

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 30, 1994

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 30, 1994 AND 1993
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 30, 1994 and 1993, 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 30, 1994 and 1993, 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 30, 1994, 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.

As discussed further in Notes 1 and 5, effective December 31, 1994, the Kansas Gas and Electric Company 401(k) Plan was merged into the Plan.

Kansas City, Missouri,
June 16, 1995

EMPLOYEES' 401(K) SAVINGS PLAN

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS

DECEMBER 30, 1994 AND 1993

	1994	1993
ASSETS		
INVESTMENTS:		
GIC Fund	\$ 62,581,658	\$ 63,120,437
Windsor Fund	45,262,792	42,674,607
Money Market Reserves	5,554,999	5,809,542
Company Common Stock Fund	33,703,216	36,638,798
Loan Fund	9,327,478	8,455,265
Wellington Fund	2,087,515	-
Index Trust-500 Portfolio	1,183,165	-
PRIMECAP Fund	2,216,198	-
	161,917,021	156,698,649
Investments Transferred from KG&E 401(k) -		
Fixed Income Fund	20,748,428	-
Fidelity Equity-Income Fund	6,563,013	-
Fidelity Magellan Fund	16,631,167	-
Fidelity Balanced Fund	860,414	-
Company Common Stock Fund	7,373,193	-
Loan Fund	3,112,900	-
	55,289,115	-
Total Investments	217,206,136	156,698,649
INTEREST AND DIVIDENDS RECEIVABLE	1,091,907	885,496
CONTRIBUTIONS RECEIVABLE:		
Participant	431,577	159,784
Employer	137,306	50,229
Total Assets	218,866,926	157,794,158
LIABILITIES		
FORFEITURES	-	1,590
ACCOUNTS PAYABLE	562,713	38,500
Total Liabilities	562,713	40,090
NET ASSETS AVAILABLE FOR BENEFITS	\$218,304,213	\$157,754,068

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 30, 1994 AND 1993

	1994	1993
NET ASSETS AVAILABLE FOR BENEFITS, beginning of year	\$157,754,068	\$ 62,574,244
INVESTMENT INCOME:		
Interest	4,959,220	2,740,225
Dividends	6,609,683	4,418,256
Net Appreciation (Depreciation) in Fair Value of Investments	(11,162,733)	551,021
Total Investment Income	406,170	7,709,502

CONTRIBUTIONS:		
Participant	10,382,592	5,326,195
Employer	3,457,934	1,880,137
Total Contributions	13,840,526	7,206,332
FORFEITURES	(12,849)	(12,730)
OTHER	(21,400)	(3,881)
BENEFITS PAID	(9,302,004)	(2,107,208)
TRANSFERS FROM KG&E 401(K) PLAN	55,416,776	-
TRANSFERS FROM UNION AND OTHER PLANS	222,926	82,387,809
NET INCREASE	60,550,145	95,179,824
NET ASSETS AVAILABLE FOR BENEFITS, end of year	\$218,304,213	\$157,754,068

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 30, 1994 AND 1993

(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. Effective October 31, 1993, The Kansas Power and Light Company Union Employees' Savings Plan and The Gas Service Company Union Employees' Savings Plan (the Union plans) were merged into the Plan. Prior to December 31, 1994, the Plan covered all eligible Company employees with the exception of KG&E employees on March 31, 1992, who were covered under the Kansas Gas and Electric Company 401(k) Plan. Effective December 31, 1994, the Kansas Gas and Electric Company 401(k) Plan (the KG&E 401(k) Plan) merged into this plan. See Note 5 for more information.

Employees are eligible to participate after one year of service as defined. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA), as amended.

