

Exhibit 18

Frishberg
Projections of combined company
financial results

Projected Non-traditional Gross Profit from Financial Operations**Year 1 (2010)**

Market	*AVG AUM for Year	Mgmt Fee	FMI Split	Net from Educator	Projected Gross Profit
Colorado	25,000,000	400,000	200,000	90000	290,000
Seattle	25,000,000	400,000	200,000	90000	290,000
San Francisco	25,000,000	400,000	200,000	90000	290,000
Minn/St. Paul	25,000,000	400,000	200,000	90000	290,000
Miami	25,000,000	400,000	200,000	90000	290,000
Atlanta	25,000,000	400,000	200,000	90000	290,000
Texas	150,000,000	2,400,000	1,200,000	90000	1,290,000
Annual Total (2010)	\$ 300,000,000	\$ 4,800,000	\$ 2,400,000	\$ 630,000	\$ 3,030,000

*Assumes Assets Under Mgmt (AUM) starting year at \$0, ending year with \$50,000,000 AUM

Year 2 (2011)

Market	*AVG AUM for Year	Mgmt Fee	FMI Split	Net from Educator	Projected Gross Profit
Colorado	75,000,000	1,200,000	600,000	90,000	690,000
Seattle	75,000,000	1,200,000	600,000	90,000	690,000
San Francisco	75,000,000	1,200,000	600,000	90,000	690,000
Minn/St. Paul	75,000,000	1,200,000	600,000	90,000	690,000
Miami	75,000,000	1,200,000	600,000	90,000	690,000
Atlanta	75,000,000	1,200,000	600,000	90,000	690,000
Texas	175,000,000	2,800,000	1,400,000	90,000	1,490,000
City 8	25,000,000	400,000	200,000	90,000	290,000
City 9	25,000,000	400,000	200,000	90,000	290,000
City 10	25,000,000	400,000	200,000	90,000	290,000
City 11	25,000,000	400,000	200,000	90,000	290,000
City 12	25,000,000	400,000	200,000	90,000	290,000
City 13	25,000,000	400,000	200,000	90,000	290,000
City 14	25,000,000	400,000	200,000	90,000	290,000
City 15	25,000,000	400,000	200,000	90,000	290,000
City 16	25,000,000	400,000	200,000	90,000	290,000
City 17	25,000,000	400,000	200,000	90,000	290,000
Annual Total (2011)	\$ 875,000,000	\$ 14,000,000	\$ 7,000,000	\$ 1,530,000	\$ 8,530,000

Year 3 (2012)

Market	*AVG AUM for Year	Mgmt Fee	FMI Split	Net from Educator	Projected Gross Profit
Colorado	125,000,000	2,000,000	1,000,000	90,000	1,090,000
Seattle	125,000,000	2,000,000	1,000,000	90,000	1,090,000
San Francisco	125,000,000	2,000,000	1,000,000	90,000	1,090,000
Minn/St. Paul	125,000,000	2,000,000	1,000,000	90,000	1,090,000
Miami	125,000,000	2,000,000	1,000,000	90,000	1,090,000
Atlanta	125,000,000	2,000,000	1,000,000	90,000	1,090,000
Texas	225,000,000	3,600,000	1,800,000	90,000	1,890,000
City 8	75,000,000	1,200,000	600,000	90,000	690,000
City 9	75,000,000	1,200,000	600,000	90,000	690,000
City 10	75,000,000	1,200,000	600,000	90,000	690,000
City 11	75,000,000	1,200,000	600,000	90,000	690,000
City 12	75,000,000	1,200,000	600,000	90,000	690,000
City 13	75,000,000	1,200,000	600,000	90,000	690,000
City 14	75,000,000	1,200,000	600,000	90,000	690,000
City 15	75,000,000	1,200,000	600,000	90,000	690,000
City 16	75,000,000	1,200,000	600,000	90,000	690,000
City 17	75,000,000	1,200,000	600,000	90,000	690,000

Annual Total (2012)	\$	1,725,000,000	\$	27,600,000	\$	13,800,000	\$	1,530,000	\$	15,330,000
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Year 4 (2013)

Market	*AVG AUM for Year	Mgmt Fee	FMI Split	Net from Education	Projected Gross Profit					
Colorado	175,000,000	2,800,000	1,400,000	90,000	1,490,000					
Seattle	175,000,000	2,800,000	1,400,000	90,000	1,490,000					
San Francisco	175,000,000	2,800,000	1,400,000	90,000	1,490,000					
Minn/St. Paul	175,000,000	2,800,000	1,400,000	90,000	1,490,000					
Miami	175,000,000	2,800,000	1,400,000	90,000	1,490,000					
Atlanta	175,000,000	2,800,000	1,400,000	90,000	1,490,000					
Texas	275,000,000	4,400,000	2,200,000	90,000	2,290,000					
City 8	125,000,000	2,000,000	1,000,000	90,000	1,090,000					
City 9	125,000,000	2,000,000	1,000,000	90,000	1,090,000					
City 10	125,000,000	2,000,000	1,000,000	90,000	1,090,000					
City 11	125,000,000	2,000,000	1,000,000	90,000	1,090,000					
City 12	125,000,000	2,000,000	1,000,000	90,000	1,090,000					
City 13	125,000,000	2,000,000	1,000,000	90,000	1,090,000					
City 14	125,000,000	2,000,000	1,000,000	90,000	1,090,000					
City 15	125,000,000	2,000,000	1,000,000	90,000	1,090,000					
City 16	125,000,000	2,000,000	1,000,000	90,000	1,090,000					
City 17	125,000,000	2,000,000	1,000,000	90,000	1,090,000					
Annual Total (2012)	\$	2,575,000,000	\$	41,200,000	\$	20,600,000	\$	1,530,000	\$	22,130,000

Year 5 (2014)

Market	*AVG AUM for Year	Mgmt Fee	FMI Split	Net from Education	Projected Gross Profit					
Colorado	225,000,000	3,600,000	1,800,000	90,000	1,890,000					
Seattle	225,000,000	3,600,000	1,800,000	90,000	1,890,000					
San Francisco	225,000,000	3,600,000	1,800,000	90,000	1,890,000					
Minn/St. Paul	225,000,000	3,600,000	1,800,000	90,000	1,890,000					
Miami	225,000,000	3,600,000	1,800,000	90,000	1,890,000					
Atlanta	225,000,000	3,600,000	1,800,000	90,000	1,890,000					
Texas	325,000,000	5,200,000	2,600,000	90,000	2,690,000					
City 8	175,000,000	2,800,000	1,400,000	90,000	1,490,000					
City 9	175,000,000	2,800,000	1,400,000	90,000	1,490,000					
City 10	175,000,000	2,800,000	1,400,000	90,000	1,490,000					
City 11	175,000,000	2,800,000	1,400,000	90,000	1,490,000					
City 12	175,000,000	2,800,000	1,400,000	90,000	1,490,000					
City 13	175,000,000	2,800,000	1,400,000	90,000	1,490,000					
City 14	175,000,000	2,800,000	1,400,000	90,000	1,490,000					
City 15	175,000,000	2,800,000	1,400,000	90,000	1,490,000					
City 16	175,000,000	2,800,000	1,400,000	90,000	1,490,000					
City 17	175,000,000	2,800,000	1,400,000	90,000	1,490,000					
Annual Total (2012)	\$	3,425,000,000	\$	54,800,000	\$	27,400,000	\$	1,530,000	\$	28,930,000