

FOREX

The Way To Trade Forex

Discover the Successful and
Profitable Trading strategies

- **PSYCHOLOGY**
- **DISCIPLINE**
- **TRADING PLANS**
- **MONEY MANAGEMENT**
- **TRADING STRATEGIES**



Get Ready to Find Out How the **"BIG DOGS"** Got **"RICH"**
Trading FOREX & How You Can Do It TOO! With Easy to Follow,
Unique Trading Formula That Only a Handful of Traders Use

JAY LAKHANI

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About The Author

Jay Lakhani was born in Malawi, C.Africa and came to the UK when he was 18. He is a professional trader and has been involved with markets since his early twenties. He has extensive experience of both the US and UK stock markets – Trading in derivatives, Forex, Index & Stock futures, and Commodities.

Jay was introduced to the glory of the Stock market by the Lady Thatcher's Privatisation programme in the eighties, and has never looked back. He has survived a number of stock market crashes, including the crash of 1987 – an experience that has made him a better trader today. Over the years, he has developed unique trading systems and strategies, which have made him into a successful trader.

One would say that Jay is blessed with a mind that finds creative solutions to problems; a kind of a person that sees multiple solutions, he has a very inquiring mind. Once he is shown a strategy, he will always look at ways at which it can be improved. Jay uses Technical Analysis in his trading, and believes that successful trading is based on your Strategies and Techniques – your system. He also believes that more emphasis should be put on the trader psychology and having a disciplined money management.

Jay is also the Internet's foremost Forex coach and mentor, and teaches his system to individual investors. For more information about his training and mentoring programme, go to www.4x4u.net

Prior to becoming a full time trader, Jay was an Accountant, having worked with large companies such as British Airways and Visionhire – a Granada Company. Later on, Jay was working as a Financial Planner specialising in Portfolio Management and Tax Planning.

FOREWORD

By Adrienne Toghraie

By Adrienne Toghraie, President of TradingOnTarget.com

You are about to embark on a journey of how to make the Forex market work for you, guided by Jay Lakhani giving you his experience and the knowledge necessary so that you can make trading a profitable career. In this book, *The Way to Trade Forex*, Jay gives you a simple and powerful overview of what it takes to be a trader, and then hones in more specifically on the techniques and the psychology to become a successful Forex Trader. Jay takes you step by step through the process, giving you your own personal trading coach in a book.

Jay is one of those traders who learned the hard way how to make the markets simple and profitable. Of course, it should go without saying that you will still go through your own hurdles and learning discoveries even when he lays the pitfalls out to you plainly and clearly. However, if you follow his mentorship and coaching, you will not stumble quite as much as the average trader who fails his way to success. By Jay passing his insights on to you, he is saving you time, energy and losses.

Jay teaches you realistically what to expect, unlike those who would like to wow you into thinking you will be instantly wealthy. The fact is, trading is a learnable skill and when you apply yourself through a good success model like Jay offers you in this book, then you are more likely to be successful in the markets in a shorter period of time. What this book is not is an instant win on a lottery ticket.

Many traders who first pick up a technical analysis book feel overwhelmed by the “buzz words.” Jay holds your hand through the process of learning these words and their meaning. You will find it immediately understandable and be able to apply what is being taught. Another benefit is that you can review this book with the significant other people in your life, so they can realize that trading is a viable profession and not want to commit you to Gambler’s Anonymous. When important people in your life understand the principles that make trading work, they are more likely to support your efforts in making trading your career.

Trading the Forex is one of the most exciting instruments to trade. The problem for some is that with the emotional rollercoaster you can experience from volatility in the Forex, you also are more likely to experience psychological pitfalls that bring about sabotage. The good part of having such volatility is that you can earn money quickly. Jay is exceptional at explaining sabotage pitfalls, so that you will recognize them. With this knowledge you are more likely to want to take the steps necessary to overcome sabotage before it gets too engrained in your psychology.

Most traders who are not aware of the psychological pitfalls often act as if their sabotage is a bull in a room that they want to ignore. Not until the bull smashes everything does sabotage get their attention. At this point they have lost all their capital or developed deeply rooted conditioned responses to loss, which paralyzes their taking action. If they do continue to trade without first addressing these issues, they are headed for further disastrous experiences in trading. With Jay guiding your path, you are more likely to enjoy the process of becoming a

successful trader.

