

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

ADMINISTRATIVE PROCEEDINGS RULINGS
Release No. 2632/May 5, 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 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 (Exchange Act), and Sections 203(e) and (f) of the Investment Advisers Act of 1940. The hearing is scheduled to commence on July 6, 2015, in Washington, D.C., as to Richard Hampton Scurlock, III, RTAG INC. d/b/a Retirement Tax Advisory Group, Jose F. Carrio, Dennis K. Karasik, Carrio, Karasik & Associates, LLP, and Michael J. Salovay.¹

On May 4, 2015, the Division of Enforcement (Division) filed a Notice of Status of Settlement Negotiations, in which it also requested leave to file a motion for partial summary disposition with respect to the alleged violation by one or more Respondents of Exchange Act Section 15(a)(1). Leave is granted; any such motion is due by May 22, 2015, with any opposition and reply due by May 29 and June 5, respectively.

IT IS SO ORDERED.

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

¹ The proceeding is stayed as to the remaining Respondents, David B. Havanich, Jr., Carmine A. DellaSala, and Matthew D. Welch. *David B. Havanich, Jr.*, Admin. Proc. Rulings Release No. 2470, 2015 SEC LEXIS 1129 (A.L.J. Mar. 27, 2015).