

# BANKS LYON

JEWELLERY / WATCHES

# BIRTHSTONE COLLECTION

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04-05	JANUARY
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3. SEPTEMBER- SAPPHIRE, 4. NOVEMBER - TOPAZ



# JANUARY GARNET

Welcoming in a new year, the garnet is the perfect gem for January birthdays. Said to symbolise peace, prosperity and good health, this stone offers the perfect way to begin the year.

While it is most often seen in a rich red hue, the garnet can be found in a variety of other colours such as green and orange. These beautiful stones have a striking glowing quality to them which gives them a feeling of depth. With such rich colours, the garnet offers a real touch of luxury to any piece of jewellery.

The name is derived from the Latin word 'granatus', which means seed or grain. This is due to the gem's resemblance to the seeds of the pomegranate fruit. To some, the gem is known as the 'gem of faith' as any good deeds performed by one wearing the garnet, will receive more good in return.







# FEBRUARY AMETHYST

The deep purple hue of the amethyst matches with the arrival of February, the month that celebrates the most romantic day of the year.

It is said to symbolise peace, courage and stability, making it a meaningful birthstone which would make a thoughtful gift for an individual with a February birthday. The celebratory stone's name comes from the Ancient Greek word, 'methustos', meaning intoxicated, so named as the Ancient Greeks believed that the gem could protect them from drunkenness.

While the stone may not have mystical qualities that protect the wearer in this way, this does not make the gem any less luxurious. In fact, the amethyst was often worn by royalty, and at one time was so rare, that only kings, queens and clergy could afford this regal gem.



## FEBRUARY- AMETHYST

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The deep purple tones of the amethyst still hold a royal look, proudly glimmering with hues of purple, red and even blue in some stones.



### PROPERTIES

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**Colour** – The violet colouration of the amethyst is due to gamma irradiation, iron impurities and presence of trace elements. The value of the stone is not typically defined by carat weight, but by colour, with the rare Deep Russian being the highest-grade amethyst. The deeper the colour, the more valuable the amethyst; however, when an amethyst stone exhibits a very light colour or a mixture of both light and dark, its value decreases. The gem can also exhibit one or more secondary colours, such as red or blue. If overexposed to light, amethyst's hues can fade.

**Hardness** – This gemstone is a 7 in the Mohs Scale of Hardness and doesn't break by cleavage, making it durable and suitable for use in everyday jewellery, be it rings, bracelets, necklaces or earrings.

**Clarity** – Clarity is highly sought after in amethyst stones. They are rarely found with visible inclusions, and gems which exhibit them tend to be less valuable.

**Cut** – Amethyst can be cut into several shapes, from round, oval and emerald to cushion, pear and triangle. Gemstones with eye-visible inclusions but with a beautiful hue tend to be cut as cabochons. This semi-precious stone is also incredibly popular for artistic, one-of-a-kind designer cuts.

**Durability** – The February birthstone is a gem that will last a lifetime and more. One of the most famous examples of amethyst artwork is the Roman Intaglio, a stone that is engraved and carved in such a way that the engraving can be viewed through the stone. Some of these Intaglios only began to deteriorate from the 2nd century AD onwards.



# MARCH AQUAMARINE

This stone is most commonly found in a pale blue but can be found in darker shades, with the darkest blues being the rarest gems. This light blue colour can give jewellery a feminine, delicate touch and pairs beautifully with both silver and gold-coloured metals.

In keeping with the gem's association with the ocean, the aquamarine was once thought to protect sailors as they took to the sea, calming the waves before them. These calming effects are thought to have a similar effect in relationships and marriages, helping individuals to reconcile or to re-awaken lost love.

The aquamarine is certainly thought to be a powerful stone and has been significant to many cultures and people and was even used for medicinal purposes when crushed into a powder.

