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A minor systems glitch spoiled the first day of business for the world's largest bank, as reported today by the Associated Press. Bank of Tokyo-Mitsubishi UFJ, which was formed Oct. 1 when Mitsubishi Tokyo Financial Group Inc. and UFJ Holdings Inc. merged, could not process about 10 Internet-based remittance payment orders. Bank officials say the problem has been fixed. The merger had been delayed as information technology staffs from the two banks attempted to consolidate and integrate the two banks' computer systems. The computer systems are yet to be completely integrated, and bank officials are not sure when the integration will be completed. In a similar merger two years ago by Tokyo-Mitsubishi UFJ rival Mizuho, computer glitches caused ATMs to crash, double-billings on credit card purchases and stalled bill payments, cash transfers and withdrawals. In past CIO Magazine surveys, CIOs have cited mergers, and the subsequent risks associated with integrating disparate computer systems, as one of the primary biggest challenges they face. Managing risks of such magnitude – when integrating systems or upgrading central computer networks) are increasingly becoming a large part of a CIO's job. (See "Risks' Rewards," "The Four (Not Three, Not Five) Principles of Managing Expectations," "Running the Risk.") Bank of Tokyo-Mitsubishi UFJ has assets of about \$1.6 trillion, slightly more than Citigroup Inc.'s \$1.55 trillion. By Allan Holmes

Everyone wants to travel the world, but the overwhelming costs associated with vacation travels often scare people away from pursuing travels. Every vacation you take seems to cost twice as much as you expected, and the cost of living temporarily in another country seems overwhelming. But that's because most people frequently adopt unintentionally costly vacation habits. Traveling doesn't have to be an incredibly costly venture. Although plane tickets are often an unavoidable large expense, you don't have to add on to the bill with high day-to-day expenses. Here are five hacks to help you see the world without breaking the bank.

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It's easy to rely on eating out for every meal when you travel to a foreign country, but that habit is certainly not a requirement of vacationing. Rather than pay for cooked meals for lunch, breakfast and dinner, stop by local grocery stores during your trip. Take advantage of store sales and explore local ingredients, which can help give you a taste for foreign cuisine you wouldn't necessarily see on a restaurant menu. Groceries can stave off snacking in airplanes, trains and ferries as well, saving you a lot on food in the long run. Buy materials for sandwich making, snacking, and easy-to-transport foods like crackers, jerky or cheeses. When you do eat out, try to eat during lunch hours, when restaurants typically have cheaper, smaller lunch portions, and look for happy hour events at bars and nightclubs for drinking.

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The easiest way to make traveling difficult is to give yourself too much to carry. If you're going to be traveling to multiple places, you'll want to pack as light as possible. Rely on finding washing machines to keep your clothes clean, rather than trying to pack enough clothes for everyday of your travel. Use a travel backpack instead of a suitcase, which can be cumbersome to transport, and make sure that you pack a reasonable amount of clothes and don't overdress. You won't need fancy dress clothes for your travels, nor do you need more than two pairs of shoes. Be picky. Be sure that whatever you do bring is recyclable, easily washable and durable, so you don't have to worry about replacing anything. Be sure to include a good Thermos and a Swiss army knife with utensils as part of your collection.

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In order to avoid racking up expenses, skip the hotels and look for local hostels or Airbnb renters in the area to save on living expenses. Places like Costa Rica, Thailand, Jamaica, or any other popular tourists spots are replete with holiday homes available to rent via Airbnb. These arrangements often come at favorable prices, and can often give you a chance to meet locals or other travelers, providing for easy socialization and interaction with the local culture. Hostels and Airbnb rooms are also often more conveniently located than hotels, which tend to be at the heart of an area's tourism district; renting someone's spare room or a hostel will likely put you closer to the locals and away from flashy tourist traps. Signing up for travel clubs can give you great deals on airplane or train tickets, allowing you to travel when it's cheapest to fly. In addition, if you're looking for a particular ticket, be sure to use a private or incognito window to prevent the airlines from showing you inflated prices on tickets you're interested in.

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Looking for options other than plane travel can also save you money and may give you more of an opportunity to see the countryside of a local area. Ferries, boats, buses, subways and trains are all frequently significantly cheaper than plane tickets, saving you hundreds on travel expenses. Speaking of travel expenses, avoid renting a car and use public transportation to move around a city. The stops will often be at key areas, saving you the hassle of finding your own way to popular locations, and the cost of a bus ticket or metro ticket is often a fraction of that of a taxi or of renting your own car. Look for options, as well, to rent a bike for a day to travel around the city, which will give you the chance to exercise and see everything for yourself.

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Traveling the world doesn't have to be an incredibly expensive venture. If you plan ahead, live simply and throw yourself into the local culture, you can enjoy a low-cost, interactive and unique trip you might never have experienced in a more traditional, expensive vacation. Featured photo credit: Asaf antman via flickr.com

The Internet has often been called the Great Democratizer; a tool that gives everyone the opportunity to have their voice heard and to gain access to the same universal wealth of information as everyone else—in short, a tool that puts everyone on equal footing. But according to a new report from the World Bank, that feel-good belief may be far from the truth. In fact, the Internet may be widening inequality. In the report, issued Wednesday, the World Bank says the technological changes brought on by the Internet have not improved access to public services or increased economic opportunities as had been expected. "Digital technologies are spreading rapidly, but digital dividends—growth, jobs, and services—have lagged behind," the bank said. The report's authors pointed out that those already well-off and well-educated have taken advantage of the Internet to achieve great success, however those on the lower end of the economic and education spectrums have seen fewer benefits, if any. The bank notes that 20% of the world's population is still illiterate, making the Internet almost entirely useless to them. In other countries, women are discouraged from going online. In specific regions of the world, mobile phone ownership is disproportionately low, meaning that fewer citizens have access to the Internet. In total, 60% of the world's population still remain offline. And even in places where populations do have easy access to the Internet and booming technology sectors, the economic benefits remain skewed mostly toward people who were already well-off. In developed countries, the technology sector still only employs 3% to 5% of the workforce. In developing countries, it's less than 1%. In short, though the Internet and technology sectors have made some people very, very rich—virtually overnight—it's not creating as many jobs as need be. The countries that are best able to take advantage of the economic benefits of the Internet are those with the largest number of users: China, the United States, and India, the report said. "Countries that are investing in both digital technology and its analog complements will reap significant dividends, while others are likely to fall behind" the bank said in the report. "Technology without a strong foundation risks creating divergent economic fortunes, higher inequality, and an intrusive state." However, the report says that simply expanding access to the Internet won't stem the tide of inequality it is creating. It says that governments must ensure competition between companies remains strong, programs are launched so workers can gain new skills needed by the tech sector, and that government institutions themselves remain accountable. These three things, the report said "are the foundation of economic development."

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