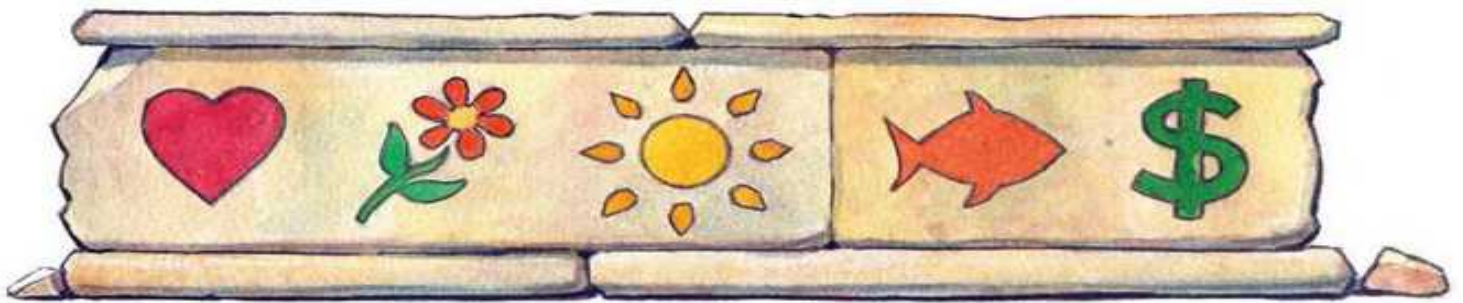




HOW LIFE WORKS



ANDREW MATTHEWS

author of the million sellers

BEING HAPPY! and *FOLLOW YOUR HEART*

How Life Works

written and illustrated by
Andrew Matthews

Seashell Publishers
AUSTRALIA

How Life Works

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Also by the same author:

“Being Happy!”

“Making Friends”

“Follow Your Heart”

“Happiness In a Nutshell”

“Being a Happy Teen”

“Happiness Now”

“Happiness in Hard Times”

“Stop the Bullying!”

DEDICATED

To Jock and Angus

THANK YOU

To Julie, my wife and publisher

You are amazing.

Thank you for your love and guidance.

Thank you for all you have done over twenty years to take our books to the world. Nobody knows how hard you have worked or the sacrifices you have made.

I am in awe of your vision, your courage, your persistence and your generosity. I am blessed daily by your beautiful spirit.

To Ian Ward

Thank you for publishing my first book, *Being Happy!*

When no other publisher wanted my raw manuscript, you and Norma gave me the chance of a lifetime. I am so grateful to you for your foresight, your generosity and your relentless commitment. You changed my life.

To Caroline Dey

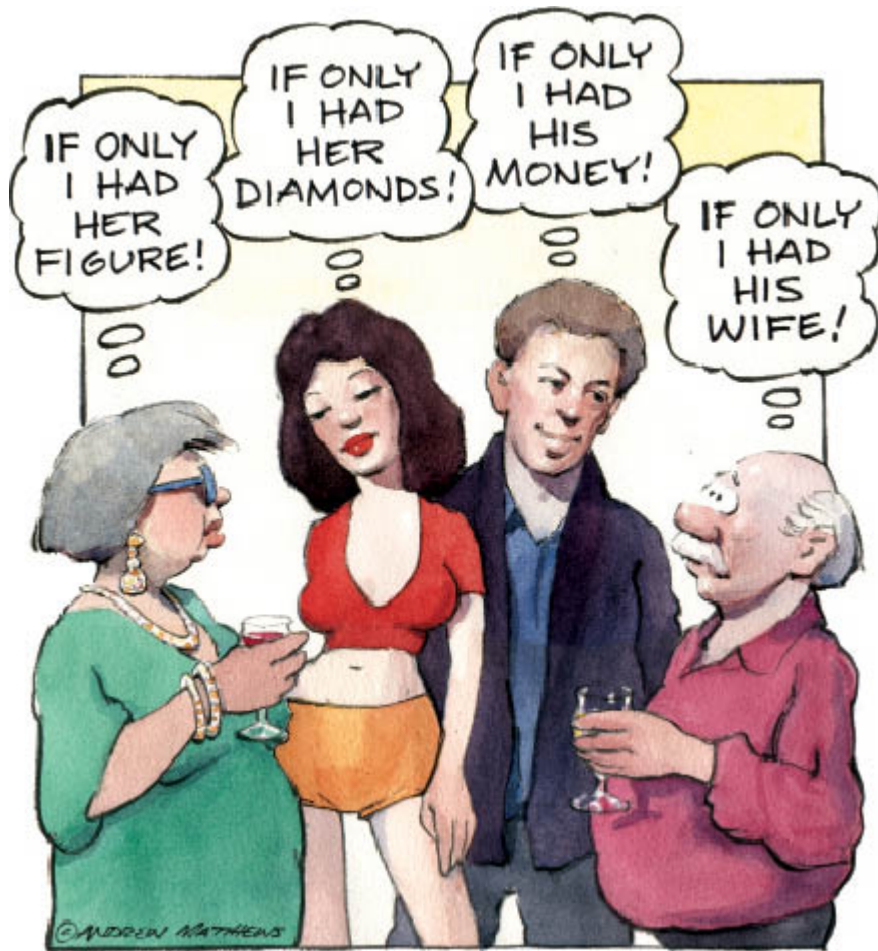
Thank you for your interest in this book from the beginning – and for your many helpful suggestions. Thank you for being my friend for thirty years and for always making me laugh.

