

Trump demands could complicate China trade conflict

BEIJING (AP) — A list of hard-line demands the Trump administration has handed China could make it even more difficult to resolve a trade conflict between the world's two largest economies. That's the view of trade analysts who say the U.S.

insistence that Beijing shrink America's gaping trade deficit with China by \$200 billion by the end of 2020, among other demands, are more likely to raise tensions than to calm them. A U.S. official confirmed the authenticity of a docu-

ment outlining U.S. priorities that was presented to China ahead of two days of trade talks that ended Friday. In Washington on Friday, President Donald Trump said, "We have to bring fairness in trade between the U.S. and China, and we will do

that." Trump had campaigned for the presidency on a promise to reduce America's trade deficit with China, which amounted last year to \$337 billion in goods and services. "We will be meeting tomorrow to determine the results, but it is hard for China in that they have become very spoiled with U.S. trade wins!" Trump tweeted. The intensifying trade dispute between the United States and China has rattled financial markets for weeks. In March, the Trump administration slapped tariffs on imported steel and aluminum. China counterpunched with tariffs on a range of U.S. products, including

bourbon and blue jeans. An even higher-stakes fight looms over American allegations China steals technology and forces U.S. companies to hand over trade secrets in exchange for access to the Chinese market. The United States is considering imposing tariffs on up to \$150 billion of Chinese imports, and Beijing has countered with proposed tariffs on \$50 billion in American products, including soybeans and small aircraft. Seeking to avert a trade war, the United States sent a high-level delegation to

Beijing, led by Treasury Secretary Steven Mnuchin. The delegation included Commerce Secretary Wilbur Ross, U.S. Trade Rep. Robert Lighthizer and Peter Navarro, a White House trade adviser and hard-line critic of Chinese policies. After the talks ended, China's Commerce Ministry said the two sides had agreed to establish a mechanism to try to resolve their dispute, though differences remained, Chinese state media reported. The report did not give specifics, suggesting little progress had been achieved.



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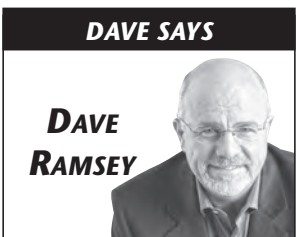


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When is it OK to spend?

Dear Dave,
When is it OK to have a little fun and buy things you want, when you're following the Baby Steps plan?

—Kaitlin



Dear Kaitlin,
The time for a little fun is after you've completed the first three Baby Steps. Baby Step 1 is saving \$1,000 for a beginner emergency fund. Baby Step 2 is paying off all debt, except for your home. And Baby Step 3 means you go back and add to your emergency fund until you have three to six months of expenses set aside. Once you're debt-free except for your home — and you have your emergency fund completed — you've laid a solid, financial foundation for your life. That's when you can have a little fun and spend some money on a vacation, new furniture, or something like that.

Children think about their immediate wants and do what feels good. Adults, on the other hand, devise smart, logical plans, and stick to them. I want you to have a great life, but you have to put in some hard work and say "no" to yourself sometimes in order to attain that great life!

—Dave

Dear Dave,
I'll be receiving my income tax refund soon. It will be enough to completely pay off my two smallest debts, or get my starter emergency fund of \$1,000 for Baby Step 1 in place. What should I do?

—Brandy

Dear Brandy,
I love that you're excited about using your refund to start the Baby Steps, and begin gaining control of your finances. But we call the beginner's emergency fund Baby Step 1 for a reason. Bad things can happen while you're working to get out of debt. That's why I want people to get a little money set aside before they start Baby Step 2, which is the debt snowball. What if the alternator on your car goes out, or your refrigerator dies? Life happens, and things go wrong. When this kind of stuff pops up, and you don't have any money set aside, you're likely to quit the plan and wind up going even deeper into debt. I know you want to get out of debt. I want you to get out of debt, too. But I want you to stick with the plan, and actually get out of debt, instead of falling off the wagon the first time you hit a bump in the road!

—Dave

Follow Dave on the web at daveramsey.com and on Twitter at @DaveRamsey.

Driverless car hit by vehicle

CHANDLER, ARIZ. (AP) — Police in a Phoenix suburb are investigating a collision involving a self-driving vehicle owned by Waymo. Chandler Police say the incident happened Friday afternoon when a Honda sedan swerved to avoid hitting another car. The Honda went into opposing traffic lanes and hit the Waymo car. Police say the vehicle was in autonomous mode, but there was an occupant in the driver's seat who suffered minor injuries. Waymo is Google's self-driving car spinoff. The company says in a statement that its mission is to make roads safer. It released a video of the moments before the collision. The safety of self-driving technology has come under recent scrutiny. A pedestrian in the Phoenix suburb of Tempe died in March after she was struck by a self-driving Uber vehicle. It was the first death involving a fully autonomous vehicle.

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