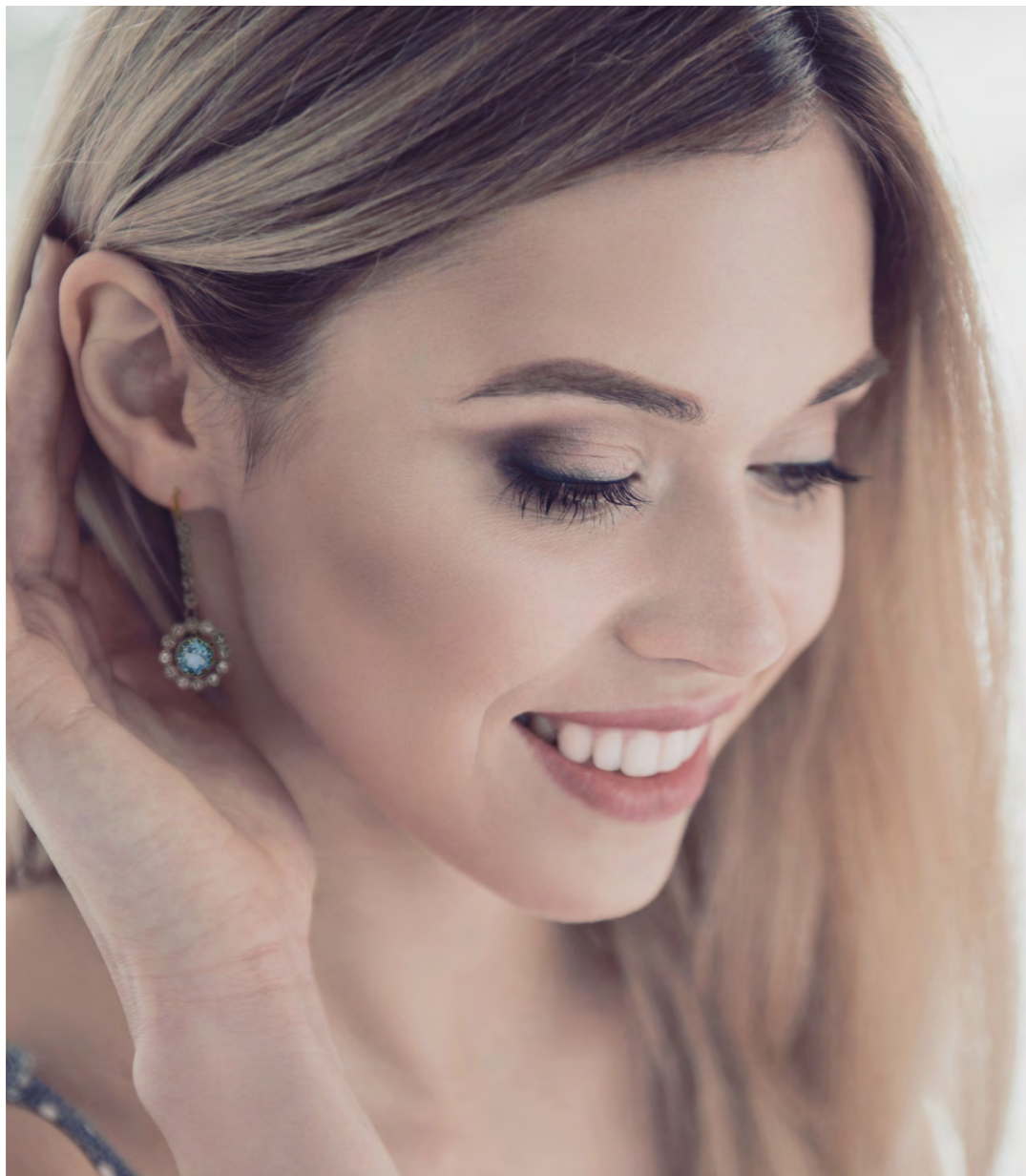
Now the aquamarine is an appropriate birthstone for the month of March, with its connection to the ocean, just as many March birthdays coincide with the Pisces star sign who is represented by the symbol of two fish.





## MARCH - AQUAMARINE

The aquamarine is perfectly matched to the month of March, displaying its light, delicate blue tones that are reminiscent of a clear sky on a Spring day or a still, calm sea. The stone is aptly named as aqua means 'water', and marine means 'sea' in Latin.



### PROPERTIES

**Colour** – Aquamarine hues range from nearly clear to dark blue, with darker shades being more rare and valuable; smaller gems tend to be less vivid in colour. This difference in intensity is due to varying quantities of iron in the beryl. Usually, aquamarines that possess a greenish tint are heat-treated to remove the yellow component.

**Hardness** – The March birthstone has a hardness of 7.5 to 8 on the Mohs scale, a durability that makes it perfect for everyday wear.

