banco Ambrosiano.

[00:07:25] Unfortunately, Calvi's Banco Ambrosiano wasn't [immune](#)<sup>40</sup> from investigation, it was an Italian bank, and the Italian authorities had the right to look at its accounts.

[00:07:37] When they did, it turned out that Banco Ambrosiano was no longer a small, clean Italian private bank.

[00:07:45] In 1981 the Italian authorities found out that the bank had been [engaging](#)<sup>41</sup> in illegal foreign currency transactions, that they had bought and sold \$50 million worth of Italian lire without [informing](#)<sup>42</sup> the Bank of Italy, which they were legally required to do.

[00:08:05] Calvi was thrown into prison, and while he was awaiting trial he tried to kill himself.

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<sup>39</sup> was in charge

<sup>40</sup> protected

<sup>41</sup> participating in

<sup>42</sup> telling someone about something

## The Death of God's Banker

[00:08:12] He insisted that he was innocent, and his wife said that he had actually made these transactions on behalf of the Vatican Bank.

[00:08:21] But these illegal currency transactions were really just the [tip of the iceberg](#)<sup>43</sup>.

[00:08:28] As the authorities looked more closely at the activities of Banco Ambrosiano, they found all sorts of [irregular](#)<sup>44</sup> transactions, of money moving all over the world, being loaned out to unexpected places.

[00:08:44] Calvi had borrowed money [denominated](#)<sup>45</sup> in dollars, and then sent it to other Banco Ambrosiano branches in places like the Caribbean.

[00:08:54] After that, it was [lent](#)<sup>46</sup> out to non-existent companies, companies that existed only as a [letterbox](#)<sup>47</sup>, and were used to move money all around the world.

[00:09:06] It was many of these companies that were guaranteed by letters of support from Paul Marcinkus, the head of The Vatican Bank.

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<sup>43</sup> a small noticeable part of a big problem

<sup>44</sup> not normal

<sup>45</sup> represented using a specified unit of currency

<sup>46</sup> given under an agreement to give it back

<sup>47</sup> a box where mail is delivered

## The Death of God's Banker

[00:09:15] When the US dollar increased in value against the Italian Lira starting in 1980, and [interest](#)<sup>48</sup> rates increased, the amount of [interest](#) that Calvi was required to pay increased dramatically.

[00:09:30] Calvi wasn't able to pay back the [interest](#) on these loans.

[00:09:35] The Italian currency was getting weaker and weaker, and the entire [house of cards](#)<sup>49</sup> had started to collapse.

[00:09:45] These loans [totalled](#)<sup>50</sup> between 1.2 and 1.4 billion dollars at the time, which is about \$3.5 billion in today's money.

[00:09:55] Calvi must have been [desperate](#)<sup>51</sup> - the bank he had spent his career building was [collapsing](#)<sup>52</sup> in front of his eyes.

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<sup>48</sup> money paid at a particular rate for the use of money lent

<sup>49</sup> something that can easily be destroyed like a house made from playing cards

<sup>50</sup> reached a total of

<sup>51</sup> in a very difficult situation, hopeless

<sup>52</sup> falling down

## The Death of God's Banker

[00:10:03] On June 5th 1982, Calvi wrote to Pope John Paul II **appealing**<sup>53</sup> for help, telling him he was his last hope to stop the bank from **imploding**<sup>54</sup>, and that the Vatican would also **suffer**<sup>55</sup> if Banco Ambrosiano **failed**<sup>56</sup>.

[00:10:20] Not only did The Vatican own a **substantial**<sup>57</sup> part of Banco Ambrosiano, but Banco Ambrosiano was one of the original Catholic banks, and was a known favourite of The Vatican's - it would certainly not reflect well on the Vatican if it were allowed to fail.

[00:10:39] But the pope didn't respond to Calvi's letter.

[00:10:43] Three days later, on June 8th, Roberto Calvi was **stripped**<sup>58</sup> of his position as chairman of the bank, he was in effect **sacked**<sup>59</sup>, when the directors on the board of the bank agreed to **cooperate**<sup>60</sup> with the investigations of the Bank of Italy.

