

**UNITED STATES OF AMERICA**  
**Before the**  
**SECURITIES AND EXCHANGE COMMISSION**

**SECURITIES EXCHANGE ACT OF 1934**

**Release No. 73456 / October 28, 2014**

**ADMINISTRATIVE PROCEEDING**

**File No. 3-16222**

**In the Matter of**

**8 By 8, Inc.,  
8 Corp.,  
Ackeeox Corp.,  
Advanced Incubator, Inc.,  
Ameri First Financial Group, Inc.,  
American Capital Holdings, Inc.,  
Dynamic Health Products, Inc., and  
Spa-E,**

**Respondents.**

**ORDER INSTITUTING  
ADMINISTRATIVE PROCEEDINGS  
AND NOTICE OF HEARING  
PURSUANT TO SECTION 12(j) OF  
THE SECURITIES EXCHANGE ACT  
OF 1934**

**I.**

The Securities and Exchange Commission (“Commission”) deems it necessary and appropriate for the protection of investors that public administrative proceedings be, and hereby are, instituted pursuant to Section 12(j) of the Securities Exchange Act of 1934 (“Exchange Act”) against Respondents 8 By 8, Inc., 8 Corp., Ackeeox Corp., Advanced Incubator, Inc., Ameri First Financial Group, Inc., American Capital Holdings, Inc., Dynamic Health Products, Inc., and Spa-E.

**II.**

After an investigation, the Division of Enforcement alleges that:

**A. RESPONDENTS**

1. 8 By 8, Inc. (CIK No. 1427420) is a void Delaware corporation located in Miami, Florida with a class of securities registered with the Commission pursuant to Exchange Act Section 12(g). 8 By 8 is delinquent in its periodic filings with the Commission, having not filed any periodic reports since it filed a Form 10-Q for the

period ended September 30, 2008, which reported a net loss of \$13,250 for the prior three months.

2. 8 Corp. (CIK No. 1444288) is a Delaware corporation located in North Miami, Florida with a class of securities registered with the Commission pursuant to Exchange Act Section 12(g). 8 Corp. is delinquent in its periodic filings with the Commission, having not filed any periodic reports since it filed a Form 10-SB registration statement on October 24, 2008, which reported a net loss of \$5,000 from the company's May 16, 2008 inception to September 30, 2008.

3. Ackeeox Corp. (CIK No. 1129641) is a dissolved Florida corporation located in West Palm Beach, Florida with a class of securities registered with the Commission pursuant to Exchange Act Section 12(g). Ackeeox is delinquent in its periodic filings with the Commission, having not filed any periodic reports since it filed a Form 8-A registration statement on July 25, 2001.

4. Advanced Incubator, Inc. (CIK No. 1165397) is a dissolved Florida corporation located in Boca Raton, Florida with a class of securities registered with the Commission pursuant to Exchange Act Section 12(g). Advanced Incubator is delinquent in its periodic filings with the Commission, having not filed any periodic reports since it filed a Form 10-QSB for the period ended September 30, 2002, which reported a net loss of \$1,329 from the company's July 23, 2001 inception to September 30, 2002.

5. Ameri First Financial Group, Inc. (CIK No. 1105949) is a merged Delaware corporation located in Midland, Texas with a class of securities registered with the Commission pursuant to Exchange Act Section 12(g). Ameri First Financial is delinquent in its periodic filings with the Commission, having not filed any periodic reports since it filed a Form 10 registration statement on February 11, 2000, which reported a net loss of over \$8 million for the year ended June 30, 1999.

6. American Capital Holdings, Inc. (CIK No. 1288012) is a Florida corporation located in Jupiter, Florida with a class of securities registered with the Commission pursuant to Exchange Act Section 12(g). American Capital Holdings is delinquent in its periodic filings with the Commission, having not filed any periodic reports since it filed a Form 10-QSB for the period ended February 29, 2008. As of October 17, 2014, the company's stock (symbol "AMHC") was traded on the over-the-counter market.

