

T's and C's do *not* apply



By [Gwen Watkins](#), issued by [Freelancers Writing Services](#)

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The possessive apostrophe is one of the most misused pieces of punctuation, cropping up everywhere, except where it should be. The most common one seen everywhere is *T's and C's apply*. As this is supposed to be an abbreviation of 'terms and conditions apply' - then the apostrophe is clearly wrong because the term and condition do not have anything belonging to them, they are plurals, therefore they do not need a possessive apostrophe.

The same is true of non-government organisations – should be NGOs; small and medium enterprises – should be SMEs; chief executive officers – should be CEOs; compact discs – should be CDs, digital versatile discs – should be DVDs and, when referring to dates, it is the 90s.

Which brings us finally to the another place the possessive apostrophe is not used – its and whose – *the baby crawled on it's hands and knees and who's book is this* – are the kind of mistakes that often crop up. In both these cases, the apostrophes can only be used to indicate there is a letter missing – it's is short for it is and who's is short for who is.

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