



Splitting Pennies - Understanding Forex is a book about our global financial system and its direct impact on every human being on this planet Earth. Every day, our money is worth less and less. Splitting Pennies explores why, through the prism of its mechanism; Forex. Forex is the largest business in the world and the least understood. This is not taught in school - start your journey, and just read. Splitting Pennies displays practical examples of how many have profited in Forex, the history of Forex, and practical examples of strategies to use for your portfolio. Readers of the book will know more than a Harvard MBA about Forex, and can consider themselves Sophisticated Forex Investors (SFI). Complex topics such as currency swaps are broken down in digestible form, for the average investor or for financial professionals. Splitting Pennies is a must read for those in investment banking, securities, fund management, accounting, banking & finance, and related fields. But it's written for the layman, the worker, the average investor – *the student in us.*

-----Testimonials-----

Joe's book is something you need to read to become profitable long term FX trader. You will not find trading patterns here or instructions what button to press on MT4 terminal. This book contains core knowledge. Sure, you can trade without it... but it is like being an artist with skills like dots or line painting. If you really want become knight of the brush you have to understand colors, disposition, light and many other things. This book is about to be knight of FX! - Serg Gulko

Splitting Pennies goes well beyond the scope of Forex technical trading guides or economics textbooks. It is far more - piecing together all the nuances of the industry, explaining the interlocking relationship between Forex, banks, governments, and financial institutions that few other books ever mention. Many myths, lies and sources of misinformation are exposed throughout the book. It will open potential investors eyes to a myriad of potential pitfalls of trading Forex, and how to avoid them. -Steve Utley

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About the author

Joseph James Gelet was born in Anaheim, California in 1980 and grew up bi-coastal, in Southern California and Boca Raton, Florida. His interest in computers led him to electronic trading and algorithm development when there was no 'program trading' or algorithmic industry to speak of. Joseph Gelet has been trading since 1996. He began day-trading equities during this time and was always on the cutting edge of algorithmic electronic trading. In 1999 Mr. Gelet began a quest to develop an intelligent trading system for the markets - but at that time algorithmic trading was heresy. In 2002 Mr. Gelet founded Elite E Services in New Zealand, the first boutique Forex broker in the jurisdiction (currently, New Zealand is a Forex hotspot). In 2006 Mr. Gelet became registered with the NFA as a Member CTA (#373609) with a Series 3 designation, Gelet featured in futures magazine through Elite E Services, Inc. USA - and for many years, managed client funds using algorithmic Forex systems. EES was twice named top 10 CTA by Barclay Hedge, as well as receiving press from publishers such as Futures Magazine, Stocks & Commodities magazine, FX Magazine, and many others. Mr. Gelet is a well read author, he has authored 2 books on the topic of Forex as well as countless articles both in leading print and online publications. Always staying on the cutting edge of algorithmic electronic trading, he recently pioneered the first Binary Options Forex robot available in MT4 format. He also is an expert Forex consultant to Steinmeyer Law, a leading securities class action & anti-trust litigation firm. He holds a Series 3 license (Commodity Trading Advisor), and has developed an in-depth Forex training course which has helped many Wall St. professionals and international investors understand the nuances of Forex. Mr. Gelet has been the Forex & IT consultant to many FCMs, FDMs, Banks, Hedge Funds, and Universities. Due to the overwhelming amount of fraud and unscrupulous practices in Forex in the United States, Elite E Services decided to withdraw from the NFA in 2014 in pursuit of opening a Forex bank. Joseph Gelet lives in South Carolina with his wife.

For more information visit www.splittingpennies.com

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