

UNITED STATES OF AMERICA
before the
SECURITIES AND EXCHANGE COMMISSION

SECURITIES EXCHANGE ACT OF 1934
Release No. 69615 / May 21, 2013

Admin. Proc. File No. 3-15080

In the Matter of the Application of
ACAP FINANCIAL, INC. and GARY HUME
c/o Anthony W. Djinis
Pickard and Djinis LLP
1990 M Street, NW, Suite 660
Washington, DC 20036

For Review of Disciplinary Action Taken by
FINRA

ORDER DENYING REQUEST FOR ORAL ARGUMENT

ACAP Financial, Inc. and Gary Hume have applied for review of disciplinary action taken by FINRA. In connection with that application, the applicants have requested oral argument. FINRA opposes that request.

Rule 451(a) of the Commission's Rules of Practice, 17 C.F.R. § 201.451(a), provides that oral argument will be allowed in a case of this type only if the Commission determines that it will significantly aid the decisional process. It appears that the issues raised in the pending application can be determined on the basis of the record and the papers filed by the parties, without the Commission hearing oral argument.

Accordingly, it is ORDERED that the request of ACAP Financial, Inc. and Gary Hume for oral argument be, and it hereby is, denied.

For the Commission by the Office of the General Counsel, pursuant to delegated authority.

Elizabeth M. Murphy
Secretary