

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

ADMINISTRATIVE PROCEEDINGS RULINGS
Release No. 2705/May 21, 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 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. The hearing is scheduled to commence on July 6, 2015, in Washington, D.C. The following prehearing schedule proposed by the parties is adopted:

June 5, 2015	Exchange of preliminary witness and exhibit lists and copies of exhibits
June 12, 2015	Filing of prehearing briefs
June 19, 2015	Exchange of final witness and exhibit lists and copies of premarked exhibits
June 26, 2015	Final telephonic prehearing conference at 10:00 a.m. EDT

IT IS SO ORDERED.

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