

INSTRUCTIONS TO CREDITORS

September 16, 2010

To: Creditors of 1725587 Ontario Inc. (c.o.b. Health and HarMONEY) and Harmony Club Inc.

Re: **Claims against 1725587 Ontario Inc. (c.o.b. Health and HarMONEY) and Harmony Club Inc.**

We enclose in this package the following documents for your review and consideration:

1. Notice to Creditors;
2. blank Proof of Claim form; and
3. (i) if you purchased preferred shares in Harmony Club Inc., a statement setting out the value of the preferred shares purchased based on the Companies' records; or (ii) if you are an ordinary trade creditor, a statement setting out the amount owing to you based on the Companies' books and records.

A copy of the Order of the Ontario Superior Court of Justice • dated September 13, 2010 and the Receiver's First Report can be found at www.bdo.ca/healthandharmony.

The purpose of these materials is to provide you with the documents required to facilitate the determination and settlement of your claims. This instruction letter is provided to assist you in preparing the accompanying Proof of Claim form in a complete and accurate manner.

PROVING OR DISPUTING CLAIMS

Please review all of the enclosed documents carefully.

If you purchased preferred shares in Harmony Club Inc., the statement setting out the value of the preferred shares purchased specifies the Companies' determination of the amount owing to you with respect to the preferred shares.

If you are an ordinary trade creditor, the statement setting out the amount owed to you specifies the Companies' determination of the amount owing to you in accordance with the Companies' books and records.

If you agree that the statement amount accurately reflects the amount of your claim, such amount will be a Proven Claim and you are not required to file a Proof of Claim.

If you are a creditor of the Companies who wishes to dispute the amount set out in the statement, you must complete and provide to the Receiver the following:

- 1 A properly completed Proof of Claim Form. To properly complete the Proof of Claim form you must:
 - Ensure you include your complete name, address, telephone number and account number.
 - The Proof of Claim form must be dated and signed personally by the individual completing it and must also be witnessed.
 - If the individual completing the Proof of Claim is not the creditor himself/herself, but is completing it on behalf of a corporation, he/she must state his/her position or title.
 - If you are an ordinary trade creditor, fill in the amount you believe you are owed under Section A “ORDINARY UNSECURED CLAIM OF \$ ___” or Section B “ORDINARY SECURED CLAIM OF \$___”
 - If you are a preferred shareholder and purchased preferred shares in Harmony Club Inc., fill in the amount you believe you are owed under Section C: “PREFERRED SHAREHOLDER CLAIM”.
- 2 Provide satisfactory evidence establishing the different amount claimed. Such evidence must include all calculation performed in order to determine the amount claimed.
- 3 Provide the properly completed Proof of Claim to the Receiver by no later than **November 30, 2010**.
- 4 Retain copies of all documents.

DELIVERY OF INFORMATION

The Proof of Claim should be delivered to the Receiver at the following address:

BDO CANADA LIMITED
Receiver and Manager of 1725587 Ontario Inc. (c.o.b. Health and HarMONEY) and
Harmony Club Inc.
123 Front Street W.
Suite 1200
Toronto, Ontario M5J 2M2
Canada
Attention: Gary Cerrato

Note: If there are any questions in completing the Proof of Claim, please call the Receiver's inquiry line at (416) 865-0210.

Sincerely,

BDO Canada Limited

Court-appointed Receiver and Manager of all
of the property, assets and undertaking of
1725587 Ontario Inc. (c.o.b. Health and HarMONEY)
and Harmony Club Inc.