

BankExamsToday.com

SENTENCE CORRECTION

For Bank and Govt jobs exams

Bank exam has only a limited number of grammar error types. Therefore, you only need to learn a limited number of grammar rules – you don't need to master every grammatical and stylistic rule of Standard Written English to do well on Bank exams.

Most common error spotting topics

- A. **Subject-Verb Agreement**
- B. **Modifiers**
- C. **Parallelism**
- D. **Pronoun Agreement**
- E. **Verb Time Sequences**
- F. **Comparisons**

Subjects and verbs must agree

The 'subject' of a sentence is the noun to which the verb in the sentence refers, and so the two must always agree in number: singular subjects must be paired with singular verbs; and plural subjects, with plural verbs. Though it may sound simple, theBank exam uses tricky constructions and phrasings that make these questions seem far more complicated, and confusing, than they actually are.

The quick brown
fox jumps over the lazy dog.
NOUN (SUBJECT)

Test writers will try to fool you by writing unusual phrases that make it difficult to tell if the subject is singular or plural. Below, you'll find a list of rules and tips for subject-verb agreement that will assist you in making sense of confusing questions.

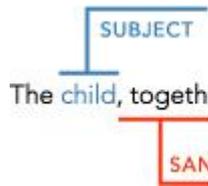
Subject-Verb Agreement Overview of this section:

1. Subject / verb separation
2. Collective nouns
3. Plural / singular
4. Neither / either
5. Or / nor
6. Subject / verb / object

1. A subject and verb may be separated by an accompanying phrase without changing the agreement.

The child, together with his grandmother and his parents, is going to the beach.

This sentence is grammatically correct. When a phrase sandwiched by commas comes between a subject and a verb, the subject and verb must still agree, even if the sandwiched phrase contains other nouns. The accompanying phrase "his grandmother and his parents" only provides extra information and does not alter in any way the grammatical relationship between the subject (the child) and the verb (is going).

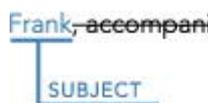


Pay special attention to *who* or *what* is doing the action indicated by the verb, and make sure it agrees with the verb; ignore everything else.

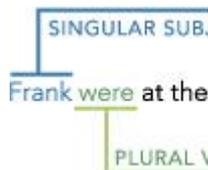
Here is any easy way to handle this kind of "sandwich" agreement question. Take a look at the following sentence and decide whether it is **correct** or **incorrect**:

Frank, accompanied by his students, were at the studio.

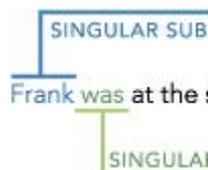
There are three nouns in this sentence, and two verbs. **To clarify which noun is the subject, and which verb it should agree with, cross out everything inside the commas:**



The subject is the only noun in front of the crossed-out sandwich; the verb we're looking for is the only remaining verb in the sentence. After crossing out the sandwich, we are left with the following:



Does this make sense? No. Frank is only one person, and so the verb should be singular, not plural.



By crossing out the section inside the commas, we were able to see clearly that Frank, a singular proper noun, is the subject of the sentence, not his students. Thus, Frank **was** at the studio.

Incorrect: *Frank, accompanied by his students, were at the studio.*

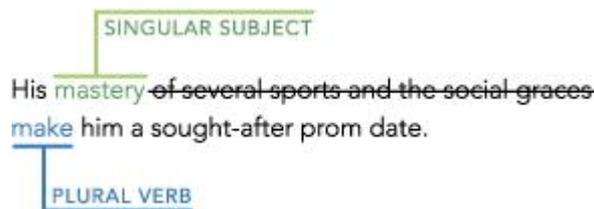
Correct: *Frank, accompanied by his students, **was** at the studio.*

Not all subject-verb agreement questions will be "sandwiched", like the last two examples – theBank exam test writers have many kinds of tricks up their sleeves. Regardless of the form of the sentence, it is always crucial to keep track of the subject and verb.

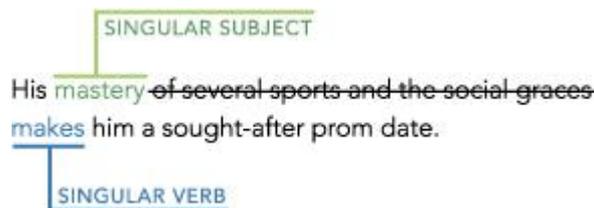
Here's another form that subject-verb agreement questions can take:

His mastery of several sports and the social graces make him a sought-after prom date.

This sentence, like the two "sandwich" questions, tries to distract you from the singular subject by inserting plural nouns just before the verb. These questions can be more difficult, because there are no conveniently-placed commas to tell you what to cross out, but, once you've handled that, you can apply the same tactic used with the "sandwich" questions. In this case, the phrase to be crossed out is "of several sports and the social graces":



After crossing out the phrase, it is clear that the plural verb "make" does not agree with the singular noun "mastery" – the subject of the sentence. Thus:



Makes is the singular form of the verb *to make*.

Incorrect: *His mastery of several sports and the social graces **make** him a sought-after prom date.*

Correct: *His mastery of several sports and the social graces **makes** him a sought-after prom date.*



Click [here](#) for more hints and tips on tackling complicated "cross-out" questions.

2. Collective nouns, such as family, majority, audience, and committee are singular when they act in a collective fashion or represent one group. They are plural when the members of the collective body act as individuals. **Collective nouns will usually be singular in Sentence Correction sentences.**

A majority of the shareholders wants the merger.

This sentence is grammatically correct – but confusing. To determine whether a confusing noun requires a singular or plural verb, it might be helpful to visualize what’s actually going on in the sentence. Is the sentence talking about something that acts as a *singular entity*? Or is it talking about the individual elements *within* that entity?

In the sentence here, there is no indication that the sentence is referring to the *individuals within* the majority. The "majority" acts as one – as a singular entity - and therefore requires a singular verb, "wants."

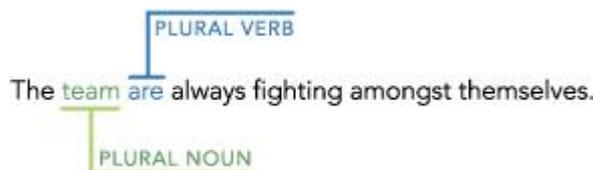


The flock of birds is flying south.

Again, the "flock of birds" is referred to as a singular group – we’re not talking about *each bird’s* direction of flight, but the direction of the flock as a whole - thus it requires the singular verb "is," not the plural verb "are."

The team are always fighting amongst themselves.

This is an example of a collective noun that requires a plural verb. You will not see this very often on the Bank exam, but it’s useful to illustrate the necessity of reading the entire sentence and visualizing what it describes: while 'team' is often used as a singular collective noun, in this case, the sentence describes the fighting that occurs *between the individual members of the team*. "Team" therefore refers to several *individual members*, and requires a plural verb, "are," as a result.



The key to these questions is simplicity: recognize the collective noun, visualize what’s going on in the sentence, and proceed. These questions are included in the Bank exam not because

they are especially difficult, but because test writers expect most students to be unfamiliar with the rules governing collective nouns. If you are, then you're already ahead of the game.



[Click here](#) for a list of collective nouns.

3. Phrases separated by **and** are plural; phrases separated by **or** or **nor** are singular. This is a hard-and-fast rule. Memorize it.



Because the names – Ted, John, I - are separated by the word "and", the plural form of the verb is used. Notice that this is a very straightforward grammatical construction: the subject is plural because it refers to more than one person (or place, or thing, or event), and plural nouns require plural verbs.

