

SECURITIES AND EXCHANGE COMMISSION
Washington, D. C. 20549

FORM 11-K

(Mark One)

ANNUAL REPORT PURSUANT TO SECTION 15(d) OF
THE SECURITIES EXCHANGE ACT OF 1934

For the Plan year ended December 31, 1996

OR

TRANSITION REPORT PURSUANT TO SECTION 15(d) OF
THE SECURITIES EXCHANGE ACT OF 1934

For the Transition Period from _____ to _____

Commission file number 1-3523

A. Full title of the Plan:

WESTERN RESOURCES, INC.
EMPLOYEES' 401(K) SAVINGS PLAN

B. Name of issuer of the securities held
pursuant to the plan and the address
of its principal executive office:

WESTERN RESOURCES, INC.
818 Kansas Avenue
Topeka, Kansas 66612

EIN: 48-0290150
PN: 004

WESTERN RESOURCES, INC.

EMPLOYEES' 401(K) SAVINGS PLAN

FINANCIAL STATEMENTS AS OF DECEMBER 31, 1996 AND 1995

TOGETHER WITH REPORT OF INDEPENDENT PUBLIC ACCOUNTANTS

Report of Independent Public Accountants

To the Investment and Benefits Committee of
Western Resources, Inc. Employees' 401(k) Savings Plan:

We have audited the accompanying statements of net assets available for
benefits of WESTERN RESOURCES, INC. EMPLOYEES' 401(K) SAVINGS PLAN, as of
December 31, 1996 and 1995, and the related statements of changes in net
assets available for benefits for the years then ended. These financial

statements and the schedules referred to below are the responsibility of the Plan's management. Our responsibility is to express an opinion on these financial statements and schedules based on our audits.

We conducted our audits in accordance with generally accepted auditing standards. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audits provide a reasonable basis for our opinion.

In our opinion, the financial statements referred to above present fairly, in all material respects, the net assets available for benefits of the Plan as of December 31, 1996 and 1995, and the changes in net assets available for benefits for the years then ended in conformity with generally accepted accounting principles.

Our audits were performed for the purpose of forming an opinion on the basic financial statements taken as a whole. The supplemental schedules of assets held for investment purposes and of loans or fixed income obligations as of December 31, 1996, and reportable transactions for the year then ended are presented for the purpose of additional analysis and are not a required part of the basic financial statements, but are supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974. The supplemental schedules have been subjected to the auditing procedures applied in the audits of the basic financial statements and, in our opinion, are fairly stated in all material respects in relation to the basic financial statements taken as a whole.

Kansas City, Missouri,
June 13, 1997

EIN: 48-0290150
PN: 004

WESTERN RESOURCES, INC.

EMPLOYEES' 401(K) SAVINGS PLAN

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS

DECEMBER 31, 1996 AND 1995

	1996	1995
ASSETS		
INVESTMENTS:		
Western Resources, Inc. Investment Contract Fund	\$ 64,475,290	\$ 63,446,450
Vanguard Windsor Fund	90,616,436	69,085,239
Vanguard Money Market Reserves, Prime Portfolio	8,128,588	6,550,797
Western Resources, Inc. Common Stock Fund	51,029,233	51,019,625
Loan Fund	16,228,456	13,701,019
Vanguard Wellington Fund	11,404,547	7,242,500
Vanguard Index Trust 500 Portfolio Fund	8,804,188	3,968,740
Vanguard PRIMECAP Fund	13,816,671	8,795,740
Fidelity Magellan Fund	28,809,605	25,584,467
Fixed Income Fund	16,601,172	18,118,773
Total Investments	309,914,186	267,513,350
Other Receivables	24,529	163,275
Interest and Dividends Receivable	886,090	791,587
CONTRIBUTIONS RECEIVABLE:		
Participant	378,317	385,478
Employer	112,246	109,333
Total Assets	311,315,368	268,963,023
LIABILITIES		

ACCOUNTS PAYABLE	112,264	386,899
NET ASSETS AVAILABLE FOR BENEFITS	\$311,203,104	\$268,576,124

The accompanying notes to financial statements
are an integral part of these statements.