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<sup>53</sup> asking

<sup>54</sup> ending suddenly and completely

<sup>55</sup> be affected in a negative way

<sup>56</sup> was unable to continue due to lack of money

<sup>57</sup> a big part

<sup>58</sup> deprived (meaning his position was taken away from him)

<sup>59</sup> dismissed, got rid of

<sup>60</sup> work together for a particular purpose

## The Death of God's Banker

[00:11:00] Two days after that, on June 10th, his driver dropped him off at his apartment in central Rome at around 9pm.

[00:11:10] When the driver returned the following morning, Calvi was nowhere to be found, and his apartment was empty.

[00:11:17] He was next seen hanging from a bridge in London, 8 days later.

[00:11:23] Now, one could of course say that Calvi had every reason to kill himself.

[00:11:29] His bank was [collapsing before his eyes](#)<sup>61</sup>, and he knew that there was very little that he could do to stop it.

[00:11:36] We now know that Calvi had spent most of his time in London on the phone, trying [furiously](#)<sup>62</sup> to find ways to save it, but [to no avail](#)<sup>63</sup>.

[00:11:46] Was it completely [beyond the realms of possibility](#)<sup>64</sup> that this desperate man, who had lost billions of dollars of his clients' money, would decide to [end it all](#)<sup>65</sup>?

[00:11:59] Perhaps not, but Calvi's family certainly never believed that he killed himself.

[00:12:05] Why would he have gone to London if he knew he wanted to kill himself?

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<sup>61</sup> right in front of him

<sup>62</sup> in an extremely hurried manner

<sup>63</sup> without success

<sup>64</sup> impossible

<sup>65</sup> commit suicide

## The Death of God's Banker

[00:12:09] And why did he telephone his family repeatedly telling them that it would all be ok?

[00:12:16] They also knew that he suffered terribly from [vertigo](#)<sup>66</sup> - that he was really afraid of heights. If he really wanted to kill himself, surely climbing down from a bridge would have been the last way he would have done it?

[00:12:30] It took almost a decade, but 10 years later the Calvi family hired an investigative company to try and find out the truth, and some curious truths [emerged](#)<sup>67</sup>

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[00:12:44] Firstly, they discovered that Calvi didn't get under the bridge from the road, he must have been taken there by a boat, from underneath the bridge.

[00:12:54] They found this out as there was [scaffolding](#)<sup>68</sup> under the bridge that had been recently painted yellow. They proved that if Calvi had climbed down to where he was found, he would have had to have gone over the [scaffolding](#), and he would have got yellow paint on his shoes.

[00:13:15] When Calvi was found, there was no paint on his shoes.

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<sup>66</sup> a feeling of dizziness when looking down from a great height

<sup>67</sup> appeared

<sup>68</sup> a structure of poles and boards used for climbing and standing on a higher part of a building

## The Death of God's Banker

[00:13:19] And the [bricks](#) that were in his pockets to [weigh](#)<sup>69</sup> him down?

[00:13:23] There was no [dust](#)<sup>70</sup> from the [bricks](#) on Calvi's fingers, so he hadn't put them there.

[00:13:30] And when they dug up his body and examined it again, they saw that the marks on his neck weren't just from the orange ropes, someone had [strangled](#)<sup>71</sup> him.

[00:13:42] So, if Calvi didn't kill himself, who killed him?

[00:13:47] As the investigations continued, more and more people [emerged](#) with possible [motives](#)<sup>72</sup> to have killed Calvi.

[00:13:56] He had [dirt](#)<sup>73</sup> on some of Italy's most powerful people, and had actually travelled to London with a [briefcase](#)<sup>74</sup> full of documents, a [briefcase](#) Calvi considered so [precious](#)<sup>75</sup> that he reportedly slept with it while in London.

