At times, punctuation can be a pain—and sometimes it even bites sophisticated writers. This column is about one of those errors that crops up frequently—too frequently—not only in our own writing, but in magazines, newspapers, and advertisements.

And it is only about a tiny swiggle of type that appears at the top of letters—an elevated comma, if you will.

Are you one of the many who come to a dead stop when you have to write the letters its? Do you always pause and wonder about the correct spelling? Do you occasionally have to go back and change what you wrote—or correct it when editing?

Well, join the crowd. These 2 forms have been puzzling (and upsetting) people for many years. Once you unlock the secret, it’s really easy, but until you do, it means more sweating.

The rule is simple. If you mean “it is,” write it’s. If you do not mean “it is,” write its. The possessive of “it” is always its, never with an apostrophe. And never, never, use an apostrophe after its (its’); that isn’t needed to make it possessive.

Explaining the rules about apostrophes may be a little more involved.

Possessive forms are usually created by adding an apostrophe and the letter “s” to the word. Thus, “hat” and “hat’s.” The exception is that “it” does not take an apostrophe to form the possessive: always use its. So when George gets a new car, it becomes George’s new car. That rule applies regularly. However, when Mr. and Mrs. Smith get a new car, it then is The Smiths’ new car.

Some time Bill Thomas may get a new car and you may have a problem. You can write Bill Thomas’ new car or Bill Thomas’s new car. Both are acceptable. If the result of your writing something like this becomes muddled, or if you just don’t like the way it looks or sounds, even though it may be correct, simply recast the sentence (as you should for any other clumsy expression) and say, perhaps, The new car Bill Thomas bought.

Another change occurs if you are referring to Bill and his wife and their new car. The correct phrase would then be The Thomases’ new car or The Thomases’s new car; there seems to be freedom of choice between these 2 forms. You would have to use the plural of Thomas, that is, Thomases, followed by an apostrophe, either with or without a final “s.”

So, using our basic rule, we would write

It’s my car. (It is my car.)

Its tires were bald. (Because the meaning is not “it is”)

It’s true. “It” does not take an apostrophe for its possessive form. Read that again.

As I wrote several years ago, in a facetious mode: Let IT stand for the possessive case. Then, if it’s IT, it’s its. If it’s not, then it’s it’s.