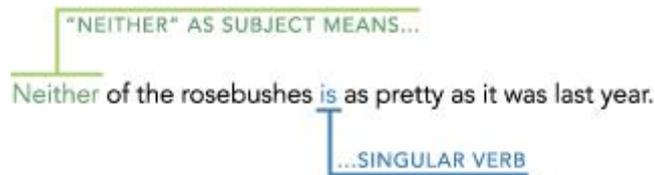


Because the names are separated by the word "nor", the singular form of the verb is used. This construction is the more complicated of the two: it looks very much like the 'and' construction, but means the opposite. The sentence tells us that Ted is not going, and John is not going either. Since *neither one* of the two is going, we must use a singular verb. If this seems confusing, think of the term "no one": would you say "no one are going"? Or "no one is going"? The latter is clearly correct. **How can "nothing" be plural?**

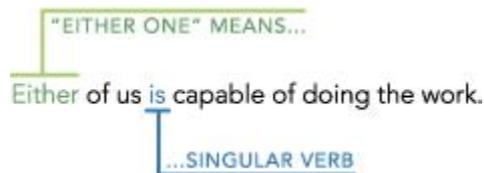
4. Neither and either always take singular verbs when acting as the subject of a sentence.

When applied, this construction often strikes people as incorrect. It is not incorrect, but it is one of the grammatical conventions of written English that cannot be reasoned out from

scratch. **You must become familiar with this rule: memorize it, and use it.**



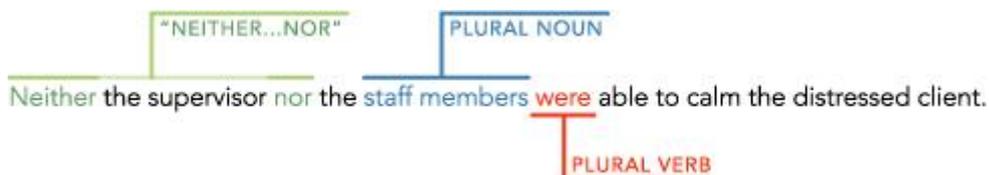
In this sentence, "neither" is the subject, not the plural noun "rosebushes". "Neither" takes the singular verb "is".



In this sentence, the word "either" can be thought of as an abbreviation of the phrase "either one". Construed in this manner, it becomes quite clear that "us" is not the subject of the sentence – "either" is. The sentence therefore requires the singular verb "is".

5. Neither/nor and either/or are a special case. If two subjects are joined by or or nor, the verb should agree with the subject that is closer to it.

If the conjunction nor appears in a sentence with neither; or the conjunction or with either, then the "neither/either" rule as stated above no longer applies. In these constructions, "neither" and "either" function as conjunctions, working in pairs with "nor" and "or" to join two subjects in the sentence. When this occurs, the verb agrees with whichever subject is closer to it. **This rule must also be memorized.**



This sentence contains two subjects: "supervisor," and "staff members." Because they are joined by the correlative conjunction "neither/nor," the verb agrees with the subject closest to it: "staff members," which is plural. The plural verb "were" is therefore correct.



This example is identical, grammatically, to the one above, except that the correlative conjunction joining the subjects is "either/or." The verb must therefore agree with the subject closest to it, which is "child," a singular noun. The proper verb form is the singular, "is."

Remember to apply this rule only when both items of the pairs "neither/nor" and "either/or" are present in the sentence.

[Back to Top](#)

6. Be careful to choose the right subject in sentences in which the verb precedes the subject.

In some sentences you encounter, it may be difficult to discern which of several nouns is the subject. Nouns can function as subjects or objects, and we usually rely on their placement in the sentence to determine which is which. **Such sentences follow the pattern Subject — Verb — Object.**

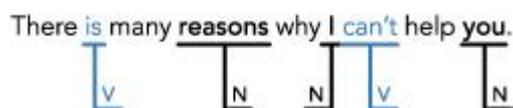
Here is an example:



This sentence is straightforward: because the first noun in the sentence, **dog**, is followed by an active verb, **ate**, we know that the **dog** is performing the action indicated by the verb, and is therefore the subject of the sentence. **Homework** is the object.

Some sentences, however, will stray from this pattern. When all nouns in the sentence follow the verb, it can sometimes be very difficult to figure out which of those nouns is the subject.

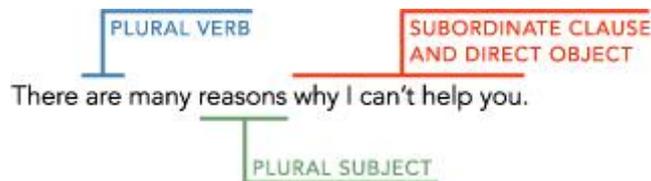
Incorrect: *There is many reasons why I can't help you.*



Here, there are two verbs (**there is** and **help**) and three nouns (**reasons**, **I**, and **you**). Sandwiched between the first and second verbs are two nouns; another noun follows the second verb. If we look carefully at the sentence, we may notice that the clause

"I **can't** help**you**" follows the traditional pattern, in which I would be the subject. We may therefore be tempted to decide that I is the subject of the sentence as a whole. However, **why I can't help you** is in fact a subordinate clause, or dependent clause, and functions here as a direct object.

Correct: *There are many reasons why I can't help you.*



The subject is the only noun that exists outside of the subordinate clause: "reasons." It is plural, and thus requires a plural verb, "are."



Click [here](#) for more confusing singular and plural words.

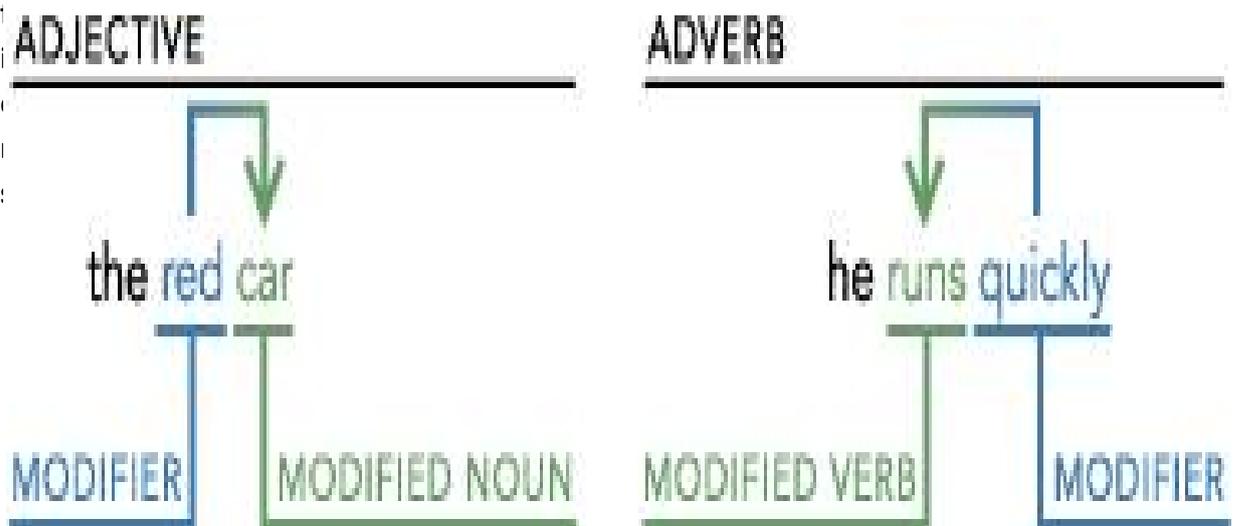
Final Tips

A quick summary of how to recognize subject-verb agreement errors. Look for:

- A subject and verb separated by superfluous nouns ("the sandwich")
- Collective nouns like majority, audience, family...
- Phrases separated by conjunctions like and, nor, neither
- Other confusing nouns like data/datum.