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<sup>69</sup> hold down using something heavy

<sup>70</sup> dry dirt in the form of powder

<sup>71</sup> killed by squeezing his neck

<sup>72</sup> reasons for doing something

<sup>73</sup> information about someone that could prove damaging if revealed

<sup>74</sup> a case, bag usually used for carrying business documents

<sup>75</sup> of great value

## The Death of God's Banker

[00:14:13] That **briefcase** was never found in London, but then magically it appeared on an Italian TV show in 1986, with a fake Nicaraguan passport, but funnily enough, no **incriminating**<sup>76</sup> documents.

[00:14:29] There are several theories about who killed him.

[00:14:33] The most **prominent**<sup>77</sup> of which is that he was murdered by the mafia.

[00:14:37] It's believed that he was **laundering**<sup>78</sup> **vast**<sup>79</sup> amounts of money for the mafia through Banco Ambrosiano.

[00:14:45] When it was clear that the bank was going **bankrupt**<sup>80</sup> and that their money had been lost, Calvi was killed for two reasons.

[00:14:53] Firstly, as revenge for losing their money.

[00:14:56] And secondly, as a **preventative**<sup>81</sup> **measure**<sup>82</sup> to stop him from talking.

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<sup>76</sup> making someone appear guilty of a crime

<sup>77</sup> main, important

<sup>78</sup> the crime of making illegally obtained money appear legally obtained

<sup>79</sup> extremely big

<sup>80</sup> unable to pay their debts

<sup>81</sup> designed to stop something from happening

<sup>82</sup> an action taken to achieve a particular goal



## The Death of God's Banker

[00:15:01] Calvi was desperate, he knew far too much about the mafia's business [dealings](#)<sup>83</sup>, and he was murdered so that he would take these secrets to the [grave](#)<sup>84</sup> with him.

[00:15:12] Indeed, in 2005 five people with links to the mafia were put on [trial](#)<sup>85</sup> in Italy, accused of his murder.

[00:15:23] Two years later, they were all cleared of the charges, with the judge saying that there wasn't enough evidence to [convict](#)<sup>86</sup> them.

[00:15:31] There was little doubt that he had been murdered, and the [working](#)<sup>87</sup> [theory](#)<sup>88</sup> was that the mafia had done it to shut him up, but there was not enough evidence to prove it.

[00:15:43] That the mafia did kill Calvi might be the correct answer, but it hasn't stopped others from [proposing](#)<sup>89</sup> alternative theories.

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<sup>83</sup> business relations

<sup>84</sup> a place in the ground where dead people are buried

<sup>85</sup> the procedure in a court of law to judge if a person is guilty of a crime

<sup>86</sup> decide officially in a court of law that a person is guilty

<sup>87</sup> basic and still unproved

<sup>88</sup> an idea used to explain a situation

<sup>89</sup> suggesting

## The Death of God's Banker

[00:15:52] The finger was pointed directly at the Vatican, and at the head of the bank and close associate of Calvi, Paul Marcinkus.

[00:16:01] But he was never allowed to be brought in for questioning, because he was protected by the Vatican. He died in 2006, taking whatever knowledge he had of Calvi's death with him.

[00:16:14] There's also the theory that the Freemasons' were involved.

[00:16:19] Calvi was a member of a right-wing [Masonic lodge](#) called Propaganda Due, P2, whose members included some of the most powerful men in Italy, people at the top of the world of politics, finance, business and the police, including the ex Italian prime minister, Silvio Berlusconi.

[00:16:41] The members of this [lodge referred](#)<sup>90</sup> to themselves as 'frati neri', 'Black brothers', or 'Black [friars](#)<sup>91</sup>'.

[00:16:49] And can you remember the name of the bridge under which Calvi was found hanging?

[00:16:55] It was Blackfriars bridge.

[00:16:58] Calvi was staying in a hotel in Chelsea, in west London.

[00:17:02] Blackfriars Bridge is in the east of the city, nowhere near Chelsea.

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<sup>90</sup> described

<sup>91</sup> members of one of the several Roman Catholic religious groups

## The Death of God's Banker

[00:17:06] It made no sense for Calvi to have gone all the way to that bridge to kill himself, and so people have questioned whether the location of his murder was a sign that the crime was committed by the [Masonic lodge](#), by Propaganda Due, by P2.

