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Form 424B2

November 09, 2004

Rule 424(b) (2)

File No. 333-33814

Pricing Supplement #109 dated November 12th, 2004
to the Prospectus Dated April 12, 2000
and Prospectus Supplement Dated October 21, 2003

Marshall & Ilsley Corporation
MiNotes SM

Due from 9 Months to 30 Years

Trade Date: November 8, 2004

Issue Price: 100%

Original Issue Date: November 12, 2004

Principal Amount: \$35,000

Maturity Date: November 16, 2009

Interest Rate: 3.50%

Interest Payment Dates: 12/15/04 & Monthly thereafter

Purchasing Agent acting as Principal: Merrill Lynch & Co.

Purchasing Agent Commission: 1.00%

Proceeds Before expenses: 99.00% (\$34,650.00)

Survivor's Option: Yes

Redemption or Repayment: At Maturity

Redemption/Repayment Terms: Not Applicable

Minimum Denomination: \$1,000 minimum investment with increments of \$1,000

CUSIP No.: 57183MER7

Original Issue Discount: No

Notes:

All trades settle without accrued interest and clear SDFS: DTC Book-Entry only
Merrill Lynch DTC Participant Number: 161