EIN: 48-0290150
PN: 004

WESTERN RESOURCES, INC.

EMPLOYEES' 401(K) SAVINGS PLAN

STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS

FOR THE YEARS ENDING DECEMBER 31, 1996 AND 1995

	1996	1995
NET ASSETS AVAILABLE FOR BENEFITS, beginning of year	\$268,576,124	\$218,304,213
ADDITIONS:		
INVESTMENT INCOME-		
Net Appreciation in Fair Value of Investments	8,332,893	23,578,845
Interest	6,222,638	5,364,875
Dividends	17,804,491	14,093,276
Total Investment Income	32,360,022	43,036,996
CONTRIBUTIONS:		
Participant	15,187,999	15,257,981
Employer	4,510,938	4,583,479
Total Contributions	19,698,937	19,841,460
Total Additions	52,058,959	62,878,456
DEDUCTIONS:		
BENEFITS PAID	(9,721,020)	(12,526,938)
OTHER	(60,154)	(29,940)
Total Deductions	(9,781,174)	(12,556,878)
TRANSFERS:	349,195	(49,667)
NET INCREASE	42,626,980	50,271,911
NET ASSETS AVAILABLE FOR BENEFITS, end of year	\$311,203,104	\$268,576,124

The accompanying notes to financial statements
are an integral part of these statements.

WESTERN RESOURCES, INC.

EMPLOYEES' 401(K) SAVINGS PLAN

NOTES TO FINANCIAL STATEMENTS

DECEMBER 31, 1996 AND 1995

(1) PLAN DESCRIPTION:

The following brief description of the Western Resources, Inc. (the Company) Employees' 401(k) Savings Plan (the Plan) is provided for general information purposes only. Participants should refer to the plan document for more complete information.

(a) General-- The Plan is a defined contribution plan, designed to assist eligible employees in establishing a regular savings plan. Prior to October 1, 1996, substantially all employees were eligible to participate after one year of service as defined. Effective October 1, 1996, newly hired full time employees may contribute to the Plan on a pre-tax or after tax basis without Company match, beginning on the first day of the month following employment. Matching employer contributions continue to commence after the employee has completed one year of service. Starting October 1, 1996, the plan also allows employees to increase their contribution percentages the first of any month from the first of any quarter. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA), as amended.

(b) Contributions--Effective January 1, 1995, participants of the plan are allowed to make tax deferred contributions of between 1% and 14% of earnings subject to certain Internal Revenue Code limits. In addition to or instead of pre-tax cash contributions, effective January 1, 1995, participants could elect to make after-tax contributions of between 1% and 4% of earnings. Cash contributions up to the first 6% of a participant's earnings are matched 50% by the Company. Participants are fully vested in all contributions and earnings thereon. The Plan allows rollover contributions into the Plan.

Active participants were allowed to make additional contributions each quarter to meet the maximum contribution percentage based on their annual compensation. These contributions are considered in determining matching employer contributions. Matching employer contributions are suspended for a period of six months in the event that a participant withdrew money from after-tax and/or Company match accounts.

Upon retirement, death, disability or termination of employment, all vested balances are paid to the participant or the participant's beneficiaries in accordance with Plan terms.

(c) Participant Accounts--A separate account is maintained for each participant. Allocations to participant accounts for employer and employee contributions are made when the contributions are received by the trustee. Allocations to participant accounts for the net of interest, dividends, realized and unrealized changes in investment gains and losses and Plan expenses are made when such amounts are earned or incurred.

(d) Investment Funds--During 1996 and 1995, participants in the Plan could elect to have their contributions and the Company's matching contributions invested in the funds listed below, excluding the Loan Fund. Allocations between the funds could be made in 10% increments. Participants could also elect to transfer investments between funds.

The Western Resources, Inc. Investment Contract Fund is a fund which invests in investment contracts issued by insurance companies that are viewed by Vanguard Fiduciary Trust Company as being financially sound and are highly rated by the major credit agencies. Principal of these investments, and interest thereon, are obligations of the insurance companies. Neither Vanguard nor the Company guarantees either principal or interest in such investments.