**Flawlessness** – This semi-precious stone doesn't have any visible inclusions, so many consider it a flawless gem; if an aquamarine has inclusions, they will only be visible through magnification.

**Lustre** – Aquamarine has superb transparency and clarity and offers a beautiful shine that always catches the light. This further adds to the stone's oceanic charm.

**Cut** – Because the colour of this gemstone is often very light, cut is important to showcase the gem's natural brilliance. The most common type of cut for aquamarines is emerald, followed closely by oval and pear. Aquamarine is relatively easy to cut and use in jewellery.

**Size** – Large aquamarine gems are not as rare as you may believe. Stones weighing more than ten carats are fairly common and, sometimes, crystals weighing hundreds of pounds are found.





# APRIL DIAMOND

The diamond is known for its romantic associations as it is so often used in engagement rings, but that is not all that the diamond is perfect for.

As the April birthstone, the diamond is symbolic of everlasting love, but has also been historically considered to hold the power of healing. Perhaps it was the almost mystical element of this gem that led ancient cultures to hold the diamond in such high regard?

While the most recognisable diamond is the white diamond, there are other, naturally-forming diamond colours that can be found, such as yellow, pink and blue diamonds which tend to be rarer and more valuable than white diamonds when featuring intense colours.

As diamonds are made of carbon alone, there is an element of purity to the diamond that has ensured its synonymy with luxury, elegance and beauty. The sparkle of this stone is incomparable, so it is perfect for allowing the wearer to add a touch of glamour.



## APRIL - DIAMOND

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The April birthstone is the much-coveted diamond. While the diamond is known for its beauty and allure, it is also an incredibly tough stone. Formed 100 miles under the earth's surface, this is the hardest gemstone and can only be cut by itself. In fact, it is 58 times harder than anything else in nature.



### PROPERTIES

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**Strength** - You have probably already heard just how tough diamonds are - in fact, these gorgeous stones are well-known for being nature's hardest material. This is because they are made from pure carbon and their giant molecular structure means they can only be scratched or damaged by another diamond.

**Dispersion** - Diamonds reflect light in a special way. Inside, the stone will sparkle grey or white (brilliance) while, outside, it will reflect light into the colours of the rainbow onto a surface, a phenomenon called dispersion. This is what creates the beautiful sparkle you know and love.

**Colours** - Diamonds are easily recognised in their colourless, sparkling form; however, they come in several different colours too. You can find these stunning gems in yellow, pink, blue, red, green, and so much more. These hues also vary in intensity, meaning diamonds can be a faint colour or a bright, vivid tone - usually, the more saturated the tint, the more valuable they are.



# MAY EMERALD

The colour of the emerald defines this stone, with its name being derived from the Greek word for 'green' – 'smaragdus'. The gem is known for its deep green shades, but it can also be found in lighter green shades, though the deep, intense gems are considered to be the most valuable.

The emerald has a long and rich history as it was first mined in Egypt around 330 BC. The emerald even became the favoured gem of the Egyptian ruler, Cleopatra, who claimed the Egyptian emerald mines as her own. It is even believed that Cleopatra would gift visiting dignitaries with large emeralds featuring a carving of her likeness.

Alongside the beauty of the emerald, this stone was prized for its perceived mystical abilities. It was believed to cure a number of ailments such as stomach problems and epilepsy. The green hue is also said to have a calming quality, helping wearers to feel a sense of serenity.

