

## Grammar Tips

### Plurals/Possessives

An “s” on the end of a word can do two things: make a noun plural or possessive. A plural indicates there is more than one thing (*apple/apples*). A possessive indicates ownership, that something belongs to someone (*Jane’s dog*). The *apostrophe* (’) makes it a possessive, not a plural. This may seem basic, but people get their plurals and possessives confused all the time.

### Apostrophes (’)

Apostrophes can be confusing because they do more than one thing. They indicate possession (see above) but they also indicate contractions, like *isn’t*, *you’ll*, *wouldn’t*. In contractions, the apostrophe stands for the missing letters (*you will* becomes *you’ll*, *leaving out the w and the i*).

### It’s Super Confusing

*It’s* and *its* drives everyone crazy because *it’s* seems to be the exception to the possessive rule. If *Mary’s dress* means the dress belongs to Mary and *John’s car* means the car belongs to John, then shouldn’t *it’s toy* mean the toy belongs to it? Well, it doesn’t. *It’s* stands for the contraction *it is*.

***It’s (with an apostrophe) means IT IS.***  
***Its (with no apostrophe) means BELONGS TO.***

Tip: Every time you see the apostrophe, say *it is* out loud to yourself and you will always get this right.

Here’s another helpful way to think about this problem: *his*, *hers*, *theirs* and *its* are all possessives with no apostrophe. In that way *its* doesn’t really break the possessive rule, it follows it.

### Your/You’re

*Your* means something belongs to you: *your glasses*.  
*You’re* means *you are*.

People always confuse these two. They write, *Your the best!*  
But that’s not correct. To mean *you are*, *you’re* must have the apostrophe.

### The Terrible Twos

*Two* is a number  
*Too* means also  
*To* is the preposition that indicates transfer or direction as in “give it *to* Jim”, or “I’m going *to* the store.”

## **So There!**

Like the twos, there are three theirs, and they're:

*There:* Place: *Put it there.*

*Their:* Possession: *Their house.*

*They're:* A contraction that means *they are.*

## **Five Principles/pals**

There are only two spellings of this word, but there are at least five uses. Since a few are very close in meaning, it's best to check yourself every time you use the word:

*Principle:* Guideline or rule: *The most basic principle of investing is to buy low and sell high.*

*Principle:* Moral guideline or conduct: *It's against my principles to cheat.*

*Principal:* Main or major: *The principal reason I asked you here today.*

*Principal:* The head of a school

*Principal:* Capital sum of money, as distinguished from interest.

## **The Desired Effect**

*Effect* is a noun: Jan's raise had a great *effect* on her attitude.

*Affect* is a verb: Jim was so *affected* by the training, his sales performance doubled.

These two words are difficult because their meanings are so close. We could say Jim was so *affected* by the training that it had a positive *effect* on his sales. Here's the simplest trick to remember the difference: If you can put "an" or "the" in front of it, use effect.

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