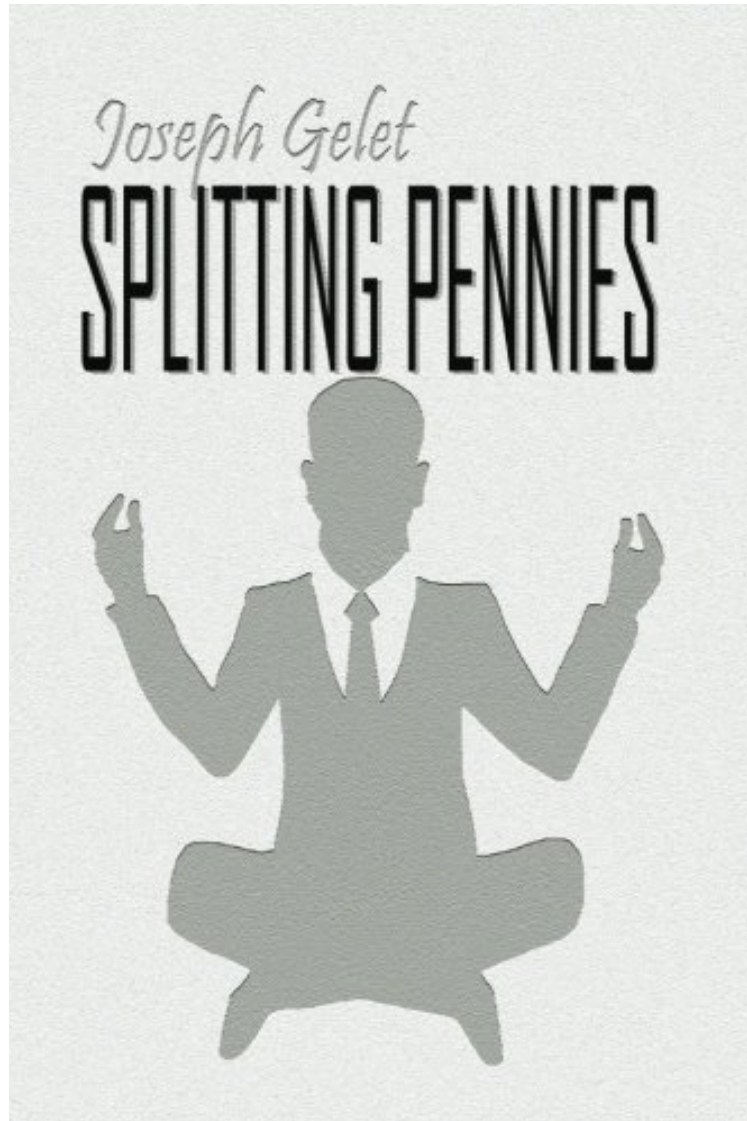



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Splitting Pennies - Understanding Forex is a book about our global financial system and its direct impact on every human being on this planet Earth. Every day, our money is worth less and less. Splitting Pennies explores why, through the prism of its 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.

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.