It is important to note that even though you may have the best coach in the world he can only give you the flashlight; you must direct it on the right path for you. What Jay has done in his book is not only given you the flashlight but shows you many good paths. Now it is up to you to choose the best one for yourself.

Adrienne Toghraie.

USA.

<http://www.tradingontarget.com/>

Introduction to Forex

Many traders aspire to be successful traders, but few succeed. An amateur trader looks at the Trading platform, makes a trade and loses, makes another trade and loses more. Traders lose because the game is hard and they trade with emotions, lacking a purpose and discipline. If any of these relates to you, I write the book for you, for I too was in this position once!

Many traders keep making impulsive trades; *they do not have any trading plans or a system*, and no money management rules. To put it simply, an amateur trader will cut short his profits, and let the losses run. Professional Traders accept the importance of psychology, yet the novice traders ignore it. You have to practice sound money management and you should watch your capital. In my opinion the markets only exist because losers bring money into the market, which is necessary for the Industry.

This book is unique in that it takes you the trader, to devise your own trading philosophy, build your own methodology,-; a trading system which is your own, and not fed to you by the currently “hot” guru-., It guides you to develop your own trading plan.

To be truly successful you have to become intuitive, and this simply means that you become an expert in what you are doing – which will come through experience and learning from your past mistakes. You can be free, you can live and work anywhere in the world. You can be independent from routine – This is the life of a successful trader. I can give you the knowledge, only you can supply the motivation.

In this book I discuss many winning strategies that are NOT unique in the world, no doubt you have come across them, but chances are that you have never considered using them, or you have never been shown how to apply the strategies correctly. I have put together strategies in this book that I have developed over time. I am sure that you will find these methods to be very profitable for you. Some of the strategies here are awesome-. DEFINITELY practice these techniques in a demo account for a while before trading real money.

No doubt, you might have read many books, written by non-traders, showing you strategies that do not work; or the author himself is not an active trader. Therefore the methods shown are not really tried and tested, so how can you trust them?

We are living in an era of information overkill. Amateur traders are constantly tuning in to listen to “experts” on Bloomberg or CNBC and reading and following so many emails and newsletters from many trading gurus and then often acting on these “hot tips”. Uncertainty also occurs because of too much information; having to look at so many indicators, which give conflicting signals thereby, you do not take any action. Just how can you learn and take action using hundreds of Candlestick patterns, chart patterns, chart types and indicators? - Just too many!, no wonder 90% of traders lose money.

In order to succeed in trading, you have to Keep **I**t **S**imple **S**tupid - KISS, and that is exactly what I am going to do in this book. I will only concentrate on simple strategies, which have worked for me in the past, with actual charting examples and trades. I do not use lots of indicators or fancy trading systems. If you keep it simple, you will succeed – but if you overkill your brain with too much conflicting information, then you are destined to be a loser. In this book I will cut the crap and go straight to the point!

You do not need any third party killer system, you yourself can create your OWN Killer System, using some of the strategies shown in this book. You only need to have faith and belief in yourself.

Let me once again assure you that, there are NO Holy Grails, NO Secret Code, NO Killer Trading System, and NO Unique Discoveries.

The only thing that is stopping you from succeeding is YOU, because you are looking for someone to show you a Secret, which does not exist! Because you do not have faith and belief in yourself.

Why do Forex Traders Fail?

“Failure is a man who has not learnt from his blunders. If you are able to cash in on that experience you are on the path to success”

– Jay Lakhani, Forex Trader

It is a sad fact that 90% of traders fail, and many very quickly give up. Why? When I went through a phase of losing trades I treated it as a temporary setback and went back to the drawing board. I analysed the reasons of my failure and I sought the guidance of Top Traders, Mentors and Coaches to put me back on the path of success and profitability.

In my opinion the high rate of failure for a new trader can be related to the six major obstacles that a trader faces, which are summarised as follows -

1. Poor Skills
1. Lack of adequate capital
1. Setting unrealistic targets and goals
1. Lack of Patience
1. Lack of discipline
1. High risk aversion.