The Vanguard Windsor Fund is a diversified equity fund invested in equity securities providing dividend and capital appreciation income.

The Vanguard Money Market Reserves - Prime Portfolio is a money market fund invested in high-quality money market obligations issued by financial institutions, nonfinancial corporations, and U.S. and other governmental agencies, and repurchase agreements collateralized by such securities.

The Western Resources, Inc. Common Stock Fund, established October 1, 1988, with assets transferred from The Kansas Power and Light Company Tax Reduction Act Stock Ownership Plan (TRASOP) and Employee Stock Ownership Plan of The Gas Service Company (ESOP) upon termination, is invested primarily in the Company's common stock. Dividends from stock held in the fund are used to purchase additional shares of Company stock.

The Loan Fund is a conduit for the distribution and repayment of loan proceeds. The investments in the fund represent loans due from participants.

The Vanguard/Wellington Fund is a balanced fund which invests in stocks for potential capital growth and dividend income and in bonds for current income potential and conservation of principal.

The Vanguard Index Trust-500 Portfolio is a growth and income fund which seeks to provide long-term capital growth. The Vanguard Index Trust-500 Portfolio attempts to provide investment results that correspond to the price and yield performance of publicly traded stocks, in the aggregate, as represented by the Standard & Poor's Composite Stock Price Index.

The Vanguard/PRIMECAP Fund is invested entirely in the Vanguard/PRIMECAP Fund, a growth fund seeking long-term growth of capital by investing principally in a portfolio of common stocks.

The Fidelity Magellan Fund is invested entirely in the Fidelity Magellan Fund, a diversified equity fund invested in equity securities providing long-term capital appreciation.

Fixed Income Fund is invested in a Metropolitan Life Insurance Company Investment Contract. No new monies are allowed to be deposited in this fund after the transfer of its interest from the KG&E 401(k) Plan.

The above funds are managed by the Plan's trustee, Vanguard Fiduciary Trust Company, except the Fidelity Magellan Fund which is managed by Fidelity Investments Institutional Services Company. All investments are stated at quoted market values, except as follows. Investments in Western Resources, Inc. Investment Contract Fund, Fixed Income Fund, and Vanguard Money Market Reserves, Prime Portfolio are stated at cost which approximates market value determined by Vanguard. Investments in the Loan Fund are stated at face value.

(e) Loans to Participants--Participants are permitted to borrow a specified portion of the balance in their individual account. Loan interest rates and terms are established by the Investment and Benefits Committee and all loans must be approved by that Committee. Loans are evidenced by promissory notes payable to the Plan over 1 to 5 years for general purpose loans and up to 30 years for principle residence loans, provided that the age criteria is met.

(f) Income Taxes--The Plan obtained its latest determination letter on May 15, 1996, in which the Internal Revenue Service stated that the Plan, as then designed, was in compliance with the applicable requirements of the Internal Revenue Code. The Plan has been amended since receiving the determination letter. The plan administrator believes the plan is currently designed and being operated in compliance with the applicable requirements of the Internal Revenue Code. Therefore, no provision for income taxes is included in these financial statements.

(g) Plan Termination--The Company is free to terminate the Plan at any time. Upon termination, all participant accounts remain fully vested.

(2) SIGNIFICANT ACCOUNTING POLICIES:

(a) Basis of Accounting--The Plan's financial statements are maintained on the accrual basis. Employer and employee contributions are accrued as the employees' salaries are earned.

(b) Use of Estimates--The preparation of financial statements in conformity with generally accepted accounting principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the reporting period. Actual results could differ from those estimates.

(c) Administrative Expenses--All administrative expenses of the Plan were paid by the Company with the exception of loan administrative charges which were paid by the participants. The Company has no continuing obligation to pay these expenses.

(3) INVESTMENTS:

The following investments represent over 5% of net assets available for benefits at December 31, 1996 and/or 1995:

	1996	1995
Metropolitan Life Insurance Company, investment contract #14403, general account	\$12,214,391	\$13,501,792
Vanguard/Windsor Fund	90,616,436	69,085,239
Western Resources, Inc.		

