Here are three essential features of real-life coincidences:

- coincidences are judged subjectively different people will make different judgements;
- if there really are gazillions of possible coincidences, then we're not going to be able to specify them all in advance; – we just recognize them as they happen;
- what constitutes a coincidence between two events depends very much on the concrete nature of the events.

Here's my attempt to take one tiny step away from small universe models by giving a rationalist study in a setting with these three features.