If we look at the list, it becomes apparent that the failure is as a result of trading without having in place a proper Trading System and a Trading Plan– One that includes mind training, quality Forex education and strategies and sound money management rules.

So what are the **Characteristics of a Successful Trader?** All we have to do is to reframe the liabilities listed above;

1. Adequate trading knowledge and understanding. You should seek services of good quality mentors and a trading coach.
1. Adequate capitalisation – Don't be fooled that you can earn thousands every week from a starting capital of \$500
1. Realistic Goals – don't expect 100% profit each month, it simply is not possible.
1. Have patience – don't trade if you don't have to. You should wait for a set-up according to your trading plan and system.
1. Have Discipline to follow your rules
1. Understanding and Managing Risk
1. And lastly the most important is having a Trading System and a Trading Plan. Virtually 90% of Traders that I have coached have never had one!

If you look at the advice from the world's most successful people or traders today, you will notice that they follow the guidelines as identified above.

*“Define first the level of risk you dare assume. Start with a small position, and then build it up if it works” – **George Soros***

*“Give me a stock clerk with a goal and I’ll give you a man who will make history. Give me a man with no goals and I’ll give you a stock clerk” – **J.C. Penny***

*“If you go to **work** on your goals, your goals will go to **work** on you. If you go to **work** on your plan, your plan will go to **work** on you. Whatever good things we build end up building us.” – **Jim Rohn***

In this course, I will attempt to turn you from an amateur trader to a master trader. All you have to simply do is to follow the simple ideas and strategies put forward in this manual. It is only YOU who is responsible for your success or failure.

*“I can show you the path to successful trading – but **YOU** have to make a choice to follow it or not.”
– **Jay Lakhani, Forex Trader.***

Trading System

It seems that everywhere you look, you see advertisements for software promising accurate buy and sell signals and profits with every trade. Just have a look at some captions of the adverts I have seen!

“I’ve Finally Cracked the Forex Code”

“ Make thousand pips every month”

“ Trade Forex with a secret formula that only a handful of Traders use”

The list is endless.. These so-called killer systems don’t come cheap, costing you thousands to buy. However with just a little bit of effort, you too can “crack this secret code” yourself.

Once again let me assure you, from my experience and knowledge of being a trader for the past 20 years, that there is “NO Secret Code”, “NO Killer Systems”, “NO Holy Grail”, and “No Unique Discoveries”.

In my opinion most of these adverts are no more than scams. It may not make YOU rich, but it will certainly make the Vendor’s millionaires. Most of these secrets and codes or discoveries are readily available to you. The only secret is that YOU don’t know how to use these simple strategies! Or nobody has shown you *how* to use them correctly.

This is precisely what I am going to do in my book – “ The way to Trade Forex”, I hope to hold your hand and show you step by step how to create a killer trading system of your own. However, the fact is that many traders are simply lazy and cannot make time to plan or create a system. YOU have a choice, either become a winning trader or continue to lose money!

What Is a Trading System?

A trading system is simply a group of specific rules, or parameters, that determine entry and exit points for your trade. These points, known as signals, are often marked on a chart in real time and will prompt you to pull the trigger.

Here are some of the most common tools used to construct a trading system-

1. Chart Patterns
1. Moving Averages
1. Stochastics
1. Oscillators
1. Relative Strength
1. Bollinger Bands

1. Elliott Wave

Often, two or more of these forms of indicators will be combined in the creation of a rule. For example, the MA crossover system uses two moving average parameters, the long-term and the short-term, to create a rule:

Advantages

So, why might you want to adopt a trading system?

- ***It takes all emotion out of trading*** - Emotion is often cited as one of the biggest flaws of individual investors. By cutting down on these human inefficiencies, system traders can increase profits. Apart from going through lot of strategies in this book so that you can construct your own Trading System, I am also devoting lot of space in psychology of trading, without which a trader can simply not succeed.
- ***It can save a lot of time*** - Once an effective system is developed and optimised, there is little to no effort necessary on the part of the trader. Computers are often used to automate the signal generation.