Modifiers

Modifiers are words, phrases, or clauses that provide extra information about other words, phrases, or clauses. Adjectives (the red car, the happy child) are modifiers, as are adverbs (he runs quickly). **Adjectives modify nouns; adverbs modify verbs or adjectives**



Sometimes, however, modifiers are *groups* of words. They serve the same function as adjectives and adverbs; they're just a bit more lengthy. But because they're longer, they have the potential to be very confusing, and therefore appear quite often on the BANK EXAMS.

The list of common modifier errors, and how to handle them, will begin with adjectives and adverbs, and then move on to phrases and clauses.

1. Errors in the Use of Adjectives and Adverbs.

Having read the sentence and identified a descriptive word, you should then try to determine whether it is an **adjective** or an **adverb**.

1. An **adjective** describes a noun or pronoun and answers the questions: how many, which one, what kind?

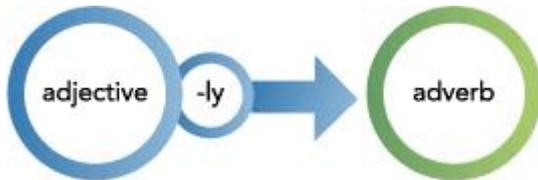
She is a good tennis player. (What kind of tennis player?) *This is an easy exercise.* (What kind of exercise?)

2. An **adverb** describes either a verb or an adjective and answers the questions: when,

where, how, why, in what manner, and to what extent?

She plays tennis well. (She plays tennis how?) *This exercise is relatively easy.* (How easy?)

An easy way to identify adverbs, or to distinguish them from adjectives, is to look at the ending. Most adverbs are formed by adding *-ly* to the adjective, such as: *He worked quickly.*



However, there are a few exceptions that you should memorize, if you're not already familiar with them.

Exceptions

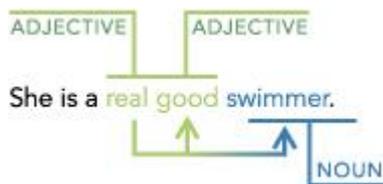
The following irregular adverbs do not end in *-ly*.

Adjective	Adverb
▪ early	▪ early
▪ fast	▪ fast
▪ good	▪ much
▪ hard	▪ little
▪ late	▪ far
	▪ hard (hardly means almost not)
	▪ late (lately means recently)

After you've identified the word as an adjective or adverb, try to determine whether it is used correctly. Look at the sentence below:

She is a real good swimmer.

This sentence contains a word modifying a noun, and another word modifying an adjective. Are the modifying words used correctly? Break the sentence into parts:



The word **good** modifies **swimmer**. **Good** is an adjective, and adjectives modify nouns. No error there. But notice the word **real**, used to modify the adjective **good**. **Real** is an adjective — only adverbs modify adjectives.



The correct sentence properly replaces the adjective **real** with the adverb **really**. Note the difference: **really** is **real** with an —ly tacked on.

Incorrect: *The new student speaks bad.*

Correct: *The new student speaks badly.*

This sentence contains a word modifying a noun, and another word modifying a verb. In both versions, the adjective "new" is used to modify the noun "student," which is correct. In the incorrect sentence, the word "bad" is used to modify the verb "speaks". But "bad" is an adjective, and adjectives cannot modify verbs. The correct sentence properly replaces the adjective "bad" with the adverb "badly".

2. Errors of Adjectives with Sense Verbs.

The following verbs require **adjective** modifiers:

.sound **.look** **.smell** **.taste** **.feel** **.seem**

These verbs are all "sense verbs," or verbs that describe someone's sensation or feeling or perception. Unlike other verbs, they require adjective, not adverb, modifiers.

*same here

Incorrect: *The strawberry shortcake tastes deliciously.*

Correct: *The strawberry shortcake tastes delicious.*

Sense verbs convey personal opinions, thoughts, and perceptions in an inherently subjective manner. The sentence "The strawberry shortcake tastes delicious" has essentially the same meaning as "The strawberry shortcake tastes delicious *to me*" or "*I*

think the strawberry shortcake tastes delicious." Because each sentence describes the attributes of the shortcake as seen through the eyes (and mouth) of some observer, the modifier should be identical in all three sentences: the delicious shortcake. **When a sense verb is sandwiched between a noun and a modifier, the modifier should agree with the noun.**

Some sense verb modifiers are commonly misused in speech. Be especially careful with these: just because they sound right doesn't mean they are right. Sometimes these errors arise from the misinterpretation, or gratuitous application, of a popular grammar rule. Here's a common example:

After she returned from the three-week vacation, she looked very well.

How many times have you heard someone say, "He looks well"? It probably sounds fine, but in fact, this sentence is a comment on the visual abilities of the man in question; it means something like, "He's skilled at looking." Pretty funny – but why is it wrong?



Think about it. Looking at the incorrect sentence, if you place an adverb directly after a verb, then the adverb modifies the verb. But we don't *want* to describe a verb - we want to describe a woman who just came back from vacation.



"She" is a pronoun, and pronouns (which stand in for nouns) are modified with adjectives. Thus the correct sentence fixes our modification problem by replacing the adverb "well" with the adjective "good".

Incorrect: *After she returned from the three-week vacation, she looked very well.*

Correct: *After she returned from the three-week vacation, she looked very good.*



Note: Unlike "She looks well," the phrase "She is well" can properly be used to mean the equivalent of "She is healthy". Why is this?

3. Location of Modification – Misplaced Modifiers

What's wrong with this sentence?

Finally thinking clearly, the book was able to be understood by Rebecca.

The meaning of the sentence seems clear enough: that Rebecca finally understood the book after she started thinking clearly.

But what does the sentence *actually* say? If you look more closely at the sentence, you'll see that, because of the placement of certain words, the sentence makes *the book*, not *Rebecca*, the subject of the sentence: which makes it sound as if the book was thinking clearly, not Rebecca. That's kind of funny – how can a book think clearly? - and not what we meant at all. So what went wrong?

If you'll recall, modifiers are often adjectives or adverbs, as covered above. **But modifiers can also be groups of words – phrases or clauses – that act as one to describe another part of the sentence. Like adjectives and adverbs, these multiple-word modifiers must be placed as close as possible to the word or group of words they're modifying: those that fail to observe this rule are called misplaced modifiers.**

Misplaced modifiers can be highly deceptive - and are therefore extremely common on the BANK EXAMS. Because we know what the sentence *means* to say, it's easy to miss placement errors unless we're looking for them.

Let's look again at the example above:



Even though the modifier is followed immediately by "the book," we might very easily assume that because a book can't think, we can overlook its placement in the sentence, as the phrase "Finally thinking clearly" *must* refer to Rebecca. But the BANK EXAMS isn't testing our ability to understand mangled sentences; it's testing our understanding of English grammar. And according to the rules of English grammar, **a modifier must always be placed as close as possible to the word it's modifying. Thus, this sentence is incorrect because the modifier "Finally thinking clearly" is not immediately followed by what it is modifying: that is, "Rebecca".**

Try this next example:

On arriving at the train station, his friends greeted Jay and took him immediately to his speaking engagement in Springfield.

Once again, it probably sounds fine at first glance. But break it down, and check to make sure that modifiers (or objects being modified) are placed where they belong.

MODIFIER

On arriving at the train station, **his friends** greeted Jay and took him immediately to his speaking engagement in Springfield.

