

UNITED STATES OF AMERICA  
Before the  
SECURITIES AND EXCHANGE COMMISSION

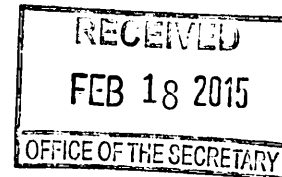
**HARD COPY**

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,

Respondents.



**DIVISION'S MOTION TO CONVERT  
HEARING TO TELEPHONIC PRE-HEARING CONFERENCE**

Pursuant to Rules 161 and 221 of the Commission's Rules of Practice, 17 C.F.R. §§ 201.161 and 221, the Division of Enforcement ("Division") hereby moves the Law Judge to postpone the presently scheduled hearing and to convert the hearing date to a telephonic prehearing conference on March 2, 2015. In support of this motion, the Division states as follows:

1. On January 23, 2015, the Commission issued an Order Instituting Administrative Proceedings and Notice of Hearing 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 ("OIP"). Pursuant to the January 27,

2015 Order Scheduling Hearing and Designating Presiding Judge (“Scheduling Order”), the hearing of this matter is currently set for March 2, 2015 in Washington, DC. The Scheduling Order requires the parties to confer and notify the presiding judge of a suggested date and time for a prehearing conference to occur prior to the designated hearing.

2. Pursuant to Rule 141(a), 17 C.F.R. § 201.141(a), Respondents Havanich, DellaSala, and Welch were served through counsel with the OIP on January 29, 2015, Respondents Carrio, Karasik, and Carrio, Karasik & Associates were served on January 28, 2015, and Respondent Salovay was served on January 30, 2015. (Copies of the signed acknowledgments of service are attached as Exhibit A). We have not received a confirmation of delivery for Respondents Scurlock and RTAG Inc., an entity owned by Scurlock.

3. The Division believes the orderly presentation of this case will best be served by converting the March 2, 2015 hearing to a telephonic prehearing conference:

a. The Division has been in settlement discussions with several of the Respondents. By March 2, the Division should be in a position to report on whether those discussions have resulted in any of the respondents’ having submitted an offer for consideration by the Commission.

b. Any respondents who have been served but who have not yet submitted an offer of settlement will have filed answers to the OIP by March 2, which will enable the Law Judge and the parties to better understand what issues will be in dispute at the hearing on the merits.

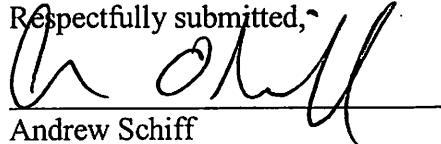
c. If Scurlock and RTAG have not received the certified mail delivery of the OIP by February 17, 2015 (the date the Postal Service advises it will return the mail to sender), the Division intends to seek to serve them by other means, and by March 2 we should be in a position to report on the status of service.

4. Counsel for respondents Havanich, DellaSala, and Welch advise that they have no objection to this request. Counsel for respondents Carrio, Karasik, and Carrio, Karasik & Associates, LLP have not yet advised of their position on the motion. Respondent Salovay has not advised definitively whether or not he will be able to retain counsel, and the undersigned did not seek out Salovay's position on the motion.

Accordingly, the Division hereby respectfully moves the Law Judge to postpone the presently scheduled hearing and to hold a telephonic pre-hearing conference on March 2, 2015 or at such time thereafter as best suits the Law Judge's convenience.