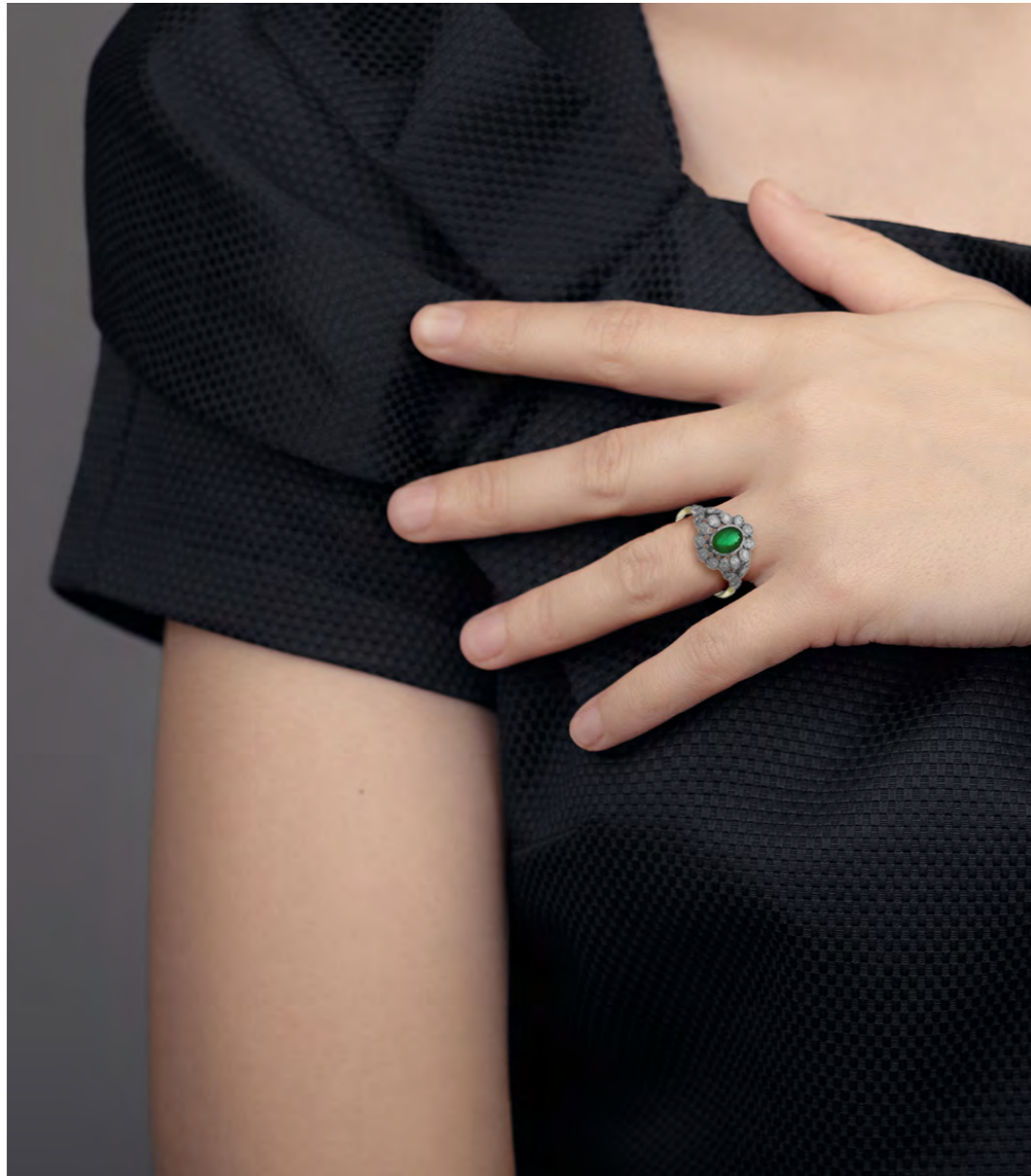




## MAY - EMERALD

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With May comes the Emerald, a stone perfectly suited to this month. The rich green hue of this gem is ideal for Spring. Not only is the colour perfect for the month of May, so too is the symbolism behind the gem as it symbolises rebirth, loyalty, peace and new beginnings.



### PROPERTIES

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**Colour and Clarity** – Typically, colour is the most important criterion when choosing an emerald. The more vivid and rich the green, the more valuable the gem is. The rarest of emeralds appear to have a bluish tint to them as well. However, clarity also matters, with the finest of emeralds possessing a high degree of transparency.

**Cut** – The cut is also an important property of this stone, as it helps to enhance the desirable green hue. The emerald cut is often the preferred choice since it can minimize inclusions while maximising sparkle.

**Colours** – Often, emerald pricing will depend on the size of the stones as well, which is something not usually found in other gemstones. This means that there can be a considerable difference in price range, with bigger and, therefore, higher carat, emeralds being more expensive.

**Inclusions** – As we've mentioned, the internal fractures that emeralds possess do not necessarily diminish their value. On the contrary, if these inclusions form an aesthetically pleasing pattern, the value of the stone may rise. This pattern is called a *jardin* (garden, in French) and is as unique to each emerald as fingerprints are to each person. Inclusions can be anything, from hairline fissures to air bubbles.





