

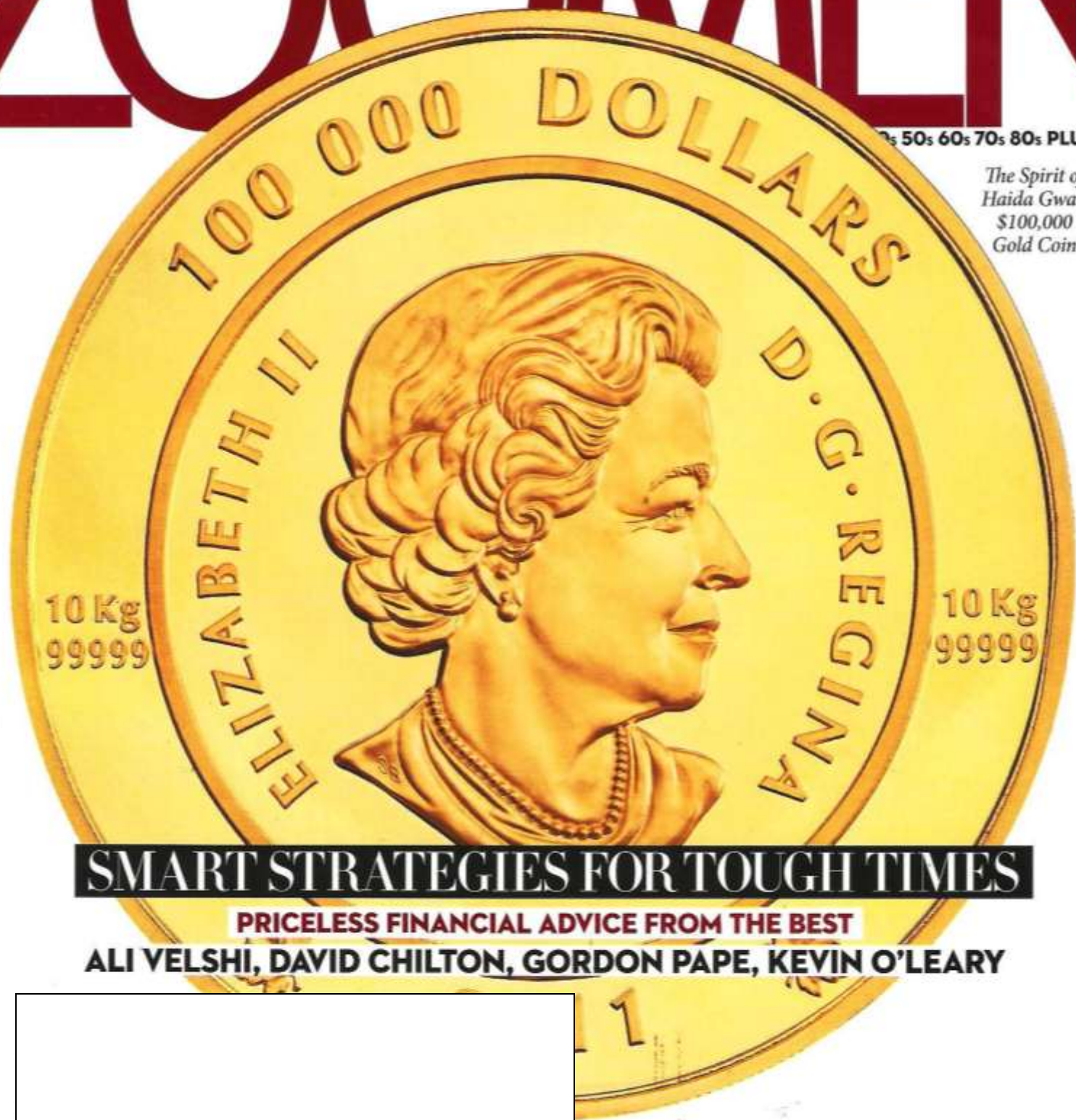
# YOUR MONEY GUIDE 2012

# ZOOMER

CANADA

50s 60s 70s 80s PLUS

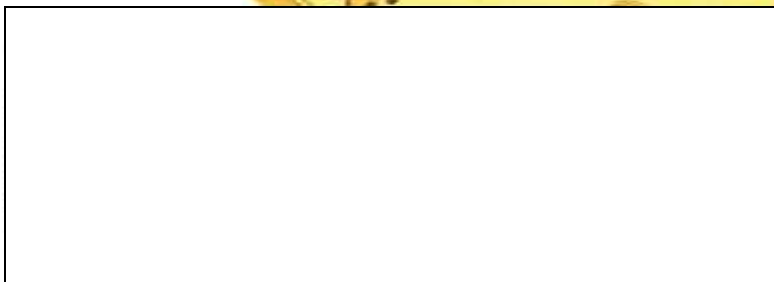
*The Spirit of  
Haida Gwaii  
\$100,000  
Gold Coin*



**SMART STRATEGIES FOR TOUGH TIMES**

**PRICELESS FINANCIAL ADVICE FROM THE BEST**

**ALI VELSHI, DAVID CHILTON, GORDON PAPE, KEVIN O'LEARY**







## APOTHECARY

THIS MONTH IN SKIN CARE BY KIM IZZO

According to literature from SkinCeuticals, skin is clearer and less inflamed after one week.



and a surge of new adult acne product lines have hit the market. Active ingredients that dominate teen formulas remain, such as benzoyl peroxide, salicylic acid, vitamin A and retinols, but skin-care brands have listened to grown-up women who want their fine lines and wrinkles to vanish as much as their pimples, infusing them with anti-aging ingredients as well as non-comedogenic, oil-free moisturizers to nourish and hydrate the skin. These routines are not for the one-step beauty junkie; all require multiple steps in a twice daily ritual that include cleansers, toners, masks and spot treatments. But isn't skin that's acne-free worth it?

**EDITOR'S PICKS** **Miracle 10** This line fights acne using glycolic acid and includes a pure vitamin-C powder that you mix into an alpha-hydroxy acid (AHA) gel at night for anti-aging benefits. Individual products start at \$32. **SkinCeuticals Blemish + Age Defense** Treat blemishes and the damage they cause to the skin's texture and tone using salicylic acid. The age-fighting actives (glycolic actives and citric acids) minimize fine lines and wrinkles, smooth rough texture, and reduce irregularities. Individual products start at \$39. **Olay Professional Pro-X Clear Acne Protocol** This