(b) Contributions--During 1994 and 1993, participants of the Plan were allowed to make tax deferred contributions of between 1% and 10% of earnings subject to certain Internal Revenue Code limits. These contributions effectively reduced a participant's earnings because they were withheld from earnings on a pre-tax basis. In addition to or instead of pre-tax cash contributions, participants could elect to make after-tax contributions of between 1% and 6% of earnings. Cash contributions up to the first 6% of a participant's earnings were matched 50% by the Company. The Plan allowed 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 were considered in determining matching employer contributions. Matching employer contributions were suspended for a period of six months in the event that a participant withdrew money from after-tax and/or Company match accounts.

Participants are fully vested in their contributions and earnings thereon. During 1994 and 1993, Company matching contributions became fully vested after three years. Once a participant retired under The

Western Resources, Inc. Retirement Plan, attains age 65, dies, or

becomes permanently and totally disabled, all contributions became fully vested.

Upon retirement, death, disability or termination of employment, all vested balances are paid to the participant or his 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 investment income, realized and unrealized changes in investment market value and Plan expenses are made when such amounts are earned or incurred.

Forfeitures arise when participants leave the Plan before the Company contributions become fully vested. Forfeitures are used to reduce future Company matching contributions.

(d) Investment Funds--During 1994 and 1993, 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 their interests between funds.

The GIC Fund is invested entirely in the Western Resources, Inc. Investment Contract Fund, 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 investments in the Fund, and interest thereon, are obligations of the insurance companies. Neither Vanguard nor the Company guarantees either principal or interest in such investments.

Windsor Fund is invested entirely in the Vanguard/Windsor Fund, a diversified equity fund invested in equity securities providing dividend and capital appreciation income.

Money Market Reserves is invested entirely in the Vanguard Money Market Reserves - Prime Portfolio, 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.

Company 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 and 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.

Loan Fund, established January 1, 1989, is a conduit for the distribution and repayment of loan proceeds. The investments in the fund represent loans due from participants.

Wellington Fund is vested entirely in the Vanguard/Wellington Fund, 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.

Index Trust-500 Portfolio is invested entirely in the Vanguard Index Trust-500 Portfolio, a growth and income fund which seeks to provide long-term capital growth. The 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.

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 above eight funds are managed by the Plan's trustee, Vanguard Fiduciary Trust Company. The investments in GIC Fund and Money Market Reserves are stated at market. Investments in Windsor Fund, Wellington Fund, PRIMECAP Fund, Index Trust-500 Portfolio, and Company Common Stock Fund are stated at quoted market values. Investments in Loan Fund are stated at face value.

Participants in the KG&E 401(k) Plan transferred their interest in

the five funds described below to the Plan effective December 31, 1994.

Fixed Income Fund was invested in the Fidelity U.S. Government Reserves, Fidelity Management Trust Company Managed Income Portfolio, and also various other contracts which purchase high-quality, short- and long-term guaranteed investment contracts (GICs), bank investment contracts (BICs), and short-term money market instruments.

Equity-Income Fund was invested entirely in the Fidelity Equity-Income Fund. The fund invests primarily in income-producing equity securities which offer a combination of share price appreciation and income earnings.

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

Company Common Stock Fund was invested in the Company's common stock. Dividends from stock held in the fund were used to purchase additional shares of Company stock.

The Balanced Fund was invested in the Fidelity Balanced Fund, a broadly diversified portfolio of high yielding securities, including common and preferred stocks and bonds.

The investments in Fixed Income Fund were valued at contract value. The investments in Equity-Income Fund, Magellan Fund, Balanced Fund, and Company Common Stock Fund were stated at quoted

market values. Investments in Loan Fund were stated at face value.

(e) Loans to Participants--Participants are permitted to borrow a specified portion of the vested balances in their individual accounts. 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.

(f) Income Taxes--The Plan obtained its latest determination letter on January 25, 1988, 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 restated since receiving the determination letter. However, the Plan Administrator believes that 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 has been included in these financial statements.