[00:17:24] It has been [hypothesised](#)<sup>92</sup> that P2 had used Banco Ambrosiano to transfer money to right-wing causes it supported around the world, such as [financing](#)<sup>93</sup> dictators in Latin and South America.

[00:17:39] And Calvi was murdered so that he wouldn't be able to tell anyone where this money had gone, or more importantly, which members of P2 had ordered for this to be done.

[00:17:51] Although it is easy to get caught up in these kinds of conspiracy theories, the decision to leave Calvi under Blackfriars bridge, of all the bridges in London, does seem... unusual.

[00:18:04] The reality is that many of the people who were accused of either ordering or actually [committing](#)<sup>94</sup> the murder are now dead themselves.

[00:18:14] Paul Marcinkus, the head of the Vatican Bank, died in 2006.

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<sup>92</sup> given as a possible explanation

<sup>93</sup> providing money for someone

<sup>94</sup> doing (something illegal)

## The Death of God's Banker

[00:18:19] Two gangsters who were accused of actually killing him, Vaccari and Vincenzo Casillo, were murdered in Naples.

[00:18:27] Licio Gelli, the head of Propaganda Due, died in 2015.

[00:18:33] And the remaining [mafiosi<sup>95</sup>](#), the ones that are still alive, are in their late 80s and 90s, they have managed to keep quiet for the past 40 years, and they will no doubt take their secrets to the [grave](#) with them.

[00:18:48] And if that does happen, it seems like the mystery of who killed God's Banker will never be solved.

[00:18:56] OK then, that is it for today's episode on The Death of God's Banker, and the mystery of what actually happened to Roberto Calvi.

[00:19:07] If you did enjoy it, then I think you will probably enjoy episode 63, which is on The Disappearance of Emanuela Orlandi.

[00:19:15] That is another fascinating story involving the disappearance of a young girl from right at the heart of the Vatican.

[00:19:23] As always, I would love to know what you thought of this episode.

[00:19:26] Especially for the Italian members among you, do you remember the case of Roberto Calvi? Who do you think

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<sup>95</sup> members of the Mafia

**The Death of God's Banker**

[00:19:33] was behind his death?

[00:19:35] I would love to know. You can jump into the conversation over at [community.leonardoenglish.com](http://community.leonardoenglish.com)

[00:19:42] You've been listening to English Learning for Curious Minds, by Leonardo English.

[00:19:47] I'm Alastair Budge, you stay safe, and I'll catch you in the next episode.

[END OF EPISODE]

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## Key vocabulary

<b>Word</b>	<b>Definition</b>
<b>Masonic lodge</b>	the basic organisational unit of Freemasonry (a secret society for men)
<b>Figures</b>	important persons
<b>Money laundering</b>	the crime of making illegally obtained money appear legally obtained
<b>Hunt</b>	search
<b>Ongoing</b>	continuing to exist
<b>Clerk</b>	a person who works in an office
<b>Stretch</b>	extend in a particular direction
<b>Crisp</b>	very clear
<b>Reflecting</b>	sending back the light
<b>Gruesome</b>	extremely unpleasant and shocking
<b>Waistcoat</b>	a close-fitting, waist-long piece of clothing
<b>Striped</b>	having long lines different in colour from the rest of the shirt

**The Death of God's Banker**

<b>Bricks</b>	blocks of hard material used for building
<b>Weighing</b>	holding him down with something heavy
<b>Equivalent</b>	having the same value
<b>Ruled</b>	decided officially
<b>Far from</b>	not at all
<b>Trip down memory lane</b>	to spend some time remembering the past
<b>Worked his way up</b>	advanced in position
<b>Shrewd</b>	clever, with a good understanding of things
<b>Trustworthy</b>	able to be trusted
<b>Cultivated</b>	developed
<b>Dodgy</b>	potentially dangerous
<b>Through its ranks</b>	through positions within an organisation
<b>Offshore</b>	in another country, especially in order to pay less tax
<b>Branches</b>	divisions of a large business
<b>Transparency</b>	the quality of doing something in an open way, without secrets

