PROSPECTUS SUPPLEMENT (TO PROSPECTUS AND PROSPECTUS SUPPLEMENT DATED JULY 30, 1998)

PROSPECTUS NUMBER: 1824

MERRILL LYNCH & CO., INC.

MEDIUM-TERM NOTES, SERIES B

DUE NINE MONTHS OR MORE FROM DATE OF ISSUE

CALLABLE FIXED RATE NOTES

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PRINCIPAL AMOUNT: \$55,000,000

CUSIP NUMBER: 59018S X33

INTEREST RATE: 6.12500%

ORIGINAL ISSUE DATE: January 29, 1999

STATED MATURITY DATE: January 29, 2011

INTEREST PAYMENT DATES: 29th day of each month commencing March 1, 1999, through and including the

Stated Maturity Date, subject to the following business day convention.

REPAYMENT AT THE OPTION

OF THE HOLDER: The Notes cannot be repaid prior to the Stated Maturity Date.

REDEMPTION AT THE OPTION

OF THE COMPANY: The Notes may be redeemed prior to the Stated Maturity Date, See "Other

Provisions"

INITIAL REDEMPTION DATE: January 29, 2004

OTHER PROVISIONS: The Notes are subject to redemption at the option of ML&Co., in whole,

semi-annually on each January 29 and July 29 commencing January 29, 2004, at a redemption price equal to 100% of the principal amount of the Notes upon

at least 30 days prior notice.

FORM: The Notes are being issued in fully registered book-entry form.

TRUSTEE: The Chase Manhattan Bank

DATED: January 19, 1999

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