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Sommario/riassunto	The Bureau of Consumer Protection of the U.S. Federal Trade Commission (FTC) presents the full text of the fact sheet entitled "A Consumer's Guide to E-Payments" in PDF format. The fact sheet discusses safely shopping online. The FTC suggests that consumers use a secure browser, check the site's privacy policy before providing personal information to a Web site, keep personal information private, and give payment information only to businesses that one knows and trusts.

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Nota di contenuto	Surface Modes in Physics; CONTENTS; Introduction; 1 Bulk modes; 1.1 Bulk modes in terms of fields; 1.2 Bulk modes in terms of potentials; 2 Model dielectric functions; 2.1 Lorentz' classical model for the dielectric function of insulators; 2.2 Drude's classical model for the dielectric function of metals; 2.3 Modelling; 2.4 Dielectric function of a plasma; 2.5 Static dielectric function for a dilute gas of permanent dipoles; 2.6 Debye rotational relaxation; 2.7 Dielectric properties of water; 2.8 Superluminal speeds; 2.8.1 Speed of light in vacuum 2.8.2 Einstein's special theory of relativity 2.8.3 Tachyons; 2.8.4 Trivial examples; 2.8.5 EPR paradox; 2.8.6 Phase velocity versus group velocity; 2.8.7 Surpassing the sonic speed barrier; 2.8.8 Faster than the speed of light in a medium; 2.8.9 Superluminal speeds caused by changes in the vacuum; 2.8.10 Tunneling; 2.8.11 What do we mean by signals, information and message?; 2.8.12 Conclusions; 3 Zero-point energy of modes; 4 Modes at flat interfaces; 4.1 Modes at a single interface; 4.1.1 Metal-vacuum interface; 4.1.2 Semiconductor-vacuum interface; 4.2 Modes in slab geometry

4.2.1 Metal slab in vacuum; 4.2.2 Semiconductor slab in vacuum; 4.2.3 Vacuum gap in a metal; 4.2.4 Vacuum gap in a semiconductor; 4.3 The Casimir effect; 4.3.1 Casimir effect at zero temperature; 4.3.2 Casimir effect at finite temperature; 4.4 Metal surfaces; 4.4.1 Surface energy of metals; 4.4.2 Optical properties of mercury; 4.4.3 Surface tension of mercury; 4.5 Quantum wells; 4.5.1 Casimir and van der Waals forces between two 2D metallic sheets; 4.5.2 Plasmon-pole approximation; 5 Forces; 5.1 Two molecules with permanent dipole moments; 5.2 One ion and one molecule with permanent dipole moment; 5.3 Two molecules one with and one without permanent dipole moment; 5.4 Two molecules without permanent dipole moments; 5.5 Two ions; 5.6 Three or more polarizable atoms; 5.7 Interaction between macroscopic objects; 5.8 Interaction between two spheres: limiting results; 5.9 Interaction between two spheres: general results; 5.9.1 Radially varying dielectric functions; 5.10 General expression for small separations; 5.11 Cylinders and half-spaces; 5.12 Summation of pair interactions; 5.13 Derivation of the van der Waals equation of state; 6 Energy and force; 6.1 Interaction energy at zero temperature; 6.1.1 Interaction between two polarizable atoms revisited: no retardation; 6.1.2 Interaction between two polarizable atoms revisited: retardation; 6.2 Interaction energy at finite temperature; 6.3 Surface energy, method 1: no retardation; 6.4 Surface energy, method 1: retardation; 6.5 Surface energy, method 2: no retardation; 6.6 Surface energy, method 2: retardation; 6.7 Finite temperatures; 6.7.1 Retarded interaction energy; 6.8 Recent results for metals; 6.9 Adhesion, cohesion, and wetting; 6.9.1 Work of adhesion and cohesion; 6.9.2 Wetting

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## Sommario/riassunto

Electromagnetic surface modes are present at all surfaces and interfaces between material of different dielectric properties. These modes have very important effects on numerous physical quantities: adhesion, capillary force, step formation and crystal growth, the Casimir effect etc. They cause surface tension and wetting and they give rise to forces which are important e.g. for the stability of colloids. This book is a useful and elegant approach to the topic, showing how the concept of electromagnetic modes can be developed as a unifying theme for a range of condensed matter physics. The

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