The Death of God's Banker

<b>Squeaky clean</b>	completely clean
<b>Nicknamed</b>	was given the informal name of
<b>Implying</b>	showing without saying it directly
<b>Mysterious</b>	strange, filled with secrecy
<b>Institution</b>	a large and important organisation
<b>Self-governing</b>	an area which is controlled by the people living there
<b>Paper trail</b>	documents that show a record of activities
<b>Assets</b>	valuable things
<b>Minimal</b>	very few
<b>Front</b>	cover for illegal activities
<b>Laundering money</b>	the crime of making illegally obtained money appear legally obtained
<b>Ran the show</b>	was in charge
<b>Immune</b>	protected
<b>Engaging</b>	participating in
<b>Informing</b>	telling someone about something



## The Death of God's Banker

<b>Tip of the iceberg</b>	a small noticeable part of a big problem
<b>Irregular</b>	not normal
<b>Denominated</b>	represented using a specified unit of currency
<b>Lent</b>	given under an agreement to give it back
<b>Letterbox</b>	a box where mail is delivered
<b>Interest</b>	money paid at a particular rate for the use of money lent
<b>House of cards</b>	something that can easily be destroyed like a house made from playing cards
<b>Totalled</b>	reached a total of
<b>Desperate</b>	in a very difficult situation, hopeless
<b>Collapsing</b>	falling down
<b>Appealing</b>	asking
<b>Imploding</b>	ending suddenly and completely
<b>Suffer</b>	be affected in a negative way
<b>Failed</b>	was unable to continue due to lack of money
<b>Substantial</b>	a big part

**The Death of God's Banker**

<b>Stripped</b>	deprived (meaning his position was taken away from him)
<b>Sacked</b>	dismissed, got rid of
<b>Cooperate</b>	work together for a particular purpose
<b>Before his eyes</b>	right in front of him
<b>Furiously</b>	in an extremely hurried manner
<b>To no avail</b>	without success
<b>Beyond the realms of possibility</b>	impossible
<b>End it all</b>	commit suicide
<b>Vertigo</b>	a feeling of dizziness when looking down from a great height
<b>Emerged</b>	appeared
<b>Scaffolding</b>	a structure of poles and boards used for climbing and standing on a higher part of a building
<b>Weigh</b>	hold down using something heavy
<b>Dust</b>	dry dirt in the form of powder
<b>Strangled</b>	killed by squeezing his neck

## The Death of God's Banker

<b>Motives</b>	reasons for doing something
<b>Dirt</b>	information about someone that could prove damaging if revealed
<b>Briefcase</b>	a case, bag usually used for carrying business documents
<b>Precious</b>	of great value
<b>Incriminating</b>	making someone appear guilty of a crime
<b>Prominent</b>	main, important
<b>Laundering</b>	the crime of making illegally obtained money appear legally obtained
<b>Vast</b>	extremely big
<b>Bankrupt</b>	unable to pay their debts
<b>Preventative</b>	designed to stop something from happening
<b>Measure</b>	an action taken to achieve a particular goal
<b>Dealings</b>	business relations
<b>Grave</b>	a place in the ground where dead people are buried
<b>Trial</b>	the procedure in a court of law to judge if a person is guilty of a

The Death of God's Banker

crime

**Convict**

decide officially in a court of law that a person is guilty

**Working**

basic and still unproved

**Theory**

an idea used to explain a situation

**Proposing**

suggesting

**Referred**

described

**Friars**

members of one of the several Roman Catholic religious  
groups

**Hypothesised**

given as a possible explanation

**Financing**

providing money for someone

**Committing**

doing (something illegal)

**Mafiosi**

members of the Mafia

*We'd love to get your feedback on this podcast.*

*What did you like? What could we do better?*

*What did you struggle to understand?*

*Let us know in the forum [community.leonardoenglish.com](https://community.leonardoenglish.com)*