FILE NO. 33-38879 RULE 424(B)(3)

PROSPECTUS SUPPLEMENT (TO PROSPECTUS DATED SEPTEMBER 1, 1995) (TO PROSPECTUS SUPPLEMENT DATED SEPTEMBER 1, 1995)

PROSPECTUS NUMBER: 1292 DATED: NOVEMBER 8, 1995

MERRILL LYNCH & CO., INC.

MEDIUM-TERM NOTES

<TABLE> <CAPTION>

<S> <C>

BASE RATE: Fed Funds (prior day H15)

INDEX MATURITY: One Day

MATURITY DATE: November 13, 1998

REDEMPTION DATE: N/A

OPTIONAL REPAYMENT DATES: N/A

SPREAD: 0.375% (plus 37.5 basis points)

SPREAD MULTIPLIER: N/A

MAXIMUM INTEREST RATE: N/A

MINIMUM INTEREST RATE: N/A

INTEREST RESET DATES: Daily, using one business day prior.

INTEREST PAYMENT DATES: 13th of February, May, August, and November, commencing February 13,

1996, through Maturity Date, subject to modified following business day

convention.

INITIAL INTEREST RATE: TBD 11/13/95

FORM: Book-entry

</TABLE>

On April 24, 1995, the Company increased to \$11,150,000,000 the aggregate principal amount of Medium- Term Notes, Series B authorized to be issued pursuant to the attached Prospectus Supplement and supplements related thereto. Such amount represents an increased authorization of \$2,500,000,000. As of March 31, 1995, the Company had issued and outstanding Notes in an aggregate principal amount of approximately \$5,566,708,000.