Common Stock	51,021,493	50,781,965
Metropolitan Life Insurance Company, investment contract #12651/20105, general account	16,600,616	17,354,167
Fidelity Magellan Fund	28,809,605	25,584,467
Vanguard Money Market Reserves, Prime Portfolio	20,886,443	4,783,208
Loan Fund	16,228,456	13,701,019

(4) PLAN AMENDMENTS:

Effective January 1, 1997, two new investment choices will be added to the Plan, Vanguard Bond Index Fund-Total Bond Market Portfolio and the Vanguard International Growth Fund.

(5) FUND INFORMATION:

The following tables present changes in net assets available for benefits in fund detail.

(5) Fund Information (continued):

	Year Ended December 31, 1996				
	Investment Contracts	Windsor	Money Market Reserves	Company Common Stock	Loan
ADDITIONS					
Investment Income:					
Net appreciation (depreciation) in fair value of investments	\$ -	\$10,062,095	\$ -	\$(3,783,983)	\$ -
Interest	3,780,296	-	369,912	11,216	1,017,792
Dividends	-	8,660,885	-	2,563,118	-
	3,780,296	18,722,980	369,912	(1,209,649)	1,017,792
Contributions:					
Participant	2,302,303	4,775,895	428,544	1,680,865	-
Employer	703,075	1,398,776	140,738	500,479	-
	3,005,378	6,174,671	569,282	2,181,344	-
Total additions	6,785,674	24,897,651	939,194	971,695	1,017,792
DEDUCTIONS					
Benefits paid	(3,420,750)	(2,470,027)	(298,645)	(1,245,537)	(244,282)
Other	29,289	(12,820)	(5,200)	(940)	-
Total deductions	(3,391,461)	(2,482,847)	(303,845)	(1,246,477)	(244,282)
Net increase (decrease) prior to transfers	3,394,213	22,414,804	635,349	(274,782)	773,510
TRANSFERS					
Interfund transfers	(2,372,193)	(933,908)	869,564	249,807	1,753,927
Transfers-other plans	6,820	50,301	72,878	34,583	-
Total transfers	(2,365,373)	(883,607)	942,442	284,390	1,753,927
Net increase (decrease)	1,028,840	21,531,197	1,577,791	9,608	2,527,437
Net assets available for benefits:					
Beginning of year	63,446,450	69,085,239	6,550,797	51,019,625	13,701,019
End of year	\$64,475,290	\$90,616,436	\$ 8,128,588	\$51,029,233	\$16,228,456

(Continued)

(5) Fund Information (continued):

Year Ended December 31, 1996

	Wellington	Index Trust-500 Portfolio	PRIMECAP	Magellan	Fixed Income
ADDITIONS					
Investment Income:					
Net appreciation (depreciation) in fair value of investments	\$ 595,109	\$ 1,131,350	\$1,569,703	\$(1,241,381)	\$ -
Interest	-	-	-	-	1,011,334
Dividends	870,404	167,541	401,350	4,287,191	-
	1,465,513	1,298,891	1,971,053	3,045,810	1,011,334
Contributions:					
Participant	1,419,079	873,678	1,488,955	1,840,363	-
Employer	422,321	262,124	421,761	549,418	-
	1,841,400	1,135,802	1,910,716	2,389,781	-
Total additions	3,306,913	2,434,693	3,881,769	5,435,591	1,011,334
DEDUCTIONS					
Benefits paid	(430,212)	(178,761)	(177,898)	(484,640)	(770,268)
Other	(8,060)	(540)	(700)	-	26,552
Total deductions	(438,272)	(179,301)	(178,598)	(484,640)	(743,716)
Net increase (decrease) prior to transfers	2,868,641	2,255,392	3,703,171	4,950,951	267,618
TRANSFERS					
Interfund transfers	1,272,883	2,526,326	1,281,960	(1,800,373)	(1,785,219)
Transfers-other plans	20,523	53,730	35,800	74,560	-
Total transfers	1,293,406	2,580,056	1,317,760	(1,725,813)	(1,785,219)
Net increase (decrease)	4,162,047	4,835,448	5,020,931	3,225,138	(1,517,601)
Net assets available for benefits:					
Beginning of year	7,242,500	3,968,740	8,795,740	25,584,467	18,118,773
End of year	\$11,404,547	\$ 8,804,188	\$13,816,671	\$28,809,605	\$16,601,172

