The Apostrophe (’)
An apostrophe is a punctuation mark. In business writing, it most often expresses possession, but can also be used to indicate contractions or plural forms of letters and numbers.

Indicating possession
For most singular nouns, simply add an apostrophe + s (’s) to make the noun possessive.
E.g., The bank’s president said today in a statement . . .

For plural nouns ending in s, simply add an apostrophe to the end of the word.
E.g., The investor bought twenty thousand dollars’ worth of stock.

For plural nouns not ending in s, add apostrophe + s (’s).
E.g., I’m double majoring in Women’s Studies.

To make compound words possessive, make the last word in the group possessive
E.g., Take that to the Editor-in-Chief’s desk.

With two or more nouns, make each noun possessive to denote individual possession.
E.g., The report compares Adam Smith’s and Karl Marx’s theories.

When indicating joint possession, make only the second noun possessive.
E.g., Beyonce and Jay-Z’s baby is named Blue Ivy.

Indicating contractions or letter omissions
Use an apostrophe when you combine two words into one to make a contraction, or when omitting a portion of a word, phrase, or number.
E.g., She doesn’t (does not) want to attend the gala
Today the class of ’02 (2002) holds their fifteenth reunion.

NOTE: The BWC discourages the use of contractions in business writing.

Indicating the plural forms of numbers, letters, symbols, and words used as terms
E.g., Meredith boasted there were no F’s on her report card.

This handout adapted from information collected for the BWC by Margaret Koehler for Goizueta’s Business Writing Center, 2001, with additional examples by Meredith Emerson, 2012.