

UNITED STATES OF AMERICA
Before the
SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

ADMINISTRATIVE PROCEEDINGS RULINGS
Release No. 2424/March 13, 2015

ADMINISTRATIVE PROCEEDING
File No. 3-16354

In the Matter of

DAVID B. HAVANICH, JR., :
CARMINE A. DELLASALA, MATTHEW D. WELCH, :
RICHARD HAMPTON SCURLOCK, III, : ORDER
RTAG INC. d/b/a RETIREMENT TAX ADVISORY GROUP, :
JOSE F. CARRIO, DENNIS K. KARASIK, :
CARRIO, KARASIK & ASSOCIATES, LLP, and :
MICHAEL J. SALOVAY :

This proceeding was instituted with an Order Instituting Proceedings (OIP) on January 23, 2015, pursuant to Section 8A of the Securities Act of 1933, Sections 15(b) and 21C of the Securities Exchange Act of 1934, and Sections 203(e) and (f) of the Investment Advisers Act of 1940.

As requested by Respondents Richard Hampton Scurlock, III, and RTAG Inc. d/b/a Retirement Tax Advisory Group, March 13, 2015, will be the due date for their Answers to the OIP.

A prehearing conference will be held by telephone on April 7, 2015, at 10:00 a.m. EDT.

The parties are reminded of the provisions of 17 C.F.R. §§ 201.155, .220(f), .221(f), regarding default.

IT IS SO ORDERED.

/S/ Carol Fox Foelak
Carol Fox Foelak
Administrative Law Judge