(continued)

(5) Fund Information (continued):

Year Ended December 31, 1996

	Other	Total
ADDITIONS		
Investment Income:		
Net appreciation (depreciation) in fair value of investments	\$ -	\$ 8,332,893
Interest	32,088	6,222,638
Dividends	854,002	17,804,491
	886,090	32,360,022
Contributions:		
Participant	378,317	15,187,999
Employer	112,246	4,510,938
	490,563	19,698,937
Total additions	1,376,653	52,058,959

DEDUCTIONS

Benefits paid	-	(9,721,020)
Other	(87,735)	(60,154)
Total deductions	(87,735)	(9,781,174)
Net increase (decrease) prior to transfers	1,288,918	42,277,785

TRANSFERS

Interfund transfers	(1,062,774)	-
Transfers-other plans	-	349,195
Total transfers	(1,062,774)	349,195
Net increase (decrease)	226,144	42,626,980

Net assets available
for benefits:

Beginning of year	1,062,774	268,576,124
End of year	\$ 1,288,918	\$311,203,104

(5) Fund Information (continued):

Year Ended December 31, 1995

	Investment Contracts	Windsor	Money Market Reserves	Company Common Stock	Loan
ADDITIONS					
Investment Income:					
Net appreciation in fair value of investments	\$ -	\$ 8,001,570	\$ -	\$ 7,431,654	\$ -
Interest	4,057,549	-	356,395	14,744	910,595
Dividends	-	7,794,388	-	2,283,194	-
	4,057,549	15,795,958	356,395	9,729,592	910,595
Contributions:					
Participant	2,670,628	4,880,477	457,608	1,684,741	-
Employer	806,965	1,442,959	158,016	509,300	-
	3,477,593	6,323,436	615,624	2,194,041	-
Total additions	7,535,142	22,119,394	972,019	1,923,633	910,595
DEDUCTIONS					
Benefits paid	(5,039,706)	(2,561,376)	(492,371)	(2,131,525)	(330,078)
Other	143,102	(10,200)	(4,980)	(880)	-
Total deductions	(4,896,604)	(2,571,576)	497,351)	(2,132,405)	(330,078)
Net increase (decrease) prior to transfers	2,638,538	19,547,818	474,668	9,791,228	580,517
TRANSFERS					
Interfund transfers	(1,995,428)	4,137,947	503,269	8,042,712	3,793,819
Transfers-other plans	221,682	136,682	17,861	(517,531)	(795)
Total transfers	(1,773,746)	4,274,629	521,130	7,525,181	3,793,024
Net increase (decrease)	864,792	23,822,447	995,798	17,316,409	4,373,541
Net assets available for benefits:					
Beginning of year	62,581,658	45,262,792	5,554,999	33,703,216	9,327,478
End of year	\$63,446,450	\$69,085,239	\$ 6,550,797	\$51,019,625	\$13,701,019

(Continued)

(5) Fund Information (continued):

Year Ended December 31, 1995

	Wellington	Index Trust-500 Portfolio	PRIMECAP	Magellan	Fixed Income
ADDITIONS					
Investment Income:					
Net appreciation in fair value of investments	\$1,081,082	\$ 717,244	\$1,280,963	\$ 5,066,332	\$ -
Interest	-	-	-	-	-
Dividends	317,419	79,714	249,276	1,472,940	1,130,350
	1,398,501	796,958	1,530,239	6,539,272	1,130,350
Contributions:					
Participant	1,433,967	681,507	1,238,143	1,825,432	-
Employer	433,915	214,415	357,443	551,133	-
	1,867,882	895,922	1,595,586	2,376,565	-
Total additions	3,266,383	1,692,880	3,125,825	8,915,837	1,130,350
DEDUCTIONS					
Benefits paid	(323,087)	(61,427)	(217,181)	(308,025)	(1,062,162)
Other	(7,400)	(1,820)	(420)	-	76,282
Total deductions	(330,487)	(63,247)	(217,601)	(308,025)	(985,880)
Net increase (decrease) prior to transfers	2,935,896	1,629,633	2,908,224	8,607,812	144,470
TRANSFERS					
Interfund transfers	2,134,729	1,140,183	3,555,695	17,093,655	17,980,611
Transfers-other plans	84,360	15,759	115,623	(117,000)	(6,308)
Total transfers	2,219,089	1,155,942	3,671,318	16,976,655	17,974,303
Net increase (decrease)	5,154,985	2,785,575	6,579,542	25,584,467	18,118,773
Net assets available for benefits:					
Beginning of year	2,087,515	1,183,165	2,216,198	-	-
End of year	\$ 7,242,500	\$ 3,968,740	\$ 8,795,740	\$25,584,467	\$18,118,773