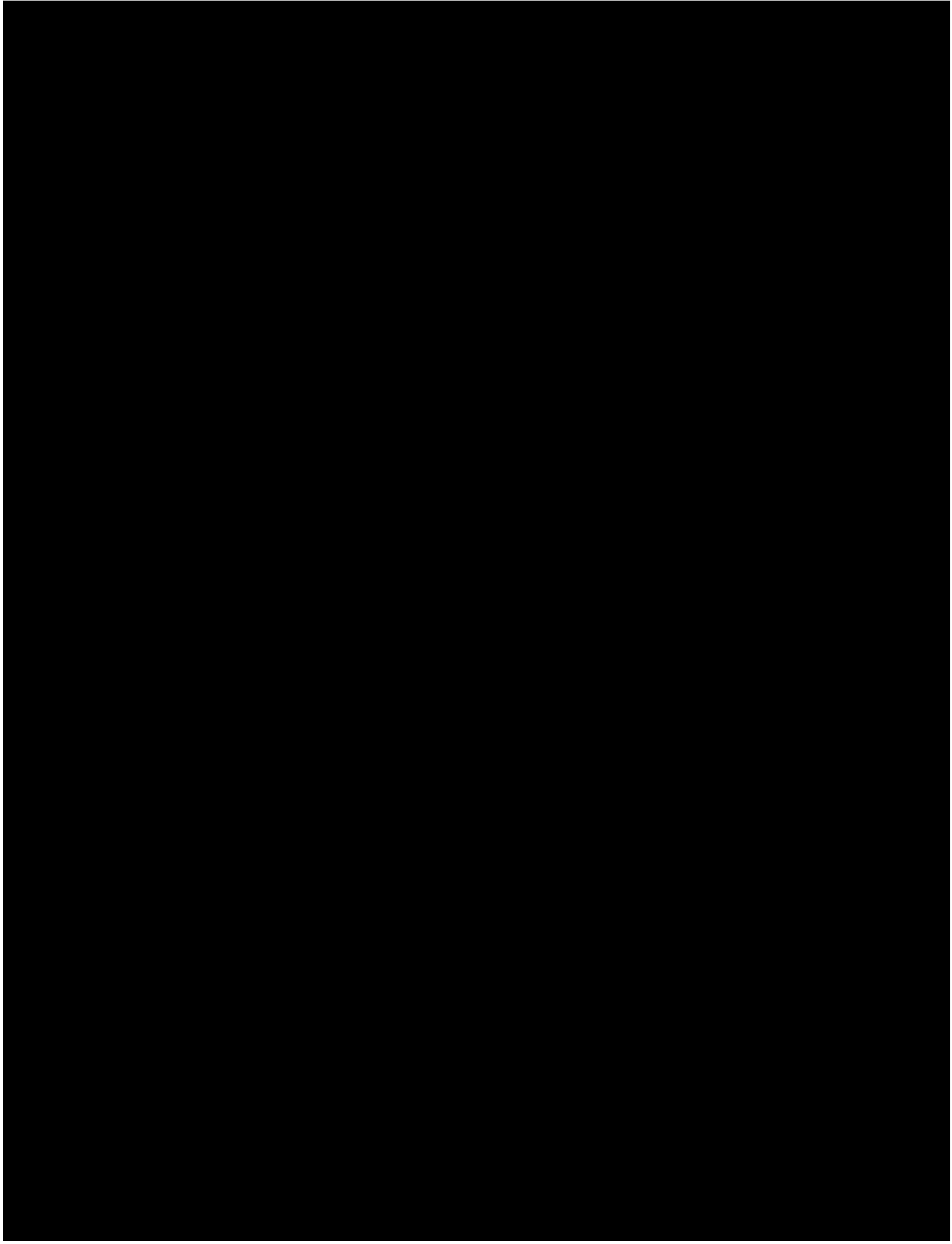
February 13, 2015

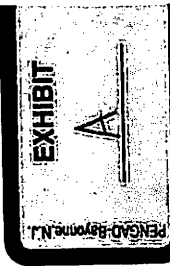
Respectfully submitted,




Andrew Schiff  
Regional Trial Counsel  
Direct Line: (305) 982-6390  
[REDACTED]

DIVISION OF ENFORCEMENT  
SECURITIES AND EXCHANGE COMMISSION  
801 Brickell Avenue, Suite 1800  
Miami, FL 33131  
Phone: (305) 982-6300  
Fax: (305) 536-4154





