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In *Profiting without Producing*, Lapavistas 'ultimately' aims to explain three historical phenomena: 1) the historical process of financialization, 2) the financial crisis of 2007-8, 3) the instability of monopoly-finance capital. He brilliantly succeeds in all three tasks.

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Costas Lapavistas, *Profiting without*

Producing: How Finance Exploits Us All (Verso 2013), xvii, 393pp. Despite the term 'financialization' being increasingly used in popular and academic discourse there is no general definition or understanding of its influence in the economy and society. In this book, Costas Lapavistas attempts to build a theoretical framework to analyse financialised capitalism.

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The concept of financial profit gives rise to the book's title: *Profiting Without Producing*. Lapavistas argues that a distinguishing feature of financialisation is that profit is generated during the process of circulation as well as production. He contrasts this with

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The author is not critical of productive capital, but, as a Marxist, he regards

financial capitalists as expropriators who profit without producing. The fact that many of these financial capitalists are individuals who worked productively for decades and are now retired and depend on income from said capital for living expenses is conveniently omitted.

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