(continued)

(5) Fund Information (continued):

Year Ended December 31, 1995

	Other	Total
ADDITIONS		
Investment Income:		
Net appreciation in fair value of investments	\$ -	\$ 23,578,845
Interest	25,592	5,364,875
Dividends	765,995	14,093,276
	791,587	43,036,996

Contributions:		
Participant	385,478	15,257,981
Employer	109,333	4,583,479
	494,811	19,841,460
Total additions	1,286,398	62,878,456
DEDUCTIONS		
Benefits paid	-	(12,526,938)
Other	(223,624)	(29,940)
Total deductions	(223,624)	(12,556,878)
Net increase (decrease) prior to transfers	1,062,774	50,321,578
TRANSFERS		
Interfund transfers	(56,387,192)	-
Transfers-other plans	-	(49,667)
Total transfers	(56,387,192)	(49,667)
Net increase (decrease)	(55,324,418)	50,271,911
Net assets available for benefits:		
Beginning of year	56,387,192	218,304,213
End of year	\$ 1,062,774	\$268,576,124

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WESTERN RESOURCES, INC.
EMPLOYEES' 401(K) SAVINGS PLAN
LINE 27a - SCHEDULE OF ASSETS HELD FOR INVESTMENT PURPOSES
DECEMBER 31, 1996

Description	Number Of Units	Cost	Current Value
Deutsche Bank, investment contract #1 general account	4,149,702	\$4,149,702	\$4,149,702
Deutsche Bank, investment contract #2, general account	4,128,666	4,128,666	4,128,666
John Hancock Mutual Life Insurance Company, investment contract #7307, general account	9,886,676	9,886,676	9,886,676
Metropolitan Life Insurance Company, investment contract #14403, general account	12,214,391	12,214,391	12,214,391
Morgan Guaranty, investment contract #96-17, general account	2,027,880	2,027,880	2,027,880
Morgan Guaranty, investment contract #96-18, general account	2,013,433	2,013,433	2,013,433
Prudential Insurance Company of America, investment contract #7168, general account	2,336,685	2,336,685	2,336,685
New York Life Insurance Company, investment contract #30313	4,112,038	4,112,038	4,112,038
Principal Mutual Life Insurance Company, investment contract #418026	4,492,467	4,492,467	4,492,467

Union Bank of Switzerland, investment contract #2127	6,363,793	6,363,793	6,363,793
Metropolitan Life Insurance Company, Group Annuity Contract #20105, general account	16,600,616	16,600,616	16,600,616
*Vanguard/Windsor Fund	5,462,112	78,611,124	90,616,436
*Vanguard Money Market Reserves, Prime Portfolio	20,886,443	20,886,443	20,886,443

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WESTERN RESOURCES, INC.
EMPLOYEES' 401(K) SAVINGS PLAN
LINE 27a - SCHEDULE OF ASSETS HELD FOR INVESTMENT PURPOSES
DECEMBER 31, 1996

Description	Number Of Units	Cost	Current Value
*Vanguard/PRIMECAP Fund	459,331	11,461,717	\$13,816,671
*Vanguard Index Trust 500 Portfolio Fund	127,302	7,147,948	8,804,188
*Vanguard/Wellington Fund	436,120	10,079,727	11,404,547
*Fidelity Magellan Fund	357,218	25,779,363	28,809,605
*Western Resources, Inc. Common Stock	1,652,518	37,809,998	51,021,493
*Participant Loans, at interest rates ranging from 14% to 5%		16,228,456	16,228,456
Total Investments		\$276,331,123	\$309,914,186

*Investment with party-in-interest to the Plan.

