

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

ADMINISTRATIVE PROCEEDINGS RULINGS
Release No. 2315/February 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,
RTAG INC. d/b/a RETIREMENT TAX
ADVISORY GROUP,
JOSE F. CARRIO,
DENNIS K. KARASIK,
CARRIO, KARASIK & ASSOCIATES, LLP,
and MICHAEL J. SALOVAY

ORDER

The Securities and Exchange Commission instituted this proceeding 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. Respondents David B. Havanich, Jr., Carmine A. DellaSalla, and Matthew D. Welch have filed an unopposed motion requesting a brief postponement, until February 19, 2015, of the due date for their Answers to the OIP. They state that a postponement will facilitate meaningful settlement negotiations. Consistent with 17 C.F.R. § 201.161, the requested postponement will be granted, and their Answers will be due on February 19, 2015.

IT IS SO ORDERED.

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