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	B. Received by (Printed Name) <i>MELISSA FAULKNER</i>	C. Date of Delivery <i>1-28-15</i>
1. Article Addressed to:  	D. Is delivery address different from item 1? <input type="checkbox"/> Yes If YES, enter delivery address below: <input type="checkbox"/> No  <i>3- 16354</i>	
	Express Mail Return Receipt for Merchandise P.O.D. Surrender Fee) <input type="checkbox"/> Yes	
2. Article Number (Transfer from service)	<i>8044845</i> <i>7013 2630 0002 2656 7129</i>	

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A. Signature  
X *[Handwritten Signature]*  
[Redacted]

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(Fee)  Yes

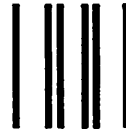
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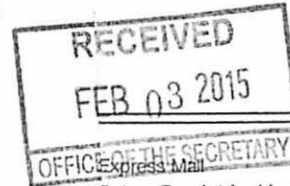
1. Article Addressed to:

Mr. Carmine  
[Redacted Address]

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- A. Signature  Agent  
 Addressee
- B. Received by (Printed Name) C. Date of Delivery  
Kyle Bellis 11/29/15
- D. Is delivery address different from item 1?  Yes  
Address below:  No

3- 16354



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Return Receipt for Merchandise  
— C.O.D.

4. Restricted Delivery? (Extra Fee)  Yes

2. Article Number

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Mr. David B. H. [REDACTED]



**COMPLETE THIS SECTION ON DELIVERY**

A. Signature

X

- Agent
- Addressee

B. Received by (Printed Name)

Mrs. Bellini

C. Date of Delivery

2/3/15

D. Is delivery address different from item 1?

Yes

If YES, enter delivery address below:

No

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? (Extra Fee)

Yes

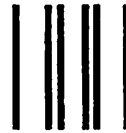
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1. Article Addressed to:	B. Received by (Printed Name) <i>Melissa Fay Knorr</i>	C. Date of Delivery <i>1-29-15</i>
	D. Is delivery address different from item 1? <input type="checkbox"/> Yes If YES, enter delivery address below: <input type="checkbox"/> No	
	3- 16354	
2. Article Number (Transfer from service label)	<div style="border: 1px solid black; padding: 5px;">             Express Mail              Return Receipt for Merchandise              C.O.D.  <input type="checkbox"/> Yes           </div> 4. Restricted Delivery (Extra Fee) <input type="checkbox"/> Yes	
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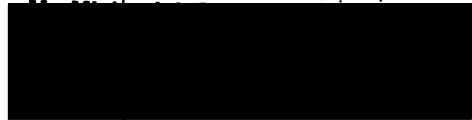
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1. Article Addressed to:



**COMPLETE THIS SECTION ON DELIVERY**

A. Signature

*[Handwritten Signature]*

- Agent
- Addressee

B. Received by (Printed Name)

*Michael Salvo*

C. Date of Delivery

- Is delivery address different from item 1?  Yes
- If YES, enter delivery address below:  No

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4. Restricted Delivery (Late Fee)

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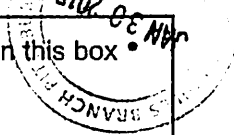
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1. Article Addressed to:

[Redacted Address]

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A. Signature

X

- Agent
- Addressee

B. Received by (Printed Name)

*Elyse Bellisari*

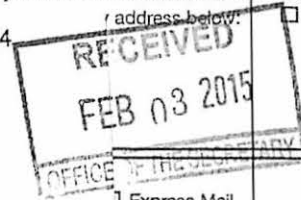
C. Date of Delivery

*1/29/15*

D. Is delivery address different from item 1? (address below)

- Yes
- No

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4. Restricted Delivery? (Extra Fee)

- Yes

2. Article Number

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