7. Dynamic Health Products, Inc. (CIK No. 949925) is a dissolved Florida corporation located in Largo, Florida with a class of securities registered with the Commission pursuant to Exchange Act Section 12(g). Dynamic Health Products is delinquent in its periodic filings with the Commission, having not filed any periodic reports since it filed a Form 10-Q for the period ended June 30, 2007, which reported a net loss of over \$1.1 million for the prior three months.

8. Spa-E (CIK No. 891781) is a void Delaware corporation located in Miami, Florida with a class of securities registered with the Commission pursuant to Exchange Act Section 12(g). Spa-E is delinquent in its periodic filings with the Commission,

having not filed any periodic reports since it filed a Form 10 registration statement on May 14, 2007.

## B. DELINQUENT PERIODIC FILINGS

9. As discussed in more detail above, all of the Respondents are delinquent in their periodic filings with the Commission, have repeatedly failed to meet their obligations to file timely periodic reports, and failed to heed delinquency letters sent to them by the Division of Corporation Finance requesting compliance with their periodic filing obligations or, through their failure to maintain a valid address on file with the Commission as required by Commission rules, did not receive such letters.

10. Exchange Act Section 13(a) and the rules promulgated thereunder require issuers of securities registered pursuant to Exchange Act Section 12 to file with the Commission current and accurate information in periodic reports, even if the registration is voluntary under Section 12(g). Specifically, Rule 13a-1 requires issuers to file annual reports, and Rule 13a-13 requires domestic issuers to file quarterly reports.

11. As a result of the foregoing, Respondents failed to comply with Exchange Act Section 13(a) and Rules 13a-1 and/or 13a-13 thereunder.

## III.

In view of the allegations made by the Division of Enforcement, the Commission deems it necessary and appropriate for the protection of investors that public administrative proceedings be instituted to determine:

A. Whether the allegations contained in Section II hereof are true and, in connection therewith, to afford the Respondents an opportunity to establish any defenses to such allegations; and,

B. Whether it is necessary and appropriate for the protection of investors to suspend for a period not exceeding twelve months, or revoke the registration of each class of securities registered pursuant to Section 12 of the Exchange Act of the Respondents identified in Section II hereof, and any successor under Exchange Act Rules 12b-2 or 12g-3, and any new corporate names of any Respondents.

## IV.

IT IS HEREBY ORDERED that a public hearing for the purpose of taking evidence on the questions set forth in Section III hereof shall be convened at a time and place to be fixed, and before an Administrative Law Judge to be designated by further order as provided by Rule 110 of the Commission's Rules of Practice [17 C.F.R. § 201.110].

IT IS HEREBY FURTHER ORDERED that Respondents shall file an Answer to the allegations contained in this Order within ten (10) days after service of this Order, as provided by Rule 220(b) of the Commission's Rules of Practice [17 C.F.R. § 201.220(b)].

If Respondents fail to file the directed Answers, or fail to appear at a hearing after being duly notified, the Respondents, and any successor under Exchange Act Rules 12b-2 or 12g-3, and any new corporate names of any Respondents, may be deemed in default and the proceedings may be determined against them upon consideration of this Order, the allegations of which may be deemed to be true as provided by Rules 155(a), 220(f), 221(f), and 310 of the Commission's Rules of Practice [17 C.F.R. §§ 201.155(a), 201.220(f), 201.221(f), and 201.310].

This Order shall be served forthwith upon Respondents personally or by certified, registered, or Express Mail, or by other means permitted by the Commission Rules of Practice.

IT IS FURTHER ORDERED that the Administrative Law Judge shall issue an initial decision no later than 120 days from the date of service of this Order, pursuant to Rule 360(a)(2) of the Commission's Rules of Practice [17 C.F.R. § 201.360(a)(2)].

In the absence of an appropriate waiver, no officer or employee of the Commission engaged in the performance of investigative or prosecuting functions in this or any factually related proceeding will be permitted to participate or advise in the decision of this matter, except as witness or counsel in proceedings held pursuant to notice. Since this proceeding is not "rule making" within the meaning of Section 551 of the Administrative Procedure Act, it is not deemed subject to the provisions of Section 553 delaying the effective date of any final Commission action.

By the Commission.

Brent J. Fields  
Secretary