# JUNE PEARL

Pearls offer a unique connection with nature and the ocean as they are created by Molluscs in the oceans and freshwater.

The pearl is often associated with marriage as it has come to symbolise purity and innocence, so is often worn by the bride. In history, pearls were thought to be the tears of the gods by the ancient Greeks, the tears of mythical creatures in ancient Japanese folktales and dewdrops which fell from the moon into the sea in Hindu folklore.

This captivating gem is now a particularly feminine birthstone and can be used to create jewellery that emanates elegance and charm. It can even be found in different colours, although naturally occurring black pearls are rare. However, at Banks Lyon, we have a number of pieces which feature the Tahitian pearl, a naturally occurring black pearl which is created by the black-lip pearl oyster. Due to its large size, it is able to produce larger than average pearls which boast a striking dark colour which can have tones of green, pink, blue, yellow and silver.



## JUNE - PEARL

As we reach June, we find the birthstone, pearl. This elegant gemstone holds a great deal of symbolism as well as being a beautiful addition to a piece of jewellery.



### PROPERTIES

**Type** - Pearls are either cultured or natural. Cultured pearls can be freshwater or saltwater, while natural ones occur 'in the wild'. The three main types of saltwater pearls in the world are Akoya, Tahitian and South Sea, which accounts for around 5% of the total weight of global production. China produces the majority of freshwater pearls, which accounts for 95%.

**Lustre** - The finest pearls are known to have a reflective lustre that adds a beautiful colourful iridescence to it. They're also nacreous, just like the interior of the shells that created them. The thinner and more numerous the layers, the finer the lustre will be.

and it's the type of mollusc that will determine their hues. A pearl from a mussel will look different from a pearl created by an oyster, for example. Pearls can also be dyed in colours like yellow, blue, pink and black. Naturally-occurring black pearls are extremely rare.

**Weight** - All gemstones are measured in carats, except the pearl, as its weight is given in grains. To equal a gemstone carat, four grains of pearl are needed.

**Softness** - This gemstone is very soft, usually ranging between 2.5 and 4.5 on the Mohs scale, and is also sensitive to extreme heat and acidity.

**Colour** - Pearls come in many different colours



# JULY RUBY

The term 'King of Precious Stones' is not simply a superlative but is the translation for the ancient Sanskrit word for ruby, 'ratnaraj'. However, this sensational term for the gemstone finds grounding in reality as they were often favoured by royalty and nobility.

Rubies have been historically associated with life, vitality, energy, courage and success in wealth, love and battle. They were even used by Chinese noblemen to decorate their armour as they believed that they would be granted protection and good fortune in their battles.

In ancient Hindu culture, it was believed that offering rubies to the god Krishna would allow the individual to be reborn as an emperor. In other cultures, the ruby was more commonly associated with love and was often seen as a wedding gem.





## JULY - RUBY

Moving into the summer month of July, we have the birthstone, ruby. This striking gemstone is full of symbolism, colour and elegance, bursting with vibrant red hues which are synonymous with this stone. In fact, its name is derived from the Latin word 'rubeus' which means 'red'.



### PROPERTIES

**Hardness** – Rubies are considered the third hardest substance on Earth, behind diamonds and moissanite, with a 9.0 on the Mohs scale of mineral hardness. This feature makes ruby one of the best gemstones for jewellery settings.

**Colour** – This is the biggest factor when evaluating the value of a ruby. The shades that this gemstone presents are varied. From pinkish to 'pigeon blood', the colour of a ruby is determined by the element chromium.

**Cut** – Cut is another factor that greatly influences the value of this gemstone. Rubies are usually cushion or oval-cut, but they can also be emerald, princess-shaped and cabochon cut.

**Carat** – It's extremely rare for rubies to exceed 20 carats in weight, which doesn't happen with diamonds, sapphires or emeralds. It's not unheard of for fine rubies to be sold at \$100,000 per carat.

**Clarity** – Like any other gemstone, we expect to find some inclusions in rubies. However, if these imperfections affect the transparency or brilliance of the gem, its value decreases. Usually, rubies possess thin rutile inclusions, also known as 'needles', which cause a silky appearance. When present in a cabochon cut, these inclusions create a six-rayed star effect. Clarity grades in rubies range from VVS (very, very slightly included) to I3 (many prominent and obvious inclusions).

