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*Bad investments?*



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mixtures of stocks, bonds and tax-free instruments; and contributions to traditional IRAs, Roth IRAs and 403(b) plans.

### Commas, Instead

Portfolios containing primarily commas are for investment lightweights. Commas are cute, they're handy and they're easy to sprinkle around. They do pay dividends in some instances. Here are three:

- Commas are helpful to show where introductions end. *Before going any further in our planning, let's list our objectives.*
- Commas can fence off interruptions. *This list, I should warn you, might be long.*
- As noted earlier, commas are effective at separating items in a simple list. *Sabrina Ionescu has won the Wooden Award, the Wade Trophy, the Nancy Lieberman Award and the Pac-12 Player of the Year Award. She would have a lot more money to invest if she were the best male basketball player in the country. (Sorry, but I'm writing this in March and had to insert a little madness.)*

To join two sentences, though, commas need conjunctions from the club of FANBOYS. That's a mnemonic device for these seven conjunctions: *for, and, nor, but, or, yet, so*. In the following examples, two sentences are joined by a comma plus a conjunction.

- *The couple could not agree on an investment plan, but working with a certified financial planner led them to common ground.*
- *The new attorney wanted flexibility in her future job choices, so she used each year-end bonus to pay off her student loans.*

### However, Etc.

This prospectus now turns to two particular instances in which a semicolon is required. Penny-pinching investors omit the semicolon at their peril.

To join two sentences with an adverb like *however, moreover, instead, otherwise, therefore* or *thus*, you need a semicolon before the adverb and a comma afterward.

## Q&A

### Take a Semicolon Quiz

Has your stock in semicolons gone up? Are these sentences correct, or do they need punctuation changes? (The answers are below.)

1. There aren't any hearings scheduled that Tuesday, however, the following day will be quite busy.
2. Those CLE sessions are full, the ones offered by a new judge are still open.
3. You did copy me on your reply however, you omitted the initial message and I lacked context to know what you expected me to do.
4. I will be away from my desk until noon; however, I will be available the rest of the day.
5. Next week, however, I will be on vacation in Tahiti.

**Answers:** 1. ; however, 2. ; 3. ; however, 4. correct 5. correct

Do not argue this point. I know that many writers and some publications now use a simple comma before the adverb. They are wrong. The following examples are right:

- *The stock market rose 2 percent on Tuesday; however, the following day it fell by the same percentage.*
- *Tracy is an excellent financial advisor; moreover, she's a nice person.*
- *His aunt tried to leave her affairs in order so that investments would pass immediately to beneficiaries; instead, lawyers and accountants spent years untangling the mess.*
- *We all hope to retire someday; therefore, we all need to think about financial planning.*

Yes, you could divide each of those sentences into two. Just replace the semicolon with a period and convert the adverb to a capitalized word. (For clarity, I suggest retaining the comma following the adverb. In part, this comma might help you avoid writing sentence fragments that begin with adverbs.)

Note that past performance does not ensure future success. Just because you've gotten excellent returns with a semicolon joining two complete sentences with a *however*, don't assume every *however* needs a semicolon preceding it and a comma following it. If you can take out the *however* and read one simple sentence, then you need only a comma before and after the *however*.

- *They developed a savings plan, however, hoping they would be able to buy a house one day.*

If the *however* introduces a subordinate clause, then a single comma will suffice:

- *He could not save money, however much he tried.*

The same rules apply to other adverbs on the list. Note that *otherwise* can be both an adverb and a pronoun. When it joins two sentences, it is preceded by a semicolon and followed by a comma.

- *She had her money diverted from her paycheck directly into her savings account; otherwise, she would have spent it all on travel.* (adverb)

In the following sentences, *otherwise* does not signal a need for a semicolon.

- *I often see this error in office emails that are otherwise very nicely written.* (adverb)
- *The client demanded that he do otherwise, so he could not continue the negotiation.* (pronoun)

### Conclusion

I urge you to consider diversifying your punctuation portfolio. Ignoring semicolons is a poor investment strategy. You might as well shove your money under the mattress. ■

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