Developing an effective trading system is by no means an easy task. It requires a solid understanding of the many parameters available, the ability to make realistic assumptions, and the time and dedication to develop the system. However, if developed and deployed properly, a trading system can yield many advantages. It can increase efficiency, free up-time and, most importantly, increase your profits.

Designing a Trading System

In my book "The Way to Trade FOREX", I discuss many of the successful and profitable trading strategies that I have made use of from most of the Tools mentioned above. In addition as a follow up service, I am also extending a free 1 month mentoring so as to help you not only devise a Trading system, but also help you in preparing a Trader's Plan or assist with your Trader Psychology.

Here are some of the key factors to keep in mind when designing a trading system in the FOREX:

1. The liquidity and the volume in the Forex market is huge, therefore making trading systems more accurate and effective.
2. Most brokers do not charge commissions in this market, only spreads Therefore, it's much easier to make many transactions without increasing costs. Some brokers offer a very low pip spread.
3. Compared to the amount of equities or commodities available, the number of currencies to trade is limited. But because of the availability of 'exotic currency pairs'--that is, currencies from smaller countries--the range is not limited.
4. The main trading systems used in FOREX are those that follow trends (a popular saying in the market is "the trend is your friend"), or systems that buy or sell on breakouts. This is because economic indicators often cause large price movements at one time.

5. A good quality charting package, I use the eSignal and would highly recommend this package to any readers.

In my long experience of Trading, I have read many books on trading and technical analysis. I have come across very few books, which focus on the importance of trading plans and trading systems and assisting their readers in creating such a system.

This is precisely what this book is aimed at, i.e. assist you in creating your own killer trading system, having a trading plan, and finally a follow-up service.