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WESTERN RESOURCES, INC.
EMPLOYEES' 401(K) SAVINGS PLAN
LINE 27b - SCHEDULE OF LOANS OR FIXED INCOME OBLIGATIONS
DECEMBER 31, 1996

Identity and Address of Obligor	Original Amount of Loan	Amount Received During Reporting Year		Unpaid Balance at End of Year	Amount Overdue	
		Principal	Interest		Principal	Interest
Gurley, Bobby G. RR5, Box 108 Arkansas City, KS 67005 ###-##-####	\$10,000.00	\$1,736.66	\$ 210.74	\$ 3,335.97	\$ 355.39	\$ 34.07

Detailed Description of Loan - General purpose loan; dated 4/20/93; 6.3% interest rate; 120 successive semi-monthly installments.
Action to be Taken - The employee will be given the option to pay off the loan. If not paid, the loan will be defaulted in 1997 and will be treated as a 1997 distribution to the participant.

Lewis, Lilah J. 810 Lawrence Emporia, KS 66801 ###-##-####	\$10,000.00	\$1,765.49	\$ 537.31	\$ 7,876.32	\$ 482.75	\$123.25
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Detailed Description of Loan - General purpose loan; dated 10/30/95; 7.7% interest rate, 96

successive semi-monthly installments.

Action to be Taken - The employee will be given the option to pay off the loan. If not paid, the loan will be defaulted in 1997 and will be treated as a 1997 distribution to the participant.

Alvarez, Allyson A. 10924 West 58th St., Apt. 101 Shawnee, KS 66203 ###-##-####	\$ 4,800.00	\$ 0.00	\$ 0.00	\$ 1,601.47	\$1,056.65	\$ 75.91
	4,700.00	0.00	0.00	3,214.77	922.56	169.44
	5,300.00	0.00	0.00	5,007.92	923.81	361.15

Detailed Description of Loan - Three general purpose loans, dated 6/17/92, 3/23/94, and 8/29/95, respectively; interest rates of 6.7%, 6.1%, and 7.9%, respectively; 60 monthly, 120 semi-monthly, 120 semi-monthly successive installments, respectively.

Action to be Taken - The employee will be given the option to pay off the loan. If not paid, the loan will be defaulted in 1997 and will be treated as a 1997 distribution to the participant.

Sorenson, Evelyn C. 2221 NW 65th Street Kansas City, MO 64151 ###-##-####	\$ 4,100.00	\$ 763.38	\$ 64.12	\$ 562.33	\$ 238.83	\$ 9.42
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Detailed Description of Loan - General purpose loan; dated 4/28/92, 7.8% interest rate, 60 successive monthly installments.

Action to be Taken - The employee will be given the option to pay off the loan. If not paid, the loan will be defaulted in 1997 and will be treated as a 1997 distribution to the participant.

Suther, Rose A. 2410 Honeysuckle Drive Richardson, TX 75082 ###-##-####	\$ 3,100.00	\$ 224.39	\$ 75.05	\$ 2,875.61	\$ 406.39	\$117.63
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Detailed Description of Loan - General purpose loan; dated 1/26/96, 7.5% interest rate, 96 successive semi-monthly installments.

Action to be Taken - The employee will be given the option to pay off the loan. If not paid, the loan will be defaulted in 1997 and will be treated as a 1997 distribution to the participant.

EIN: 48-0290150

PN: 004

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WESTERN RESOURCES, INC.

EMPLOYEES' 401(K) SAVINGS PLAN

LINE 27b - SCHEDULE OF LOANS OR FIXED INCOME OBLIGATIONS

DECEMBER 31, 1996

Identity and Address of Obligor	Original Amount of Loan	Amount Received During Reporting Year		Unpaid Balance at End of Year	Amount Overdue	
		Principal	Interest		Principal	Interest
Huston, Ronald A. 6506 Cheswick Road N Hixon, TN 37415 ###-##-####	\$ 2,000.00	\$ 838.48	\$ 67.52	\$ 531.20	\$ 174.75	\$ 6.45

Detailed Description of Loan - General purpose loan; dated 4/12/95, 8.3% interest rate, 48 successive semi-monthly installments.

