The Rules:
Commas are used to set off three or more items in a list. The final comma before the conjunction
is known as a serial, or Oxford comma. Using an Oxford comma is a stylistic choice, not a rule;
however, most style guides still require the use of the Oxford comma to avoid confusion.

Examples:
1. My mother will only buy organic apples, oranges, and bananas.
2. Running, swimming, biking, and other aerobic activities are good for your heart.

One Reason Why these Rules Can Be Confusing:
Comma rules for items in a list sometimes look just like commas used to set off an appositive
phrases.

An appositive phrase is a word or phrase that comes immediately after a noun and gives more
information about, identifies, or renames that noun. Appositives use commas to set them apart
from the rest of the sentence.

Examples:
1. My cat, Peanut, is extremely lazy (Peanut is the appositive, because it comes right after the
noun cat and gives more information about that noun; the appositive is set apart from the
sentence with commas).
2. In The Lego Movie, Lord Business, the evil mastermind, rules over all the Lego kingdoms
(the evil mastermind is the appositive because it gives us more information about Lord
Business; it uses commas to set it apart from the rest of the sentence).

Appositives have the potential to be confused with lists of three items that use the Oxford
comma. This confusion is rare, but happens most often in dedications or other lists that include
proper names.

Example:
1. I’d like to thank my husband, the robot, and my advisor. (while the sentence could be
thanking three people, the meaning of the sentence remains a little unclear out of context; the
husband could still be a robot, since the robot could be an appositive for the husband; it may
be better to reword the entire sentence to avoid this confusion).
The Controversy!
Surprisingly, the Oxford comma can be a topic of great controversy. Because the Oxford comma is not always necessary for clarity, some people prefer not to use it in their writing. British English tends to avoid using a final comma since it is not always essential for the meaning of the sentence, while most American style guides still require the use of the Oxford comma to avoid confusion and to retain a consistent style.

How to Recognize and Correct Any Errors:
I. In lists of three or more items, make sure that you don't intend to use an appositive phrase.
II. When in doubt, adding an Oxford comma will usually increase clarity.
III. If you're writing a dedication or addressing a group of people, rewording the sentence away from a list of individuals may be the only way to avoid confusion.

Let’s Practice:
Read the following sentences. Add commas where necessary for clarity and accuracy.
1. I took my dog my wife and my cousin to the restaurant.
2. For lunch he ate a sandwich an apple and a bag of chips.
3. Our greatest needs are for education financial stability and social justice.
4. The sun was shining the water was blue and the sand was hot.
5. Only with more help can we avoid confusion frustration and wasted time.

Further Resources:
https://owl.english.purdue.edu/owl/resource/607/01/

https://owl.english.purdue.edu/owl/resource/607/02/