First find the modifying phrase: look for a descriptive group of words set off by a comma or commas. Here, we have "On arriving at the train station." After you've found the modifier, try to figure out what word/s it *should be* modifying, and what word/s it is modifying: here, "Jay" should be arriving at the train station, but the modifier is followed directly by the phrase "his friends," which makes it sound like Jay's friends, not Jay himself, arrived at the train station. This is incorrect. Because the modifier must be immediately followed by the word/s being modified, the sentence can be correctly written as:

MODIFIER

On arriving at the train station, **Jay** was greeted by his friends, who immediately took him to his speaking engagement in Springfield.

When rewritten this way, the modifier "On arriving at the train station" is followed directly by "Jay", the person whom the modifier was meant to describe.

Incorrect: *On arriving at the train station, his friends greeted Jay and took him immediately to his speaking engagement in Springfield.*

Correct: *On arriving at the train station, Jay was greeted by his friends, who immediately took him to his speaking engagement in Springfield.*

Misplaced modifiers won't always occur at the beginning of sentences: *any* descriptive phrase or clause is a potential misplaced modifier. Just make sure the modifying phrase or clause is **as close as possible** to the word/s being modified, and watch for these common indicators:

1. **That/which clauses, especially ones that come at the end of sentences**
2. **Sentences beginning or ending with descriptive phrases**

Don't forget!

Note that its is a possessive of it, and it's is the contraction of it and is.

Parallelism

"Parallelism" means that all items or ideas in a sentence need to be in the same format. Unlike some of the other grammatical topics covered in this chapter, parallelism is a pretty intuitive concept to master; there are no exceptions to memorize, no strange rules to remember. Once you understand the concept, you're pretty much good to go. But why, if it's so simple, is parallelism included so often on the BANK EXAMS? For the same reason that misplaced modifiers, subject-verb agreement, and other "simple" topics are included: because test writers don't expect you to recognize it.

The concept of parallelism is easy to master - but recognizing a parallelism question is more difficult. This section will show you how to do both: it will begin with a more detailed explanation of what parallelism is, and what it dictates; the latter portion will list the different ways in which parallel constructions are commonly used on the BANK EXAMS.

How to recognize a parallelism

Parallelism is a rule of English grammar that demands consistency in a sentence's structure. Any lists of ideas, places, activities, or descriptions that have the same level of importance – whether they be words, phrases, or clauses - must be written in the same grammatical form. Some examples:

- **activities:** *running, biking, and hiking*
- **places:** *the store, the museum, and the restaurant*
- **ideas:** *how to read, how to write, and how to learn*
- **descriptions:** *quickly, quietly, and happily*

Note the grammatical consistency in each list: the 'activities'

all end in *—ing*; the 'places' are all singular nouns; the 'ideas' all begin with 'how to'; the 'descriptions' all end in *—ly*. **In each list, whatever grammatical form is applied to one item is applied to all items.** On the BANK EXAMS, this rule – what applies to one must apply to all – is pretty much all you need to remember.

Click [here](#) for all extra subject-verb agreement hints and tips.

Parallelism

Overview of this section:

1. Lists of Verbs
2. Lists of Adjectives or Adverbs
3. Comparisons: Multiple Pronouns

1. Lists of Verbs

All elements in a list should be in similar form. "Similar form" means that all nouns, all infinitives, all gerunds, all prepositional phrases, or all clauses must agree. On the test, you'll often see lists of verbs, of which two agree, but one does not. In order for the sentence to be correct, *all three* verbs must agree:

Patty ate macaroons, drank soda and was dancing the tango.

This is a list of activities – more specifically, those activities undertaken by Patty. Parallelism dictates that all the things Patty did must be listed in the same form, and since 'all the things Patty did' are verbs, all verbs in the sentence must agree in tense and number. Do they?



The list of verbs in the incorrect sentence contains two singular simple past tense verbs ('ate' and 'drank') and one singular past progressive verb ('was dancing'). The verbs should all match:



The correct version changes the mismatched past progressive form to the simple past tense, like the other verbs in the list.

Incorrect: *Patty ate macaroons, drank soda and was dancing the tango.*

Correct: *Patty ate macaroons, drank soda and danced the tango.*

Here's another example using a list of verbs:

- **Incorrect:** *All business students should learn word processing, accounting, and how to program the computer.*

Correct: *All business students should learn **word processing, accounting, and computer programming.***

The verb "to program" must be changed to "programming," because the rest of the verbs are already in the -ing form.

You'll often see lists of infinitives on the BANK EXAMS: the "to ____" verbs (to walk, to talk, to eat, to chat, to drink...). With infinitives, a very simple rule applies: the word "to" must either go *only* before the first verb in the list, or before *every* verb in the list. For example:

Correct: *He likes **to swim, to sail, and to dance.***

Correct: *He likes **to swim, sail, and dance.***

Incorrect: *He likes **to swim, sail, and to dance.***

The first two sentences are equally acceptable variations. The third sentence is incorrect because it displays no consistency whatsoever; the verbs change from *to swim* to *sail*, and then back to *to dance*. This is in clear violation of the rules we've laid out.

List of infinitives: Options

• **To _____, _____, and _____.**

• **To _____, to _____, and to _____.**

The principle governing lists of infinitives applies, in fact, to any words that might come before each item in a series: prepositions (*in, on, by, with*), articles (*the, a, an*), helping verbs (*had, has, would*) and possessives (*his, her, our*). Either repeat the word before every element in a series or include it only before the first item. Anything else violates the rules of parallelism.

2. Lists of Adjectives or Adverbs

Just like verbs, adverbs or adjectives in a list must agree. Descriptive words are easy to replace with wordy phrases, and test writers will try to trip you up by including a verb or phrase among a list of adjectives or adverbs:

On the morning of his fourth birthday, Jonny was giggly, energetic, and couldn't wait for the party to begin.

If you read through it quickly, it might sound acceptable. However, the list includes one item that doesn't belong:

On the morning of his fourth birthday, Johnny was giggly, energetic and couldn't wait
for the party to begin.

ADJECTIVE ADJECTIVE VERB

This looks to be a list of adjectives until you reach the third item in the list: it's not an adjective, it's a verb! The "list of adjectives" won't be complete until the last item falls into step with the others:

On the morning of his fourth birthday, Johnny was giggly, energetic and very eager
for the party to begin.

ADJECTIVE ADJECTIVE ADJECTIVE

This example replaces the verb phrase "couldn't wait" with the descriptive phrase "very eager" — which indeed includes an adjective.

Watch for consistency in item *type* as well as consistency of form.

Incorrect: *On the morning of his fourth birthday, Johnny was **giggly, energetic** and **couldn't wait** for the party to begin.*

Correct: *On the morning of his fourth birthday, Johnny was **giggly, energetic** and **very eager** for the party to begin.*

3. Comparisons: Multiple Pronouns

Sometimes, you'll come across sentences with multiple pronouns. In many cases, parallelism requires that the pronouns be identical.

Incorrect: *Those who exercise in addition to maintaining a healthy diet are likely to be in better health than the people who maintain a healthy diet but don't exercise.*

Correct: *Those who exercise in addition to maintaining a healthy diet are likely to be in better health than those who maintain a healthy diet but don't exercise.*

In the first sentence, the pronoun "those who," in the first part of the sentence, is matched with the phrase "the people who" in the second part of the sentence. Notice how much cleaner and easier to understand the second sentence is.

Look at the sentence below:

If one decides to break the law, they must be willing to take responsibility for any repercussions.

This sentence contains two pronouns. Do they match?


If **one** decides to break the law, **they** must be willing to take responsibility for any repercussions.


If **one** decides to break the law, **one** must be willing to take responsibility for any repercussions.