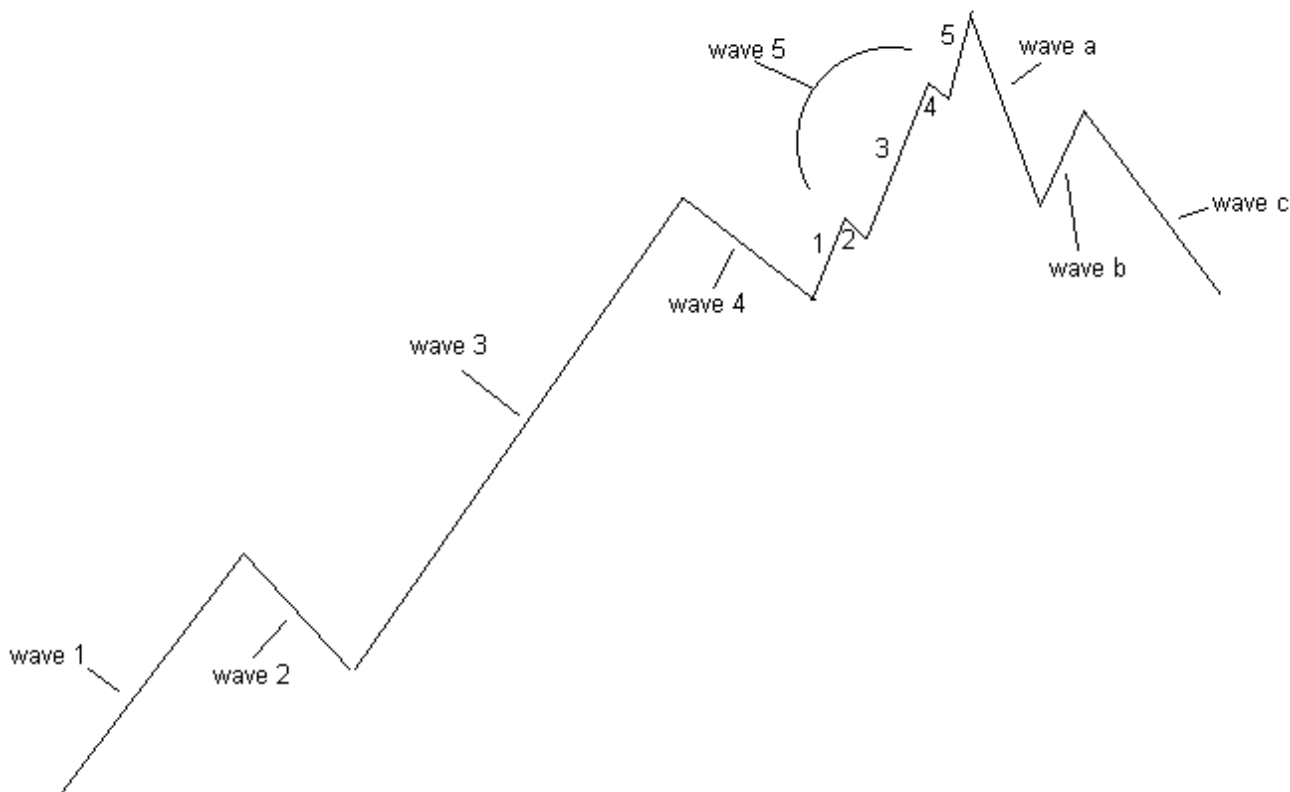
Introduction to Elliot Wave

NOTE – THIS IS AN EDITED VERSION OF A CHAPTER ON ELLIOTT WAVE

The Elliot Wave Theory was proposed in the early 1930s by R.N. Elliot, a stock market speculator, Elliot focused on classifying market activity according to a set of cycles and ratios of movements. As with the waves on the ocean, market activity ebbs and flows in cycles that repeat and can be subdivided into smaller cycles.

The theory states that markets move in repetitive patterns; a five-wave advance (impulse waves) and a three-wave decline (corrective waves, labelled with letters). This cycle of eight waves can be seen in all time frames from intraday to what Elliot called the "Grand Supercycle" of over 200 years. Each wave in a cycle can be subdivided into smaller cycles.

The diagram below shows how an eight-wave cycle advances in five waves and declines in three. One of the rising impulse waves has been broken down into five smaller waves



According to physical law: "Every action creates an equal and opposite reaction". The same goes

for the financial markets. A contrary movement must follow a price movement up or down, as the saying goes: “ What goes up must come down” (and vice versa)

Price actions can be divided into trends on the one hand and corrections or sideways movements on the other hand. Trends show the main direction of prices, while corrections move against the trend. In Elliott terminology these are called impulsive waves and Corrective waves.

HOW CAN YOU USE ELLIOTT WAVE TO PREDICT TRENDS?

Everything you have read so far is the background in brief to the Elliot Wave principles. Many traders do use these studies, and are indeed profitable. However, when these principles are combined with the Elliot Wave indicators, you have a powerful and unique trading technique, which can be extremely profitable. Most charting software will have these Elliot Indicators as part of their advanced packages.

The three Elliot Wave indicators that I often use are;

Elliot Wave Trend (ET)	TREND
Elliot Wave Number (EN)	WAVE COUNT
Elliot Wave Oscillator (EWO)	MOMENTUM

Your most profitable trade

This would simply be the strongest trade indicated by this method; this trade is where there is-

1. A New EN of 3, i.e. moving from 2 to 3. Since wave 3 would be the longest of all cycle this will produce you the most gain.
2. An ET of 1, since this being a positive
3. A positive EWO – the more positive the better.

LONG POSITION – i.e. when you will be buying the stock, to exit you have to SELL to close your original position. So you buy when you expect the price to go up, and sell it to close your position. For Long positions you are expecting EN of 3 or 5 (remember UP waves), ET must be 0 or 1, and EWO must be positive. These 3 things must happen simultaneously. Once these 3 indicators line up you should look for a good opportunity to go long. The price to close your position is the open price of the first period where EWO first became negative. An EWO decline to below 0 is enough to tell us that the price may retrace, so you should book your profits!

SHORT POSITION Refer to the Manual

IMPORTANT NOTE

Always have strong money management rules. Always have a stop loss and monitor your trades. As your position goes into profit, consider to raise your stops to lock in profits. You should also look to see the chart patterns, for example if you are long than look at the last three candlesticks on your charts, and see if they are forming consecutive higher lows.