Action to be Taken - The employee will be given the option to pay off the loan. If not paid, the loan will be defaulted in 1997 and will be treated as a 1997 distribution to the participant.

Werner, Kenneth F. 3106 Faye Parsons, KS 67357 ###-##-####	\$ 3,000.00	\$ 276.45	\$ 44.53	\$ 1,390.71	\$ 337.17	\$ 42.17
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Detailed Description of Loan - General purpose loan; dated 7/28/93, 6.3% interest rate, 120 successive semi-monthly installments.

Action to be Taken - The employee will be given the option to pay off the loan. If not paid, the loan will be defaulted in 1997 and will be treated as a 1997 distribution to the participant.

Fields, Tamara B. 3854 SE 32nd Street Topeka, KS 66605 ###-##-####	\$ 5,000.00	\$ 716.92	\$ 77.96	\$ 1,240.52	\$ 371.54	\$ 25.90
	6,800.00	283.71	123.63	6,516.29	583.40	231.28

Detailed Description of Loan: Two general purpose loans; dated 9/21/92 and 3/28/96, respectively, interest rates of 7.2% and 7.4%, respectively, both with 120 consecutive semi-monthly installments.

Action to be Taken - The employee will be given the option to pay off the loan. If not paid, the loan will be defaulted in 1997 and will be treated as a 1997 distribution to the participant.

EIN: 48-0290150
PN: 004

WESTERN RESOURCES, INC.
EMPLOYEES' 401(K) SAVINGS PLAN

LINE 27d - SCHEDULE OF REPORTABLE TRANSACTIONS

FOR THE YEAR ENDED DECEMBER 31, 1996

Investment	Type of Transaction	Number	Dollar Value (1)	Net Gain (Loss)
Vanguard Money Market Reserves, Prime Portfolio	Purchases	104	\$34,413,390	\$ -
	Sales	166	26,776,563	-
Vanguard/Windsor Fund	Purchases	292	20,891,926	-
	Sales	428	9,501,565	985,323
Western Resources, Inc. Common Stock Fund*	Purchases	247	9,720,783	-
	Sales	395	6,026,632	845,390

(1) Amount shown in this column is cost of purchases or proceeds from sales.

* This fund consists of two investments, Western Resources, Inc. Common Stock and Vanguard Money Market Reserves, Prime Portfolio. The Trustee is unable to split the transaction detail between the two investments.

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the Investment and Benefits Committee for the Western Resources Inc. Employees' 401(K) Savings Plan has duly caused this annual report to be signed on its behalf by the undersigned hereunto duly authorized.

WESTERN RESOURCES, INC.
EMPLOYEES' 401(K) SAVINGS PLAN

By:

Signature	Title	Date
S. L. Kitchen	Chairman	June 27, 1997
Ira W. McKee, Jr.	Member	June 27, 1997
John K. Rosenberg	Member	June 27, 1997
Kenneth T. Wymore	Member	June 27, 1997
David E. Roth	Member	June 27, 1997

EXHIBIT INDEX

Exhibit
Number

Description of Documents

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Consent of Independent Public Accountants
(filed electronically)

CONSENT OF INDEPENDENT PUBLIC ACCOUNTANTS

As independent public accountants, we hereby consent to the incorporation of our report included in the Form 11-K for the Western Resources, Inc. Employees' 401(k) Savings Plan, into the Company's previously filed Registration Statements File Nos. 33-49467, 33-49553, 333-02023, 33-50069, 33-62375, and 333-26115 of Western Resources, Inc. on Form S-3; Nos. 333-18097 and 333-02711 of Western Resources, Inc. on Form S-4; Nos. 33-57435, 333-13229, 333-06887, 333-20393, and 333-20413 of Western Resources, Inc. on Form S-8.

Arthur Andersen LLP

Kansas City, Missouri,
June 13, 1997