When using the word "one" as a pronoun referring to an unspecified person, the only acceptable match is "one": the first sentence inserts "they" instead, which is incorrect. The same rule applies for the pronoun "you" when it's used to refer to an unspecified person. The BANK EXAMS does not prefer one to the other, but "one" and "you" cannot be used

interchangeably in the same sentence:

Incorrect: *If **one** decides to break the law, **you** must be willing to take responsibility for any repercussions.*

Correct: *If **one** decides to break the law, **one** must be willing to take responsibility for any repercussions.*

Correct: *If **you** decide to break the law, **you** must be willing to take responsibility for any repercussions.*

Both latter versions are correct.

Be consistent: use whichever pronoun you choose all the way through.

Pronoun Agreement

Pronouns stand in for nouns in a sentence. Pronouns follow the same agreement rules as nouns, so when using a pronoun, it is important to be clear about what noun it is replacing. **The first step in tackling a pronoun question is to locate and identify any pronouns in the sentence.**

Subject	Subject
▪ I	▪ me
▪ he/she	▪ him/her
▪ we	▪ us
▪ they	▪ them
▪ who	▪ whom
▪ it, one, you (same in either case)	▪ it, one, you (same in either case)

Pronoun Agreement

Overview of this section:

1. Pronoun Subject vs Pronoun Object
2. Who vs Whom
3. Singular and Plural Pronouns
4. Possessive Pronoun Agreement
5. Objects of *to be* verbs
6. Relative Pronouns
7. Impersonal Pronouns

1. Pronoun Subject vs Pronoun Object

Once you've found a pronoun in a Sentence Correction question, check whether it's acting as the **SUBJECT** or the **OBJECT** of the sentence or phrase. Is following sentence correct or incorrect?

How could she blame you and he for the accident?

The first step is to identify the pronoun(s). There are three in this sentence: "she," "you," and "he":



Next, try to define whether each pronoun is acting as a *subject* or *object*. Here, "she" is the subject, and the pronouns "you" and "he" are acting as the objects of the sentence:



How do we know this? Because "she" is doing the action (blaming) and "you" and "he" are receiving it (getting blamed). However, "he" does not seem to be in the correct form. Refer to the chart above, or to the proper answer to the question "Who did she blame?", which is "him" not "he." ("Who did she blame? She blamed *him*.")



Both pronouns acting as objects must be in the objective case; as indicated in the graphic above, "him" is objective — while "he," used in the first sentence, is subjective, and therefore incorrect.

Incorrect: *How could she blame you and he for the accident?*

Correct: *How could she blame you and **him** for the accident?*

Let's look at another example:

Incorrect: ***Her** was better suited for the job.*

Correct: ***She** was better suited for the job.*

Here, the pronoun is the subject of the sentence, as "the job" is clearly not the subject, and there are no other nouns in the sentence. Because the pronoun stands in for "the woman" (some woman), the pronoun should be the *subject* form of the her/she pronoun as indicated by the chart: meaning, "she".

Now let's look at a commonly mangled case:

John and me drank a bottle of wine.

Because it's confused so often in spoken language, it can be difficult to tell when the pronoun in the phrase "someone else and me/I" is used incorrectly. But it's actually quite easy to remember when to use "me", and when to use "I": cross out everything in the "someone else and me/I" phrase except the pronoun – and then read it aloud. How does it sound? If it sounds fine, the pronoun is correct; if it sounds really weird, the pronoun is incorrect. In the example above:

~~John and~~ me drank a bottle of wine.
Me drank a bottle of wine??

~~John and~~ I drank a bottle of wine.
I drank a bottle of wine.

"Me drank a bottle of wine" sounds like caveman-speak, so the proper pronoun is clearly "I".

Incorrect: *John and **me** drank a bottle of wine.*

Correct: *John and **I** drank a bottle of wine.*

Let's try it again on the following sentence:

The dinner was eaten by John and I.

Perform the test:

The dinner was eaten by ~~John and I~~. ?

or

The dinner was eaten by ~~John and me~~. ?

The second sentence is grammatically correct ("I/me" is acting as the object), so the proper pronoun is "me." This test works for many instances of misused pronouns, but to be safe, you should memorize the subject/object pronoun chart – just in case you can't figure out which version is right after you do the test.

Incorrect: *The dinner was eaten by John and I .*

Correct: *The dinner was eaten by John and me.*

2. Who vs Whom

If the pronoun is acting as a subject, use who. If it is acting as an object, use whom.

*I don't know **whom** Kate married.*

Why is "whom" correct? Because Kate is the subject of this sentence – not the person she married. To simplify who/whom questions, try rearranging the sentence into a question, and then answer it. Let's try it:

Question: *Who/m did Kate marry?*

Answer: *Kate married **him**.*

You wouldn't say "Kate married he," right? Since the pronoun used in the answer is "him," an object pronoun, the pronoun in the original sentence should also be an object pronoun: whom.

Here's another one to try:

Who took out the trash?

Because the sentence is already a question, you can't run the test as we did above. But not to worry: all you need to do is answer the question:

He took out the trash.

You wouldn't say "him took out the trash," so the pronoun in the original sentence must match the form of the pronoun "he," which is a subject pronoun: *who* is correct.

[Back to Top](#)

3. Singular and Plural Pronouns

Pronouns also act like nouns in the realm of verb agreement. For some pronoun questions, you also need to check if the pronoun and its verb agree in number.

All of the following pronouns are singular:

- anything · each
- anyone ·
- either · everyone · everything
- neither · no one · nothing
- what · whoever
- whatever

These are plural:

- both · several · few
- many · others

Here's an example:

Incorrect: *Everyone on the project **have** to come to the meeting.*

Correct: *Everyone on the project **has** to come to the meeting.*

Referring to the chart above, you'll see that the pronoun "everyone" is singular. Its verb must therefore be singular as well: "has" is correct, not "have".

Incorrect: *Neither his bodyguards nor he **were** there. ["Was" is correct!]*

Correct: *Neither he nor his bodyguards **were** there.*

As covered in an [earlier section](#) of this chapter, the constructions "either... or" and "neither.. .nor" always take the verb form that matches the noun that is closer to the verb. Thus, "were" is incorrect in the first sentence because "he," a singular pronoun, is closer to the verb than "bodyguards," a plural noun; but "were" is correct in the second sentence because the order of the subjects is reversed, so that the plural noun "bodyguards" is closer to the verb.

4. Possessive Pronoun Agreement

When you come across possessive pronouns such as *your*, *their*, *his*, and *hers*, check to see whether they agree with other pronouns in the sentence. **Most possessive pronouns are used messily in spoken language, so be careful to take special note when you see two pronouns in a sentence.**

Incorrect: *Some of you will have to bring **their** own beer.*

Correct: *Some of you will have to bring **your** own beer.*

In this sentence, the possessive pronoun towards the end of the sentence should match the pronoun following "Some of". Because the first pronoun is "you", the possessive pronoun must be *your*, not *their*. "Their" would only be correct if the sentence began

"Some of *them* will have to bring..."

Incorrect: *If anyone comes over, take **their** name.*

Correct: *If anyone comes over, take **his or her** name.*

The subject is *anyone*, which is singular, and which therefore requires a singular pronoun such as "his" or "her". This error has become common because of the demand for political correctness; instead of saying "his or her", people will often just say "their." Either "his" or "her" alone is technically correct, but writing "his or her," as in this example, is also acceptable.

5. "Objects" of to be verbs are in the subject form

Very simple: watch for pronouns following "to be" verbs such "It should have been," "It is," "It could have been," "It was", and make sure they are in subject form. This is another error common in speech; but it's easy to identify, and easy to fix.

Incorrect: *It must have been **her** who called.*

Correct: *It must have been **she** who called.*

"It must have been" is a "to be" verb, so the pronoun must be in subject form: "she," not "her".