IMPORTANT NOTE

THIS IS AN **EDITED** VERSION OF THE STRATEGIES DISCUSSED ON ELLIOTT INDICATOR. THIS IS JUST TO GIVE YOU AN IDEA OF THE CONTENTS OF THE BOOK.

IMPORTANT NOTE

In The Bindal FX Home Study Course, We discuss several strategies and methods that work time after time. Elliott is just one of them. A detailed Step By Step Guide is discussed in the Book.

TRADE EXAMPLES - Using the Elliott Indicators

Does the System work in a lower Time Frame?

Well, lets look at the following trade.

GBP/USD - 60 minutes, from 15th April 2005.



On the above chart, the three indicators were not in conformity till the 15th April 2005 that is when the Trend moves into a positive mode.

Long Signal at 1.8890

Close position at 1.9125, when the EWO turns negative. 20th April 2005.

Total profits from the trade. - 235 pips

USD/CHF Using a 15 minute time Frame

The Elliot system will work in any time frame. Let's examine a trade on the CHF on 20th April 2005.



From the top at 1.1890, CHF starts falling, the currency falls by 50 pips before there is an Elliot signal. Let's face it nobody is going to catch the tops and bottoms.

We get a signal to turn short at 1.1825, on 20th April 2005

Close position at 1.1750, when the EWO turns positive. 20th April 2005.

Total profits from the trade. – 75 pips.

So you can see that this signal will work in all time frames, when combined with other strategies discussed in this course. Often I am able to achieve up to 90% accuracy

Elliot Indicators – Test your Knowledge.

GBP/USD – 5 minute Chart

Date: 22nd April 2005.

How many opportunities can you spot on the following chart?

Feel free to email me with any queries, info@4x4u.net



Trading Psychology

- **Money Management & Risk Management**
- **Money Management Rules**
- **Trading Commitment**
- **Determine Your Trading Style**
- **Overcoming Fear**
- **Discipline, Discipline, Discipline**
- **A Trading Coach?**
- **Secrets of Highly Successful Traders**

Overcoming Fear

How do you define fear? "A strong emotion caused by anticipation or awareness of danger, it implies anxiety and usually the loss of courage." This definition of fear is useful in helping define the issues that traders face when coping with fear. The reality is that all traders feel fear at some level, but the key is how we prepare to address our concerns related to taking on risk as a trader.

Mark Douglas, in his book, 'Trading in the Zone', says that most investors believe they know what is going to happen next. This causes traders to put too much weight on the outcome of the current trade, while not assessing their performance as "a probability game" that they are playing over time. This manifests itself in investors getting too high and too low and causes them to react emotionally, with excessive fear or greed after a series of losses or wins.

All traders will encounter fear at some stage, no matter whether you are a professional or a novice trader, this seems inevitable, and to succeed and fight fear, traders will have to work through this positively. Winning traders manage their fear, while losers are controlled by it. Winners take positive action in spite of their fears.

Two of the greatest fears that a trader will encounter can be,

1. Fear of Loss
2. Fear of Letting a profit turn into a loss

Fear of a Loss

No matter how skilled you may be in your technical analysis, or your study of fundamental analysis, or your having devised some brilliant trading strategies – but you may still face roadblocks on becoming a successful and a profitable trader. Why? – Overcoming fear of losing money. I have never met a trader who really likes losing money – at the same time I have never come across any trader who has NEVER lost any money. I know of one leading "guru" on charts and technical analysis in UK, who regularly lectures at seminars, once admitted that despite being brilliant in his study of technical analysis, he has failed miserably in his trading, having blown his account many times – now he just concentrates on teaching trading to others!

Fear of losing is not a problem, but it is how you handle the loss. A trader, who is relaxed, can look forward to another trade. Your success or failure in trading depends on your attitudes towards your gain as well as losses – and how you handle them.

The market does not know that you, the traders exists, you or for that matter any trader cannot do anything to change the market or influence it. Only YOU can control your behaviour. Whether it is a big drawdown on an account, or a good profitable trade, a professional trader uses his head to stay calm and will look for his new trade. Only a novice trader will become excited and depressed. You are simply wasting your precious nervous energy!