**Transparency** – This refers to the degree of visibility through the gemstone. The more light that can pass through the ruby, the higher its level of transparency.

**Brilliance** – A cutter should always ensure that the ruby is faceted in a way that allows the maximum possible amount of light to enter the stone and reflect back out.





# AUGUST PERIDOT

The month of August brings with it the birthstone, peridot, an exquisite green stone that has an eye-catching olive hue. While the name origins of other birthstone are known, the peridot has a sense of mystery surrounding it. It is believed that it is derived from the Arabic word for 'gem' which is 'faridat'. However, it may also originate from the Greek word 'peridona' which means 'giving plenty'.

There is something mystical about the peridot which is not just found on the earth but can rarely be found inside meteorites. The stone forms deep underground and is brought to the earth's surface by volcanoes. This is why the peridot is a symbol of the tears of the volcano goddess of fire in Hawaiian culture.

This gemstone has been known as the 'Evening Emerald' and the 'Gem of the Sun' and was thought to protect the wearer against nightmares and evil as well as providing healing and bringing happiness and peace. Egyptian priests even believed that they could use the stone to commune with their nature gods and would encrust goblets with the gem.



# SEPTEMBER SAPPHIRE

This gemstone is surrounded by a great deal of symbolism and has held an important place for many cultures. Many religions even associate this gem with spirituality and spiritual enlightenment, and the ancient Hebrews believed that the Ten Commandments were engraved onto sapphire tablets.

However, in more recent years, the sapphire has been associated with royalty and nobility. The engagement ring Prince Charles gave to his bride-to-be, Lady Diana Spencer featured a stunning 12-carat sapphire, and the ring became one of the most famous engagement rings in history. This fame only heightened when their eldest son, Prince William gave his late mother's engagement ring to his future Queen, Kate Middleton. Now, the sapphire not only embodies royalty, but also love.





## SEPTEMBER - SAPPHIRE

The magnificent sapphire accompanies the month of September, offering those with September birthdays a wonderful birthstone to enjoy. While the sapphire is best known for its deep blue shade, it can also be found in a whole array of colours, giving plenty of shades to choose from when looking for September birthstone jewellery.



### PROPERTIES

**Colour** – The most valued hue is the rich cornflower blue that is most commonly associated with this gem. Different colours are caused by impurities in the gem; yellow sapphires contain ferric iron, blue sapphires iron and titanium, and colourless sapphires have no contaminants, for example. Secondary hues of green or grey can diminish the value of a sapphire. There is also a rare variety of sapphire that exhibits different colours in different lights; this colour-changing gemstone can show hues of blue in daylight and hues of red under incandescent light.

**Asterism** – This is a star-like pattern on a cabochon-cut stone. It occurs when the sapphire is examined in direct sunlight or with intense light and results from needle-like inclusions of rutile or hematite.

**Clarity** – Blue sapphires tend to have better clarity than rubies, but they also often possess long, thin inclusions called ‘silk’. These defects can sometimes devalue gemstones, although they can also increase the value of sapphires that exhibit asterism.

**Carat** – Sapphires range in size and can have a varying degree of carats. A large majority of commercial-quality sapphires weigh less than five carats, with 2-carat sapphires being fairly common. Sapphires that weigh up to 10 carats can be found in a variety of colours.

**Hardness** – Sapphires are one of the most durable naturally-occurring elements in the entire world. These gems score a 9.0 on the Mohs scale of hardness and can only be scratched by a diamond, making them fantastic stones for everyday jewellery, such as engagement rings.





# OCTOBER OPAL

Opals are rather unique when compared to other birthstones as they display a kaleidoscope of colours in a single stone. In fact, the name 'opal' reflects this quality as it is derived from the Greek word 'opallios' which means 'to see a change in colour', and this is certainly true of the opal.

Australian aborigines even believed that they came from their creator when he came to create a rainbow. In other cultures, the opal has been associated with purity, hope and truth. Some even thought opal to carry the powers of all coloured stones.



## OCTOBER - OPAL

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Those born in October are lucky enough to have two birthstones to choose from – opal and tourmaline. These fabulous stones bring a delightful variety of colours to this autumn month that may otherwise feel a little dreary.