6. Relative Pronouns

Which, that and who are relative pronouns. A relative pronoun must refer to the word immediately preceding it. If the meaning of the sentence is unclear, the pronoun is in the wrong position. *Which* introduces non-essential clauses; *that* introduces essential clauses. *Who* refers to individuals; *that* refers to a group of persons, class,

type, or species.

Incorrect: *John was met at the door by a strange man, which he, being afraid, opened slowly.*

Did John open "the man?" Probably not. This sentence is definitely confusing, but its meaning can be clarified by adjusting the placement of the nouns in the sentence.

Correct: *John was met by a strange man at the door, which he opened slowly out of fear.*

It's now clear what John is opening, and why.

7. Impersonal Pronouns

On the BANK EXAMS, the pronouns "one" and "you," which are included in a class of pronouns called "impersonal pronouns," are often improperly matched with their respective possessive pronouns. **You might have heard that using "you" is less proper than using "one," but on the BANK EXAMS, all that matters is that the pronouns agree** – there's no word-choice preference one way or the other. Look at these examples:

Incorrect: *One should have **their** teeth checked every six months.*

Correct: *One should have **one's** teeth checked every six months.*

Correct: *One should have **his or her** teeth checked every six months.*

Correct: *You should have **your** teeth checked every six months.*

Incorrect: *One should take **your** responsibilities seriously.*

Correct: *One should take **one's** responsibilities seriously.*

Correct: *One should take **his or her** responsibilities seriously.*

Correct: *You should take **your** responsibilities seriously.*

As long as "one" isn't paired with "your," or "you" with "one's," the sentence is probably correct.

A summary of how to recognize pronoun errors.

Look for:

- Subject or object pronouns
- Who or whom
- Pronoun agreement
- Relative pronouns

www.BankExamsToday.com

A common error found in BANK EXAMS Sentence Correction questions is the misuse of verb tense. Verb tenses exist in order to allow us to specify at what point in time some event occurred – did it happen at one point in the past, or is it still happening? Is it happening now, or will it happen in the future?, etc. Because so many different tenses exist, BANK EXAMS questions are often extremely complicated, using several different tenses in a single sentence. The correct tense (or tenses) makes the sequence of actions clear.

Here's an example of a relatively simple verb tense error, and its correction:

Incorrect: *After he had finished his performance, he would go to the party.*

Correct: *After he had finished his performance, he went to the party.*

Why is the second sentence correct? Because the order of events is well clarified. Both events - the performance and the party - happened in the past, but the performance happened first, and the party second. Thus both verbs should be in the past tense: "had finished" in past perfect to indicate that this happened first, and then "went" in simple past. The incorrect sentence implies that the performance happened *once* in the past, but that his after-performance party attendance was ongoing - which doesn't make any sense.

Here's another example.

If the cyclist wins the race, it will be representing an extraordinary comeback from his earlier cancer.

To determine whether this sentence is correct, let's break it down into its constituent parts:



The "if clause" at the beginning of the sentence indicates a hypothetical: a sentence written in *if...then...* form. This kind of sentence requires that the dependent event be in the simple future tense: meaning that the event, if it happens, will happen *once*, at some time in the future, following the first event's occurrence. It will not *keep happening*. Here, however, the

dependent event is in the future continuous, not the simple future.

Incorrect: *If the cyclist wins the race, it will **be representing** an extraordinary comeback from his earlier cancer.*

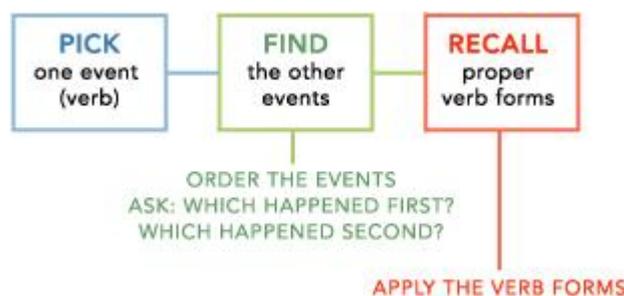
Correct: *If the cyclist wins the race, it will **represent** an extraordinary comeback from his earlier cancer.*

Why is the second sentence correct? Because a positive outcome of the race, which is as yet undetermined, is only going to "represent his comeback" once – as soon as it happens. The first sentence implies that the cyclist's victory is going to *keep representing* a comeback for the duration of his victory – which is confusing, and doesn't make much sense.

English verb tense is - clearly - an extraordinarily complex subject. To make your efforts a bit simpler, keep a few general rules in mind: first, to help determine whether the verbs in a sentence are in the proper tenses, pick one event as a "base" action, and then try to figure out when other events occurred in relation to that event. Try to discern whether the events occurred **prior to** the base action, **or after** the base action; or **at the same time** as the base event took place. Keep in mind that actions that start before the base may continue after the base.

Ask yourself: "What happened first, second? What makes sense logically?"

This is only half of the process however: after you determine *when* the events took place, you still need to know *what verb form* corresponds to the time sequence you've identified. This requires a working knowledge of verb tense, as well as mood and voice - it's very important to study them. A verb tense, mood, and voice guide is included in the [extras](#) section; it is recommended that you take a look at it, even if you already feel comfortable working with verbs.



Tips for recognizing verb tense errors:

1. Watch for –ing forms.

Typically, –ing forms are used as junk answers on the BANK EXAMS; you will often be given a better alternative.

- I am walking
- I was walking
- I had been walking

2. Watch for time sequences.

Be alert for the appearance of several verbs indicating the occurrence of several events that happen (or happened) at different points in time. Pick one verb as the "base" in time sequence, and determine the order of events relative to the base event.

You should only compare things that can be logically compared. Faulty or nonsensical comparisons account for a significant number of errors in BANK EXAMS Sentence Correction questions. Most of these errors relate to a very simple idea that you probably learned in kindergarten: *you can't compare apples to oranges*. You are entirely welcome, however, to compare apples to apples, or a long sweater to a long coat, or even the baking of apple turnovers to the baking of pineapple turnovers. That is, on the BANK EXAMS, you want to compare only those things that are grammatically or logically similar. For instance, you can't logically compare a person ("Joe") to a quality ("purple"), or an item ("a banana") to

a group ("the NYPD"). You have to compare one individual to another individual, one quality to another quality, or one group to another group.

Often, the comparison will sound as though it's acceptable, but will be missing a few necessary words:

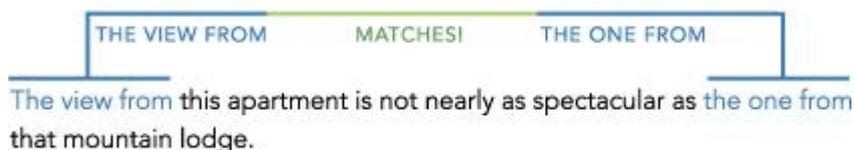
Incorrect: *The view from this apartment is not nearly as spectacular as from that mountain lodge.*

If you read it quickly, this sentence makes perfect sense: the view from the apartment is being compared to the view from the mountain lodge. But if you look more closely, you'll see that the sentence actually compares the view from the apartment to *something* about the lodge — but what about it?



The comparison needs to be clarified.

Just like misplaced modifier questions, comparison questions can't be judged by the ear alone: even though you might understand what the writer is trying to say, trying doesn't cut it on the BANK EXAMS. You have to make sure the sentence actually says what it means to say. Here's the correct version:



The insertion of two little words - "the one" - makes this sentence grammatically correct, because "the view from" now has a partner in comparison: "the one from." An alternative would be to repeat "the view (from)," instead of "the one (from)," in the latter portion.