The primary difference between a professional trader and a novice trader is how they handle a loss. One of the greatest reason for a lack of success in trading is because most traders played it safe, they are so afraid of losing that they simply do not pull the trigger, even when they have a

great trade! To a professional trader, winning means being unafraid to lose.

Imagine how many times did you fall down, before you finally learnt to ride a bike? Or how many times did the baby fall down before the child went from crawling to walking to running?

So for most novice traders, the reason they do not win in their trading is because the pain of losing money is far greater than the joy of being a winning trader, on the other hand losing inspires a professional trader, for he will look at that as a way to learn from that loss and he will always ask the question, how can I profit the next time? The winning trader will have a trading journal, where he records his trade; he will pull out the chart, and study it carefully, why the trade made a loss. A professional Trader is more concerned about avoiding a big loss, and less concerned about small losses.

One trader that I had recently coached had an overall winning trade of 80%, yet his overall monetary record is of having a massive loss. He likes trading stock futures, particularly the stock Google, had many, many successful trades on the long side, but finally he went short at \$179 and at the time of writing this book, he was still short with the price at \$198. He had many opportunities to come out with a small loss, but “he did not want to take a loss”. This position has stopped him focussing on new opportunities.

The longer you can stay in the game with a sound trading plan, the more likely you will start to experience a better run of trades, that will always serve you well in times of temporary trading slumps. Being a cricket follower, I see that even a world-class cricketer goes through a lean patch, be it Botham, Tendulkar or Richards – But they all come back with a bang, so it should not be different for a trader.

What is important is how well you execute your trading plan, and stay focussed with ruthless discipline. With a good trading plan you should be able to have an entry and exit strategies, which you will action decisively and not hesitantly.

Fear of letting a profit turn into a loss

I am often asked when do I take my profit? - I simply say, “Go with the trend! – Let the profits run, and cut the losses short” But what do most Traders do? They SNATCH PROFITS and let the losses run! Too many traders want to lock in a quick profit to guarantee that they feel like a winner.

In the above example of a trader who was trading Google, had he just followed the above rule, of letting the profits run and cutting short the loss, he would have quadrupled his equity. Yet now he is close to getting wiped out. He is now saving money from his full time job, to fund his account to have another go!

So when do you take profits? For example I tend to break my trade into 2 lots, or 4 lots, depending on what time frame I am trading. So lets say If I am trading a shorter term time frame, I break my trade in 2 lots, so that as soon as I am say 30 points in profit, I close 50% of my trade and then for the remaining, I move my stop to break even. This way I am guaranteed that I will not lose! I will let the second lot run and I am seeking to ride the position with a trailing stop on the remaining portion of the position. Quite often I get stopped out, but imagine if only 2 out 10

trades you catch are a “big move” – what would that do to your bank balance! – The key is patience.

If however, I were trading a longer-term time frame, I would break the trade in 4 parts, taking 25% profits gradually, and at the same time trying to catch the big move. This strategy has given me the most confidence.

In 2003 I went long on the Nikkei Index, after it broke out of its long downtrend. I was so confident that the bottom was made here, having started off with a wide stop I was now hoping to ride this all the way up! The position was broken down into 4 parts, i.e. 25% each portion. The target for each portion was 250 points, 500, 750 and finally 1,000 points. As soon as my 250 points were achieved, I moved my stop to a Breakeven point in money terms, then a limit order to take profits as the Index went on a run! One of my Trader friends said “ I was crazy” – subsequently he ate his words. In so many years of my trading experience, I have yet to come across anyone, unless they have not told me, to have achieved a thousand points. All you need is faith in your system, with discipline to follow your goal and a lot of patience!

One of my goals is to target a point gain of 5,000 points on Google, either on a short side or Long. You will know of it, when I achieve it

So just how do you achieve the faith in your system, the discipline and patience? In my opinion, for a novice trader, it is vitally important to have some sort of consultancy from experienced traders or have a trader’s coach to guide them. Few thousands spent on being mentored, will more than be paid for not only from the profits that you will make as a result – but also the losses you will not sustain. Refer to the section “A trading coach” for more information.

You have a choice, and only YOU, can make that decision