(g) Plan Termination--The Company is free to terminate the Plan at any time. Upon termination, all contributions become 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) 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 30, 1994 and/or 1993:

	1994	1993
Continental National Assurance Company, investment contract #12586, general account	\$10,778,679	\$11,966,782
Metropolitan Life Insurance Company, investment contract #14403, general account	14,921,459	16,309,788
Provident National Assurance Company, investment contract #027-04879, general account	4,944,622	8,252,776
Prudential Insurance Company of		

America, investment contract		
#7168, general account	11,499,049	13,002,482
Vanguard Windsor/Fund	45,262,792	42,674,607

	1994	1993
Western Resources, Inc.		
Common Stock	40,797,775	36,447,758
Metropolitan Life Insurance		
Company, investment contract		
#12651, general account	16,324,814	-
Fidelity Magellan Fund	16,631,167	-

(4) OTHER:

On January 31, 1994, the Company sold substantially all of its Missouri natural gas distribution properties and operations to Southern Union Company (Southern Union). Approximately 20 percent of eligible employees were affected. The Plan vested all affected participants in the value of their accounts effective January 31, 1994. Participants had several options which included 1) taking a distribution, 2) leaving funds in the plan until a future distribution date (for participants whose account balances exceeded \$3,500), 3) making a qualified rollover into the Southern Union 401(k) Plan, or 4) making a qualified rollover into an individual retirement account.

Distributions are included in benefits paid and rollovers are included in transfers to other plans on the statement of changes in net assets available for benefits.

(5) MERGED PLAN CHANGES:

Effective December 31, 1994, the Kansas Gas and Electric Company 401(k) Plan was merged into this Plan. The following features changed as a result of the Plan merger: pre-tax contributions increased to 14% of eligible compensation, after-tax compensation decreased to 4% of eligible compensation, investment choices increased to eight, maximum terms of a home loan changed to 30 years not to exceed age 70, financial hardship withdrawals will be allowed upon need as based on IRS safe harbor rules, age 59 1/2 withdrawals will be allowed on employee pre-tax contributions, and all contributions will be immediately vested.

(6) FUND INFORMATION:

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

EIN: 48-0290150
PN: 004

	Year Ended December 31, 1994				
	GIC Fund	Windsor Fund	Money Market Reserves	Company Common Stock Fund	Loan Fund
ADDITIONS					
Investment Income:					
Net appreciation (depreciation) in fair value of investments	\$ -	\$(4,449,462)	\$ -	\$(6,679,047)	\$ -
Interest	3,788,445	-	202,567	10,737	573,929
Dividends	-	4,230,408	-	1,649,080	-
	3,788,445	(219,054)	202,567	(5,019,230)	573,929
Contributions:					
Participant	1,749,804	4,070,015	407,569	1,353,384	-
Employer	609,390	1,327,957	139,575	440,501	-
	2,359,194	5,397,972	547,144	1,793,885	-

Total additions	6,147,639	5,178,918	749,711	(3,225,345)	573,929
DEDUCTIONS					
Benefits paid	(5,525,628)	(1,786,394)	(485,537)	(804,911)	(572,752)
Other	452,318	(8,920)	102,575	(240)	-
Forfeitures	1,591	85	(14,525)	-	-
Total deductions	(5,071,719)	(1,795,229)	(397,487)	(805,151)	(572,752)
Net increase (decrease) prior to transfers	1,075,920	3,383,689	352,224	(4,030,496)	1,177
TRANSFERS					
Interfund transfers	(1,621,421)	(861,776)	(611,291)	1,050,873	871,036
Transfers-Other plans	6,722	66,272	4,524	44,041	-
Transfers from KG&E 401(k) Plan	-	-	-	-	-
Total transfers	(1,614,699)	(795,504)	(606,767)	1,094,914	871,036
Net increase (decrease)	(538,779)	2,588,185	(254,543)	(2,935,582)	872,213
Net assets available for benefits:					
Beginning of year	63,120,437	42,674,607	5,809,542	36,638,798	8,455,265
End of year	\$62,581,658	\$45,262,792	\$ 5,554,999	\$33,703,216	\$9,327,478

