

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

ADMINISTRATIVE PROCEEDINGS RULINGS
Release No. 2347/February 24, 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,	:	POSTPONEMENT
RTAG INC. d/b/a RETIREMENT TAX ADVISORY GROUP,	:	ORDER
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. The hearing is scheduled to commence on March 2, 2015.

David B. Havanich, Jr., Carmine A. DellaSala, and Matthew D. Welch have filed an unopposed motion requesting a suspension of the due date for their Answers to the OIP, stating that they have reached agreement with the Division of Enforcement (Division) on a settlement. The due date for their Answers will be postponed until April 3, 2015. This will allow them and the Division time to file a joint motion pursuant to 17 C.F.R. § 201.161(c)(2) (Stay Pending Commission Consideration of Offers of Settlement).

The Division has requested that the March 2 hearing date be postponed and a prehearing conference scheduled on or after that date. At this time, however, it is not clear whether all Respondents have been served with the OIP.¹ Accordingly, consistent with 17 C.F.R. § 201.161(b), the hearing will be postponed *sine die*. The Division will submit a report of the status of service on Respondents other than Havanich, DellaSala, and Welch by March 6, 2015.

IT IS SO ORDERED.

/S/ Carol Fox Foelak

Carol Fox Foelak
Administrative Law Judge

¹ In particular, the OIP was mailed to Jose F. Carrio and Dennis K. Karasik c/o an attorney who received the mailings on January 29, 2015, and has not entered an appearance or made any other filing to date; the mailings to Richard Hampton Scurlock, III, and RTAG INC., d/b/a Retirement Tax Advisory Group, were not delivered.