Incorrect: *The view from this apartment is not nearly as spectacular as **from** that mountain lodge.*

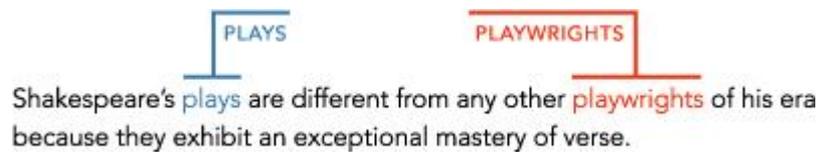
Correct: *The view from this apartment is not nearly as spectacular as **the one from** that mountain lodge.*

Correct: *The view from this apartment is not nearly as spectacular as the view from that mountain lodge.*

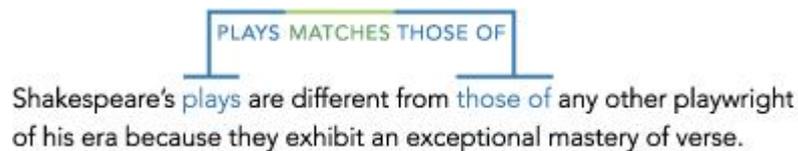
Let's look at another example.

Shakespeare's plays are different from any other playwrights of his era because they exhibit an exceptional mastery of verse.

Once again, the sentence sounds ok; but it actually compares Shakespeare's *plays* to other *playwrights*: an illogical comparison.



How can we fix it? By inserting a few choice words that clarify the nature of the comparison:



Like the phrase "the one from" in the last example, the phrase "those of" in this example makes it very clear that Shakespeare's plays are being compared to other playwrights' *plays* – not other playwrights.

Incorrect: *Shakespeare's plays are different from any other playwrights of his era because they exhibit an exceptional mastery of verse.*

Correct: *Shakespeare's plays are different from those of any other playwrights of his era because they exhibit an exceptional mastery of verse.*

You should look out for key comparison words, such as:

- like
- less than
- that of
- as
- more than
- those of
- compared to
- other

Comparisons are actually a special instance of parallelism. A number of comparison-specific

constructions call for you to always express ideas in parallel form. These constructions include:

Either X or Y...

Neither X nor Y...

Not only X but also Y...

X or **Y** can stand for as little as one word, or as much as an entire clause, but in every case, the grammatical structure of X or Y must be identical. For example, the sentence *Either drinking or to eat will do* violates the rule by mismatching verb forms:



This is a comparison, and requires parallelism. Both verbs must be in the same form: but as they're not currently, one must be adjusted.



Both verbs are now in the *-ing* form. Though in many cases of parallelism either verb form is fine, for Either/Or comparisons such as this one, both verbs **must** be in the *-ing* form.

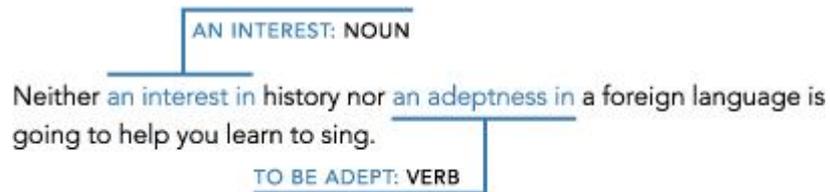
Here's another example, using Neither/Nor:

Neither an interest in history nor to be adept in a foreign language is going to help you learn to sing.

This sentence lists two talents one could possess, in a neither/or format. They are not, however, in the same form.



In this sentence, a noun is compared to a verb. Though it's a different kind of mistake than the missing-information and verb-form errors we've looked at, it should be dealt with in the same way: by shifting one of the forms to match the other.



Both phrases are now in the same form: "*an interest in*" and "*an adeptness in*". In this instance, the verb had to be changed to match the noun, instead of the other way around, because "to be" verbs don't belong in comparison (either/or, neither/nor) sentences.

Incorrect: *Neither an interest in history nor to be adept in a foreign language is going to help you learn to sing.*

Correct: *Neither an interest in history nor an adeptness in a foreign language is going to help you learn to sing.*

If you're confused about whether a comparison is correct, check to see whether the comparison is both logical (according to the standards of BANK EXAMS English) and grammatical.

Examples

1. Jerry gives less to charity than any other church member.

As this sentence is constructed, it's impossible to tell whether Jerry gives less to charity than any other church member does, or if he gives less money to charity than he gives to any other church member. But since it's probably unlikely that Jerry gives money to other church members, you want to clarify that the comparison is between what Jerry gives to the church, and what any other church member gives to the church. The simplest way to fix this is to add a "does" after "church member". "Does" stands in for "gives to the church", and the statement now directly compares what Jerry gives to what other church members give. (Note: if Jerry were to give something quantifiable, like dollars then it would be, "Jerry gives fewer dollars..." instead of less.)

2. The sports writer questioned the skill of basketball players compared to tennis players.

This sentence compares "the skill of basketball players" to "tennis players" themselves – not their skill. As in the example above, a short phrase – in this case, "that of" - will suffice in making the proper comparison clear. The correct sentence should read: The sports writer questioned the skill of basketball players compared to that of tennis players.

Practice

1. If the books have been cataloged last week, why haven't they been placed on the shelf?

- A. have been cataloged
- B. would have been cataloged
- C. was cataloged
- D. were cataloged
- E. had been cataloged

2. Jessica Mitford wrote *The American Way of Death*, a best-selling book that led eventually to an official investigation of the funeral industry.

- A. that led eventually
- B. that had led eventually
- C. that eventually led
- D. which eventually led
- E. who eventually led

3. Sabotage came from the French saboter, which means "to clatter with wooden shoes (sabots)."

- A. which means "to
- B. which means, "to
- C. that means "to
- D. that means-"to
- E. that means, "to

4. When studying an assignment, it is wise to read it over quickly at first, than see the major points, and finally outline the material.

- A. first, than
- B. first: then
- C. first-then
- D. first, then
- E. first-than

5. To judge the Tidy City contest, we picked an uninterested party.

- A. picked an uninterested party.
- B. picked an interested party!
- C. picked a disinterested party.
- D. are in the process of picking an uninterested party.
- E. picked an disinterested party.

6. Linda decides they had better scam before the killers find them.

- A. had better scam
- B. had better leave
- C. should hurry and scam
- D. could hurry and leave
- E. had better get out

7. I really dug the character of Brutus.

- A. dug
- B. thought about
- C. thought of
- D. admired
- E. gazed at

8. Once upon a point a time, a small person named Little Red Riding Hood initiated plans for the preparation, delivery and transportation of foodstuffs to her Grandmother.

- A. and transportation of foodstuffs to her Grandmother.
- B. and transportation of food stuffs to her Grandmother.
- C. and transportation of food supplies to her Grandmother.
- D. and transportation of foodstuffs to her grandmother.
- E. and, transportation of food supplies to her grand mother.

9. The setting of a story effects the story's plot.

- A. effects the story's plot.
- B. effects the stories plot.
- C. affect the story's plot.
- D. affects the story's plot.
- E. affects the story's plots.

10. Arctic trees are scrubbiest than trees in milder climates.

- A. scrubbiest than trees
- B. scrubber then trees
- C. scrubbiest than are trees
- D. scrubber than are trees
- E. scrubber than trees

11. Quebec rises in a magnificent way above the St. Lawrence River.

- A. rises in a magnificent way above
- B. rises in a magnificent way, way above
- C. rises magnificently above

- D. rises magnificently way above
- E. is raised in a magnificent way above

12. Someone gives the school gerbils every year.

- A. Someone gives the school gerbils
- B. Some one gives the school gerbils
- C. Some one gives the School gerbils
- D. There is a person that gives the school gerbils
- E. An individual gave gerbils

13. During colonial days, a school room looked rather empty.

- A. colonial days, a school room looked
- B. colonial days, a schoolroom looked
- C. colonial days; a schoolroom looked
- D. colonial days; a school room looked
- E. colonial days-a schoolroom looked

14. The helium-filled balloon rose in the air.

- A. rose in the air.
- B. was rising in the air.
- C. was in the air.
- D. rose into the air.
- E. would rise in the air.