EIN: 48-0290150
PN: 004

	Year Ended December 31, 1994				
	Wellington Fund	Index Trust-500 Portfolio	PRIMECAP Fund	Other	Total
ADDITIONS					
Investment Income:					
Net appreciation (depreciation) in fair value of investments	\$ (77,917)	\$ (14,673)	\$ 58,366	\$ -	\$ (11,162,733)
Interest	-	-	-	383,542	4,959,220
Dividends	70,017	27,569	51,905	580,704	6,609,683
	(7,900)	12,896	110,271	964,246	406,170
Contributions:					
Participant	1,002,535	574,254	793,454	431,577	10,382,592
Employer	341,258	199,940	262,007	137,306	3,457,934
	1,343,793	774,194	1,055,461	568,883	13,840,526
Total additions	1,335,893	787,090	1,165,732	1,533,129	14,246,696
DEDUCTIONS					
Benefits paid	(91,454)	(14,531)	(20,797)	-	(9,302,004)
Other	(4,040)	(220)	(160)	(562,713)	(21,400)
Forfeitures	-	-	-	-	(12,849)
Total deductions	(95,494)	(14,751)	(20,957)	(562,713)	(9,336,253)
Net increase (decrease) prior to transfers	1,240,399	772,339	1,144,775	970,416	4,910,443
TRANSFERS					
Interfund transfers	803,222	398,787	1,025,989	(1,055,419)	-
Transfers-Other plans	43,894	12,039	45,434	-	222,926
Transfer from KG&E 401(k) Plan	-	-	-	55,416,776	55,416,776

Total transfers	847,116	410,826	1,071,423	54,361,357	55,639,702
Net increase (decrease)	2,087,515	1,183,165	2,216,198	55,331,773	60,550,145
Net assets available for benefits:					
Beginning of year	-	-	-	1,055,419	157,754,068
End of year	\$2,087,515	\$ 1,183,165	\$ 2,216,198	\$56,387,192	\$ 218,304,213

EIN: 48-0290150
PN: 004

	Year Ended December 31, 1993							
	GIC	Windsor	Money	Company	Loan	Other	Total	
	Fund	Fund	Market	Common	Fund			
			Reserves	Stock				
ADDITIONS								
Investment Income:								
Net appreciation in fair value of investments	\$ -	\$ 421,359	\$ -	\$ 129,662	\$ -	\$ -	\$ -	\$ 551,021
Interest	1,997,848	-	84,072	3,617	272,885	381,803	-	2,740,225
Dividends	-	3,292,694	-	621,869	-	503,693	-	4,418,256
	1,997,848	3,714,053	84,072	755,148	272,885	885,496	-	7,709,502
Contributions:								
Participant	2,379,237	2,090,343	302,907	393,924	-	159,784	-	5,326,195
Employer	877,453	702,724	109,975	139,756	-	50,229	-	1,880,137
	3,256,690	2,793,067	412,882	533,680	-	210,013	-	7,206,332
Total additions	5,254,538	6,507,120	496,954	1,288,828	272,885	1,095,509	-	14,915,834
DEDUCTIONS								
Benefits paid	(996,592)	(522,414)	(140,114)	(448,088)	-	-	-	(2,107,208)
Other	-	(2,981)	(900)	-	-	-	-	(3,881)
Forfeitures	(1,972)	(3,335)	(8)	(5,825)	-	(1,590)	-	(12,730)
Total deductions	(998,564)	(528,730)	(141,022)	(453,913)	-	(1,590)	-	(2,123,819)
Net increase prior to transfers	4,255,974	5,978,390	355,932	834,915	272,885	1,093,919	-	12,792,015
TRANSFERS								
Interfund Transfers	(476,088)	(134,311)	(26,494)	1,063,212	165,072	(591,391)	-	-
Transfers from Union and other plans	33,306,026	19,383,154	2,692,023	21,790,711	5,215,895	-	-	82,387,809
Total transfers	32,829,938	19,248,843	2,665,529	22,853,923	5,380,967	(591,391)	-	82,387,809
Net increase	37,085,912	25,227,233	3,021,461	23,688,838	5,653,852	502,528	-	95,179,824
Net assets available for benefits:								
Beginning of year	26,034,525	17,447,374	2,788,081	12,949,960	2,801,413	552,891	-	62,574,244
End of year	\$63,120,437	\$42,674,607	\$5,809,542	\$36,638,798	\$8,455,265	\$1,055,419	-	\$157,754,068

EIN: 48-0290150
PN: 004
PAGE 1 OF 2

WESTERN RESOURCES, INC.

