

UNITED STATES OF AMERICA  
Before the  
SECURITIES AND EXCHANGE COMMISSION

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MAR 27 2015  
OFFICE OF THE SECRETARY

ADMINISTRATIVE PROCEEDING  
File No. 3-16354

In the Matter of

David B. Havanich, Jr.,  
Carmine A. DellaSala,  
Matthew D. Welch, Richard  
Hampton Scurlock, III,  
Retirement Tax Advisory  
Group, Jose F. Carrio,  
Dennis K. Karasik, Carrio,  
Karasik & Associates, LLP,  
and Michael J. Salovay,

Respondents.

**JOINT MOTION OF DIVISION OF ENFORCEMENT AND RESPONDENTS  
DAVID HAVANICH, CARMINE DELLASALA, AND MATTHEW WELCH TO  
STAY PROCEEDING PENDING COMMISSION'S CONSIDERATION OF  
SETTLEMENT OFFER**

Pursuant to Rule 161(c)(2) of the Commission's Rules of Practice, 17 C.F.R. § 201.161(c)(2), the Division of Enforcement ("Division") hereby moves the Law Judge to stay this public administrative proceeding with respect to Respondents David Havanich, Jr., Carmine DellaSala, and Matthew Welch (the "Settling Respondents") pending the Commission's consideration of Settling Respondents' offer of settlement. In support of this motion, the Division states:

1. On January 23, 2015, the Commission issued an Order Instituting Administrative Proceedings Pursuant to Section 8A of the Securities Act of 1933,

Sections 15(b) and 21C of the Securities Exchange Act of 1934, and Section 203(e) and (f) of the Investment Advisers Act of 1940.

2. In a January 27, 2015 order, the Law Judge set the hearing in this matter to begin March 2, 2015. In a February 24, 2015 order, the Law Judge postponed the hearing, and by order dated March 13, 2015 set the matter for a telephonic prehearing conference on April 7, 2015, at 10:00 a.m.

3. The Division and the Settling Respondents have reached a settlement in principle, and on March 13, 16, and 17, 2015, the Division received via email from Settling Respondents' counsel pdf copies of signed offers of settlement from, respectively, Respondents Havanich, DellaSala, and Welch.

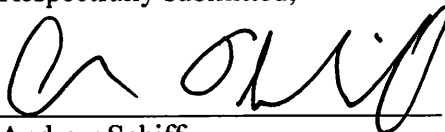
4. Under the provisions of Rule 161, the stay is contingent upon the Division submitting a recommendation to the Commission for acceptance of the signed settlement offer within 20 business days of receiving it. The Division will promptly notify the Law Judge pursuant to Rule 161(c)(2)(ii) if that deadline is not met.

5. Settling Respondents join in this motion.

Accordingly, the Division hereby respectfully moves the Law Judge to stay this proceeding and all associated deadlines with respect to the Settling Respondents under Rule 161(c)(2) of the Commission's Rules of Practice, 17 C.F.R. § 201.161(c)(2).

March 26, 2015

Respectfully submitted,



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DIVISION OF ENFORCEMENT