15. If I had the address, I would have delivered the package myself.

- A. had the address,
- B. had the address;
- C. had the address-
- D. had had the address;
- E. had had the address,

16. Do you know that these gloves have lay on the bureau all week?

- A. have lay on
- B. have laid on
- C. would lie on
- D. had laid on
- E. have lain on

17. If I would have known about the team tryouts, I would have signed up for them.

- A. had known
- B. would have known

- C. could of known
- D. had been told
- E. could have been told

18. If he would have revised his first draft, he would have received a better grade.

- A. would have revised
- B. had revised
- C. could of revised
- D. had of revised
- E. would revise

19. Valarie claims that cats made the best pets.

- A. made the best pets.
- B. could be the best pets.
- C. are the best pets.
- D. make of the best pets.
- E. make the best pets.

20. By next month, Ms. Jones will be Mayor of Tallahassee for two years.

- A. will be Mayor of Tallahassee
- B. will have been Mayor of Tallahassee
- C. will be mayor of Tallahassee
- D. will have been mayor of Tallahassee
- E. could have been mayor of Tallahassee

Answers and Explanations

1. D: "Last week" dictates simple past tense "were." Present perfect "have been" (A) refers to the status now of something already accomplished in the past-e.g. "have been cataloged since last week." Subjunctive present perfect "would have been" (B) is never used in a conditional "If" clause/phrase, only as its complement ("If..., then they would..."). Singular "was" (C) disagrees with plural "books." Past perfect "had been" (E) would require "why hadn't they been.../weren't they...?" to agree.

2. C: With an indirect object, the transitive verb and preposition should be a unit, i.e. "led to" here, like "take from," "give to," etc., uninterrupted by the modifying adverb "eventually." "Who" (E) only applies to people, not inanimate objects like books.

3. A: No punctuation should be placed between "means" and "to" here. Hence a comma [(B), (E)] or dash (D) is incorrect. A nonrestrictive relative clause introduces additional information, requiring a comma and "which"-not "that" [(C), (D), and (E)].

"That" is used without a comma and only with a restrictive relative clause, i.e. one that is necessary to understand the meaning of the noun it modifies.

4. D: "Then" is an adverb indicating time or sequence here. "Than" [(A), (E)] is a conjunction indicating comparison, e.g. "He is taller than I am" or "We would rather go now than later." When listing three sequential steps as in this sentence, the comma after the first and second steps is correct punctuation; a colon (B) or hyphen [(C), (E)] is incorrect.

5. C: The correct word choice therefore, for this sentence meaning is "disinterested," meaning not personally involved or invested and (presumably) impartial.

"Uninterested" means literally not interested, i.e. oblivious or not caring. In this context, they would not pick an "interested" party to judge a contest, and the exclamation mark (B) is inappropriate punctuation. "An" (E) is incorrect preceding a consonant.

6. B: "Scram" is a slang word meaning "leave," a more acceptable choice when writing (excepting intentional slang like Mark Twain used in dialogue, narrative, etc.). "Could" (D) means they can leave, whereas "had better" and "should" means they ought to leave. "Get out" (E), similarly to "scram," is less acceptable than "leave."

7. D: "Admired" is an acceptable word in writing for the desired meaning, whereas "dug" (A) is slang. "Thought about" (B), "thought of" (C), and "gazed at" (E) do not convey the same meaning at all.

8. D: When used as a noun rather than a name (proper noun), "grandmother" is not capitalized. Used either way, it is still one word, not two (E); the same is true of "foodstuffs" (B).

9. D: To affect means to influence. This meaning, and hence this spelling, apply here. To effect [(A), (B)] means to cause, initiate, create, implement, or accomplish. "Stories" (B) is plural, not possessive. "Affect" (C) goes with a plural, not singular, subject. "Plots" (E) is plural, not singular.

10. E: When comparing two things, the comparative "-er" is used rather than the superlative "-est," which is only used when comparing more than two things. The adverb "than" is used with the comparative, not the conjunction "then" (B), which indicates time sequence (e.g. "and then..."), cause and effect (e.g. "If...,then..."). Adding "are" (D) is unnecessary.

11. C: The adverb "magnificently" modifies the verb "rises" and reads more appropriately and concisely than the phrase "in a magnificent way." "Way above" [(B), (C)] is slangy and does not express the intended meaning. If it did, "far above" would be more correct. Passive-voice "is raised" (E) connotes a different meaning (i.e. is set higher) than active-voice "rises" (i.e. appears) in this sentence.

12. A: "Someone" is one word, not two [(B), (C)]. "There is a person that" (D) differs semantically and grammatically, meaning someone exists who gives the school gerbils rather than someone gives the school gerbils; also, "who" is preferable over "that" when referring to people. The meaning is changed by past tense "gave" (E); i.e. an individual/someone gave the school gerbils every year but no longer does, vs. someone still gives the school gerbils every year.

13. B: "Schoolroom" is one word, not two [(A), (D)]. A semicolon separates independent clauses or phrases containing internal commas, but is incorrect between a phrase and a clause [(C), (D)]. A comma, not a dash (E), is used between the introductory prepositional phrase and the independent clause it modifies.

14. D: The correct preposition with verbs expressing movement or placement is "into," not "in" [(A), (B), (C), (E)], a common error. We place something into a container, not in it; things move into the air, not in it. "In" denotes something is already there rather than moving/being moved there.

15. E: Since this entire conditional-subjunctive sentence construction is in the past, the correct conditional form is past perfect "If I had had" rather than present perfect "if I had" [(A), (B), (C)] with the present perfect subjunctive "I would have." The correct punctuation between conditional "if" and subjunctive "would" parts is always a comma, never a semicolon [(B), (D)] or a dash (C).

16. E: The present perfect intransitive "to lie" is "have lain," not "have lay" (A), "have laid" (B), or "had laid" (D), which latter two are only transitive, e.g. "She has laid the gloves on the bureau every day" or "I saw a pair of gloves she had laid on the bureau." The conditional "would lie" (C) is only grammatical with a conditional, e.g. "...would lie on the bureau all week unless you moved them," also conveying a different meaning.

17. A: Conditional-subjunctive ("If...then") constructions set in the past use past perfect ("If I had known") for the conditional, and present perfect ("I would have signed up") for the subjunctive, because "If" comes earlier and "then" later. Adding the subjunctive "would"/"could" to the conditional as well (B) is incorrect. Substituting the preposition "of" for the auxiliary verb "have" (C) is always incorrect. "Had been/could have been told" [(C), (D)] differs in meaning from "had known."

18. B: With conditional-subjunctive constructions, never add the subjunctive auxiliary verb (would/could/would have/could have) to the conditional (If) half [(A), (C), (E)]; it is only used in the subjunctive half. It is never correct to substitute the preposition "of" for the auxiliary verb "have" [(C), (D)].

19. E: To agree with the present-tense predicate "claims," the dependent clause must also be present-tense "make," not "made" (A). "Could be" (B) and "are" (C) alter the sentence meaning. "Make of" (D) is not a valid construction in this sentence structure, makes no sense, and means nothing.

20. D: "By next month" used together with "for two years" indicates something that will be completed in the future, so future perfect "will have been" is the correct tense. "Will be" [(A), (C)] means she will be mayor for two years beginning in the future. Moreover, "Mayor" [(A), (B)] is incorrectly capitalized: it is not used as a title/name here (like "Mayor Jones"). "Could have been" (E) changes the meaning.