This is an edited extract from Fool’s Gold: How Unrestrained Greed Corrupted a Dream, Shattered Global Markets and Unleashed a Catastrophe by Gillian Tett. It is published this week by Little, Brown, £12.99, http://www.littlebrown.co.uk/Title/9781408701645 [1] and in mid-May by Simon & Schuster in the US. Gillian Tett is an assistant editor at the FT. In March, she was named Journalist of the Year at the British Press Awards;