The "Fiduciary Rule" should NOT be delayed any further, but should go into effect on April 10, 2017, the date first set for that to happen. The American investor public must have a clear, unambiguous knowledge of whether they are getting advice for their investments from an advisor who is on their side or simply a salesperson. We attend many "free dinners" hosted by financial advisors who try to persuade us in their talks to move our Thrift Savings Plan funds from their safe perch in the government-run coffer to a private fund, knowing full well that it's not the best move FOR US at all. They need to advise us that they are not fiduciaries, and not acting in our best interests. The Fiduciary Rule is broadly supported by the people who would be most negatively affected by its delay -- the investing public. They ALL want to know where their "advisor" stands. Some investment advisor companies have already put this simple rule into effect. It has cost them nothing, but instead has given them great credibility. The rest ought to want to do this. And the few who resist must have the threat of legal action over their heads to force them to comply. And this must happen by the original effective date, April 10, 2017. There is no reason for further delay.