

Finance-a-face-lift

Five-year loans for cosmetic and plastic surgery

At 24, Mary King* decided she didn't want 34AA-sized breasts. Implants could expand her to a size 34B, doctors said. But the \$3,500 fee was beyond the waitress-student's means.

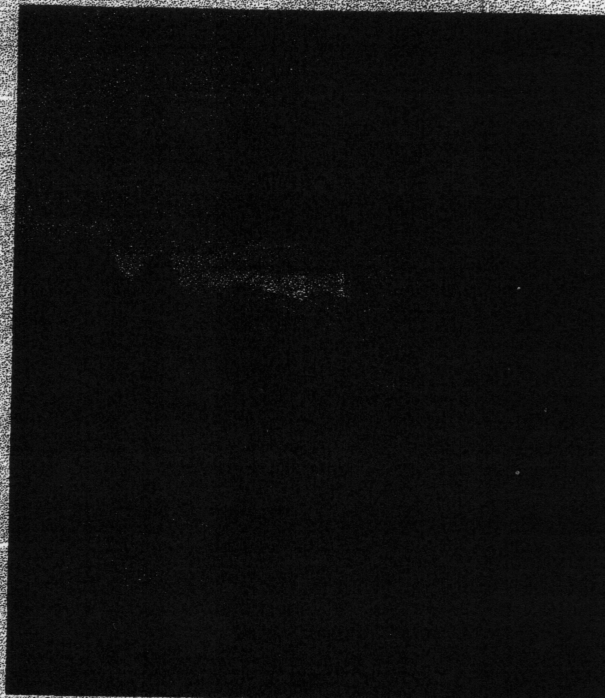
Banks aren't always eager to lend cash for cosmetic surgery, and insurance hardly ever covers it. Besides, says King, "I wouldn't have felt comfortable explaining to a banker, especially a man, what I needed the money for."

Enter San Francisco entrepreneur John Lee Hudson (whose previous claims to fame were the Oliver North and Mikhail Gorbachev dolls). Hudson and his wife, Shanna, have established a national financing company, Hudson & Hudson, largely for cosmetic and plastic surgery.

Patients fill out a credit form in the doctor's waiting room. An answer typically takes only a few hours, say the Hudsons. It's not much different from applying for credit at a department store.

More than 400 surgeons and 100 hospitals now participate, and about 4,000 people have gotten loans from the Hudsons over the past year. Here's a range of monthly payments on a five-year loan (based on 18% interest—though in some states it's as high as 21%):

- \$89 to \$240 for a face lift costing between \$3,500 and \$10,000.
- \$60 to \$100 for a \$2,000 to \$4,000 nose job.
- \$124 to \$148 for a \$5,000 to \$6,000 hair transplant.
- \$78 for a \$3,000 breast



implantation.

Hudson says his loan-financing program is also catching on for other types of elective surgery not ordinarily covered by insurance, such as radial keratotomy for near-sightedness and smile-enhancing dental implants.

With her mother as co-signer, King said she had no trouble obtaining a three-year, \$3,500 loan at 18% interest. She is paying off her surgery at an affordable \$126 a month.

"It was a good investment," she says. "Psychologically, it's a big boost."

For information about the plan, call 800-543-8410. In California, call 415-563-1908. —Howard Wolinsky

*Not her real name

Beyond bucks

A woman who wishes to have breast augmentation should ask her doctor a few questions besides "What'll it cost?"

■Can a silicone-gel implant cause breast cancer? Most experts have discounted findings that rats with silicone implants develop cancer. Such studies, says the American Cancer Society, have little if any relevance to humans. Lab rats, they explain, grow tumors when implanted with almost any inert substance. The prevalence of breast cancer among women with implants is no greater than for other women, say epidemiologists.

■Do implants make it harder to detect breast cancer? An implant does compress surrounding breast tissue, which

makes it more difficult to see tiny tumors in an X-ray. Radiologists skilled in reading augmented breast films can use special techniques to displace the implant temporarily while taking a mammogram, but even then, report investigators, some tumors have been missed.

Doctors say women with implants should be especially conscientious about breast self-examination. And they should get periodic breast cancer checks by doctors skilled in examining augmented breasts.

■Are there other risks? Sometimes breasts become grainy and inflamed, or cysts appear, says the American Cancer Society. And the silicone can leak or migrate. —Doug M. Podolsky