### PROPERTIES

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**Colour** – Opals diffract light to show a beautiful array of colours; the ‘ideal opal’ displays wide patterns on the surface with all colours of the rainbow, including red. Because of this diffraction, opals can take on a unique range of colours. Some hues are more common, such as the white and green, while black is the rarest.

**Hardness** – Opals range between 5.5 to 6 on the Mohs scale of hardness, making it a delicate stone that can crack under extreme temperature or light.

**Shape** – This gemstone comes in many different shapes, with the rarest type being the ‘pipe’ opal, which forms in sandstone and possesses some iron-ore content.



# NOVEMBER TOPAZ

With the arrival of winter comes the bright and charming topaz – a stone that is often associated with striking blue shades but can be found in a number of hues.

Like many other birthstones, the topaz was historically held in high esteem amongst royalty and nobility. In fact, in 19th century Russia, the Imperial topaz was strictly only allowed to be owned by members of the royal family.

This stone has come to symbolise many things and was thought to be particularly powerful by many cultures such as Europeans during the Renaissance when the stone was thought to break spells. African shamans also held topaz in high regard and even believed it to be sacred.

It is not difficult to see how the topaz captured the imaginations of many cultures as the rich colours are so alluring.





## NOVEMBER - TOPAZ

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From sunshine yellows to electric blues and many more. The vivid colours bring a touch of warmth, offering an element of brightness to the wearer of this wonderful birthstone.



### PROPERTIES

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**Colour** – Pure topaz is transparent and colourless. The vast rainbow of colours this stone is known for is due to natural impurities in its structure, such as iron and chromium content. There are also several treatments and enhancements available that can alter or improve the properties of topaz, including its colour. Less than 1% of all gem-grade topaz exhibits shades of red, the rarest hue. Topaz also presents pleochroism, an optical effect where a stone shows different colours depending on the angle of observation.

**Hardness** – Topaz is an 8 on the Mohs scale of hardness, making it a durable gemstone, perfect for pieces of jewellery that can be worn every day.

**Lustre** – This precious gem is well-known – and highly regarded – for its brilliance and lustre, possessing an almost velvety and glassy appearance.





# DECEMBER TANZANITE

The final month of the year does not fail to impress with the arresting tanzanite. The deep colour of this gemstone is almost hypnotising, perfectly suiting this winter month. Unlike the other birthstones, tanzanite was only recently discovered – as recent as the 1960s. However, the eye-catching stone quickly soared in popularity, and by 1968, Tiffany & Co had already become the main distributor and had launched their marketing campaign.

As tanzanite has been discovered so recently, the stone doesn't hold the same level of history and lore held by other birthstones. However, there is a certain romanticism to this stone as it is mined near Mount Kilimanjaro in a very small area of land within Tanzania. This means that it is a much sought-after gemstone that has an air of exclusivity about it and is highly treasured by those who own it.



## DECEMBER - TANZANITE

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While all tanzanite is blue in colour, the shades can range from a delicate pale colour to a deep, almost violet hue.



### PROPERTIES

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**Rarity** – Because Tanzanite is only found in one small location, its value is likely to soar over time, especially as mines become emptier and fewer stones enter the market.

**Colour** – One of the main characteristics of Tanzanite is its vibrant colour. The gemstone is known for its deeply saturated violet-blue hues, which are rarer than its paler ones. Due to the stone's pleochroism, or the ability to absorb different light wavelengths depending on the direction of the rays, Tanzanite presents blue, violet and burgundy colours as its viewing angle changes. Jewel cutters can fashion stones ranging from violet-blue to bluish violet, depending on how much weight they want to retain from the uncut stone.

**Clarity** – Inclusions that are visible to the naked eye decrease the value of Tanzanite, especially in lighter-coloured gems.

**Cut** – While cushion and oval cuts are more commonly found, this stone is also available in many other shapes.

**Carat** – Usually, Tanzanite gems that weigh more than five carats have finer hues, as its colours become less saturated in smaller sizes.

**Hardness** – With a 6.5 on the Mohs scale of hardness, Tanzanite is durable but can be vulnerable to scratches and chipping. This means the stone is best-suited for special occasions; however, if you wish to wear Tanzanite in an everyday piece of jewellery, earrings and pendants are a great option.



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