This is the third issue of the *Ball State Undergraduate Mathematics Exchange*. The editorial committee, led by Hanspeter Fischer and Ahmed Mohammed, has collected a strong set of articles for this issue.

In this issue, you will find six major articles by current and former students. Two of them are extended abstracts of honors theses. One of these was written by a student majoring in actuarial science and the other by a student majoring in mathematics education. Two of the articles are drawn from summer research experiences sponsored by the National Science Foundation. These were both written by mathematics majors. The other two articles were written by mathematics majors, one of them in the financial mathematics option. This issue also contains descriptions of internship experiences of a mathematics education major and three actuarial science majors. It is a tribute to all of our programs that we have articles from students in all of our majors.

There are many individuals to thank, of course. Clearly, the editorial board plays a major role in the quality of the journal. A special thanks goes to the student editor, Matt Davis. His work on this issue is clearly up to the high standards that he sets for himself in all of his endeavors. The sponsorship of the Ely Lilly Foundation through a Lilly II grant has been an essential ingredient in getting this issue of the *Exchange* to print. I would especially like to thank all of the students who have contributed to this issue. It is ultimately the quality of the work of our students that makes the *Exchange* the success that it is.

Dr. Dale Umbach