three-step regimen also relies on salicylic acid in its cleanser and in its leave-on full face "treatment" to bring acne and future break outs under control. Sold as a kit, \$50. ■

### BETTER WITH AGE

Some of the lotions and potions making those milestone birthdays a little less intimidating have been around for decades themselves.

This winter marks 30 years for **Estée Lauder Advanced Night Repair**. Updates in 2009 included a Chronolux technology to boost the skin's own repair system and encapsulated AGT to fight smoke and pollution damage. Find limited-edition bottles commemorating the "birthday" at the Bay, Sears and Holt Renfrew. And it's easy to understand the longevity of **Elizabeth Arden's Eight Hour Cream**, created by Canadian-born Elizabeth Arden more than 70 years ago. A cult favourite, the balm bearing the iconic red door is sought for its multi-tasking. Use it to soften cuticles, smooth rough heels, calm skin post-wind or -sun and even tame eyebrows. A fragrance-free version is now available at Elizabeth Arden counters. —Athena McKenzie

PHOTOGRAPHY: AUSTIN BERG (WOMAN IN BATHROOM); JULIE MATUS (ESTÉE LAUDER); ELIZABETH ARDEN

**Y**ou'd think one of the benefits of aging would be an acne-free complexion, right? Wrong. Sure, most women leave pimples and blackheads behind after high school, but for thousands of women well into their 40s, clear skin is as evasive as it was in their teens. Why? Hormones and stress apparently. Hormonal acne, which is triggered by the menstrual cycle, predominately affects the chin area and won't disappear completely until menopause, while stress-related adult acne is something that dermatologists are seeing more of in career women. Treatment for both types, however, are similar,

