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HIGH FASHION

THE RISE OF THE NEW SUPERHEEL – PAGES 22 & 23



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DOUBLE BLOW ON MORTGAGES

■ First-time buyers with low deposits hit by higher loan rate

■ Mortgage lender closes London HQ with loss of 300 jobs

JONATHAN PRYNN
Consumer Business Editor

FIRST-TIME buyers suffered a fresh blow today when a major High Street lender raised its mortgage rates.

HSBC said that it had been forced to increase its two-year fixed rate for first-time buyers by 0.3 per cent to 5.27 per cent. Other major lenders are expected to follow suit within days as a direct result of the turmoil in the City money markets.

In a move that will penalise those trying to get on to the housing ladder, HSBC's new higher rate only applies to borrowers with a deposit of less than 10 per cent.

The new terms, which take effect tomorrow, came as mortgage lender Bradford & Bingley said it was making 300 staff redundant at an office in Borehamwood, Hertfordshire. It is one of the biggest redundancy packages for the capital beyond the City since the credit crunch started to bite.

The latest spate of bad news follows a warning from President Bush about the risk of a global depression if a proposed \$700 billion bail-out does not get the go-ahead from Congress.

In a televised address, the President said "our entire country is in danger" and failure to agree a rescue could lead to "a long and painful recession".

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Sarah meets Sarah: Mrs Brown, wife of the Prime Minister, is pictured with Mrs Palin, Republican John McCain's running mate in the US presidential election, at a dinner exclusively for women in New York
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LONDON WEATHER
TONIGHT: 7°C (44°F)
Dry with clear intervals

Breast cancer reconstruction 'still a lottery'

BREAST cancer patients face a postcode lottery over the standard of surgery they receive, a leading doctor claimed today.

Many women are not offered the "gold standard" reconstruction surgery after their cancer operations and are left with imperfect breasts, consultant plastic, reconstructive and cosmetic surgeon Charles Nduka warned.

As he launched a campaign to educate women about the most advanced operations they should be demanding, he said: "Women should not feel guilty about asking for the best. I have seen so many women who have had sub-optimal results. They ended up with relationship issues, body image issues, anxiety and depression."

Mr Nduka, who first noticed the problem while working at the Royal Marsden hospital, added: "Women considering breast reconstruction following breast cancer are often not given the full range of options available in what can sometimes be

ANNA DAVIS

a postcode lottery and may end up choosing an option that isn't right for them or which requires further plastic surgery."

Some women who are given normal breast implants after surgery suffer from "capsular contracture" where the skin around the implant hardens. They can look less natural over time as the breast droops with age but the implant does not.

One of the most advanced techniques available avoids these problems by using tissue from the woman's lower abdomen to rebuild the breast. The operation, known as a DIEP flap, incorporates a tummy tuck, so patients wake up with a flat stomach as well as reconstructed breasts. It can be carried out as part of the mastectomy operation.

Mr Nduka said: "This technique leaves women with natural feeling and looking results. The patient can then forget about their breast

cancer. The latest technique has been around for about eight years but there is a great disparity in the number of patients offered it."

Mr Nduka, who now works at the Queen Victoria Hospital in West Sussex, has created a DVD to be given to breast cancer patients outlining the operations available.

He said: "Women just don't know about this technique and I want to empower women to ask for it. It is usually available in hospitals where plastic surgeons work closely with breast cancer surgeons. But patients can choose which hospital they go to. If your local hospital cannot offer you the treatment that is best for you, you can be referred elsewhere."

In London the DIEP flap operation is carried out at the Royal Marsden, St George's, Charing Cross and Royal Free hospitals as well as Barts & the London and Guy's & St Thomas' NHS Trusts.
www.breastreconstructionforlife.org.uk



Reconstruction: Tara Chalmers is pleased with result

'MY STOMACH TISSUE WAS USED INSTEAD OF IMPLANT'

CHARLES NDUKA performed surgery on mother-of-three Tara Chalmers after she had breast cancer, which was diagnosed in 2004.

The 39-year-old account manager from Worthing said: "I was told I could have implants or this new operation where skin would be taken from my stomach."

"I decided that was the way to go because I felt it would be part of me, rather than having something foreign inside me."

"I had to put on weight so there was enough flesh on my stomach to be used. Mr Nduka told me to eat some doughnuts!"

"I am so pleased with the results, also my stomach is really flat now. I think the DVD is a great idea, women should be aware of what is out there."

New therapy could be a quick fix for back pain

ANNA DAVIS

A NEW treatment developed for people with back, neck and shoulder pain, as well as fractures and sprains, is available from today at a London clinic.

The Fenzian system uses a battery-operated device which is held over the affected area. It works by transmitting electrical impulses to stimulate the central nervous system with the aim of speeding up the healing process.

One of those who have tried it is Emma Sayle, 30, from Fulham, who is captain of the Sisterhood rowing crew. She suffered neck and shoulder pain for more than 10 years and underwent five half-hour sessions of the treatment as a last resort before competing in a three-day 120-mile raft race along the Amazon. The team won.

"I received Fenzian treatment for a shoulder injury the week before the challenge and felt no pain at all during the race," she said.

The treatment was developed by Dr James Colthurst, previously an NHS surgeon and radiologist. It is available at the London Fenzian clinic in Harley Street, which will focus on using the technology to treat sports injuries.

A spokeswoman for the clinic said: "Some 13 million people suffer from sports injuries every year in the UK."

A treatment session at the clinic costs £150, and an average course is five to seven treatments.

EVENING STANDARD PROMOTION

PRIORITY BOOKING FOR ICE SKATING AT SOMERSET HOUSE PRESENTED BY TIFFANY & CO.

The Evening Standard has teamed up with Somerset House to offer Eros Card holders the chance to book the most popular sessions at this year's Somerset House Ice Rink, before booking opens to the general public.

Want to take your family skating at Somerset House on Christmas Eve? Why not celebrate the festive season with friends at a late-night session by the light of flaming torches, or skate to the beat with London's coolest DJs in November and January?

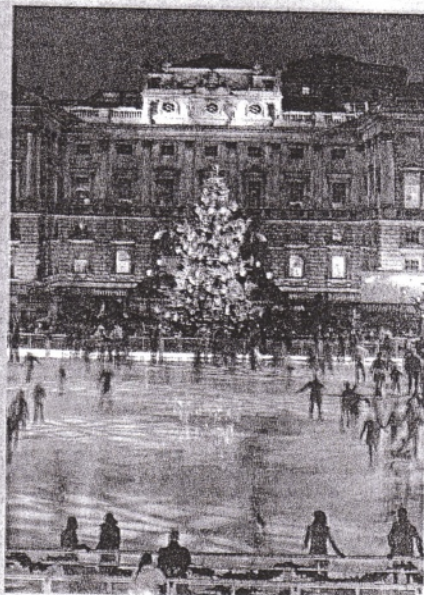
With beautiful surroundings and a glittering 40-foot Christmas tree decorated by Tiffany & Co., skating at Somerset House is one of the most glamorous activities you can experience on a winter day in London.

For more information on how to book visit standard.co.uk/rewards

You must be an Eros Card holder to take advantage of this offer. If you are not a card holder you can register for free at the same time.

For more information about the ice rink visit www.somersethouse.org.uk

Skate at Somerset House runs from 19 November 2008 - 25 January 2009. Public booking opens 1 October 2008



Evening Standard KNOW WHAT LONDON'S THINKING

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