To Dr George Blair-West

For your friendship, for the all-night chats on your sailboat,
for our countless sessions on Skype and your good advice
– thank you, buddy!

To Juergen Schmidt

Thank you for sharing your wisdom – and thank
you for your encouragement.



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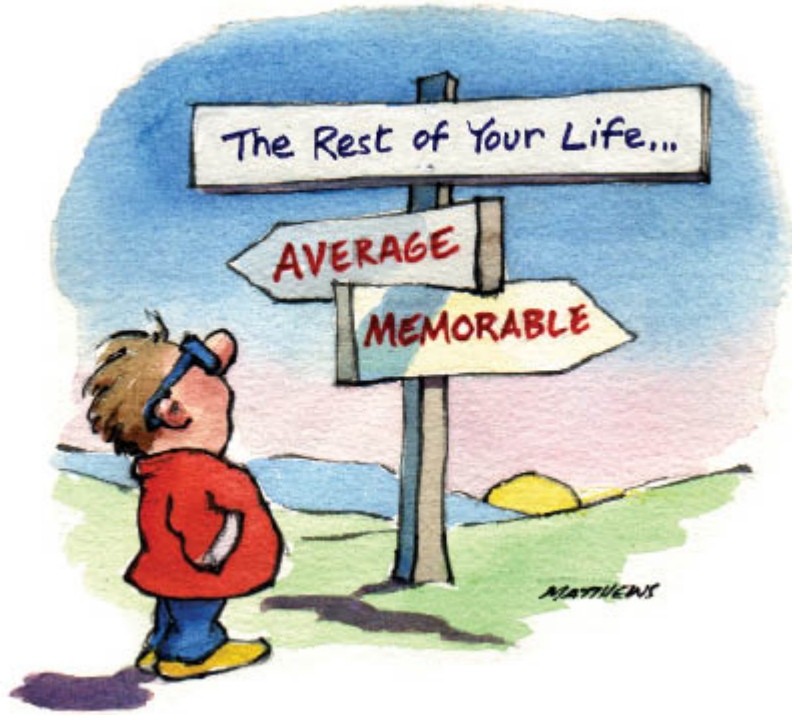
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1. When Bad Things Happen

Late one night Trent was cruising down the highway when a stray cow decided to cross the road. Trent swerved but hit the cow head-on. His car rolled. The cow died.

Trent survived. Trent fixed his car. But his troubles weren't over ...

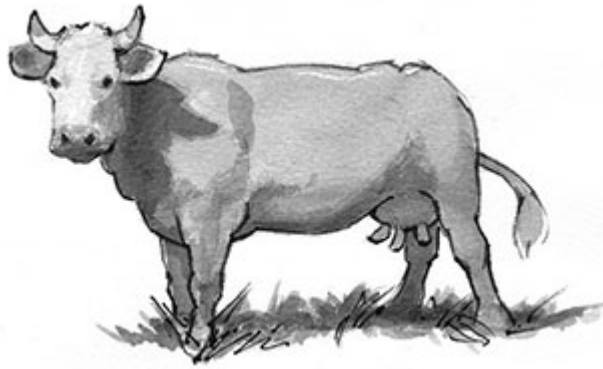
Trent needed to relax. He went fishing and cut his foot on a rock. It was a small cut but it wouldn't heal. To be safe, Trent saw a doctor. The doc said, "Forget it! It is only an inflamed tendon." But when his right foot became the size of a watermelon, Trent sought a second opinion. The surgeon told him, "You have a massive infection. You might lose your leg."

Trent spent the next ten days in hospital. They saved his leg.

Back at work, Trent was driving down a country road and rounded a corner to discover an out-of-control Toyota Corolla on the wrong side of the road coming straight at him. Trent hit the brakes – and the Corolla.

Trent survived, but his troubles weren't over ...

Trent had gotten some financial advice. He invested all his money with a company called Storm Financial. Everything was perfect – until the Global Financial Crisis, when Storm Financial hit the perfect storm. Trent survived, but Storm Financial didn't.



Trent lost his life savings.

Trent's story is your story and my story. Why do bills and bad drivers come in bunches?