EMPLOYEES' 401(K) SAVINGS PLAN

LINE 27a - SCHEDULE OF ASSETS HELD FOR INVESTMENT PURPOSES

DECEMBER 30, 1994

Description	Number of Units	Cost	Current Value
Connecticut General Life Insurance Company, investment contract #25137, general account	6,053,560	\$ 6,053,560	\$ 6,053,560
Continental Assurance Company, investment contract #12586, general account	10,778,679	10,778,679	10,778,679
John Hancock Mutual Life Insurance Company, investment contract #7307, general account	8,388,762	8,388,762	8,388,762
Metropolitan Life Insurance Company, investment contract #14403, general account	14,466,101	14,466,101	14,921,459
Provident National Assurance Company, investment contract #027-04879, general account	4,944,622	4,944,622	4,944,622
Prudential Insurance Company of America, investment contract #7168, general account	11,499,049	11,499,049	11,499,049
State Mutual Assurance Company, investment contract #91877A, general account	5,995,527	5,995,527	5,995,527
*Vanguard Windsor/Fund	3,595,138	49,609,512	45,262,792
*Vanguard Money Market Reserves, Prime Portfolio	5,833,633	5,833,633	5,833,633
*Vanguard/PRIMECAP Fund	110,921	2,165,438	2,216,198
*Vanguard Index Trust 500 Portfolio	27,535	1,196,630	1,183,165
*Vanguard/Wellington Fund	107,659	2,156,405	2,087,515
*Fidelity U.S. Government Reserves	515,202	515,202	515,202
*Fidelity Management Trust Company Managed Income Portfolio	3,908,412	3,908,412	3,908,412
Metropolitan Life Insurance Company, Group Annuity Contract #12651, general account	16,324,814	16,324,814	16,324,814
*Fidelity Equity-Income Fund	213,779	6,098,370	6,563,013
*Fidelity Magellan Fund	248,970	16,698,614	16,631,167
*Fidelity Balance Fund	70,009	901,691	860,414

EIN: 48-0290150

PN: 004

PAGE 2 OF 2

WESTERN RESOURCES, INC.

EMPLOYEES' 401(K) SAVINGS PLAN

LINE 27a - SCHEDULE OF ASSETS HELD FOR INVESTMENT PURPOSES

DECEMBER 30, 1994

Description	Number of Units	Cost	Current Value
*Western Resources, Inc. Common Stock	1,425,250	29,346,625	40,797,775
*Participant Loans, at interest rates ranging from 5.8% to 13.5%		12,440,378	12,440,378
Total Investments		\$209,322,024	\$217,206,136

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

EIN: 48-0290150

PN: 004

WESTERN RESOURCES, INC.

EMPLOYEES' 401(K) SAVINGS PLAN

LINE 27b - SCHEDULE OF LOANS OR FIXED INCOME OBLIGATIONS

DECEMBER 30, 1994

Original	Amount Received During Reporting	Unpaid Balance
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Identity and Address of Obligor	Amount of Loan	Year Principal	Year Interest	at End of Year	Amount Principal	Overdue Interest
Fetters, Delmar M. 4000 Denton Rd. Kansas City, MO ###-##-####	\$8,500.00	\$1,255.54	\$ 288.32	\$4,769.29	\$4,013.47	\$ 90.89

Detailed Description of Loan - General purpose loan; dated 4/23/92; 7.8% interest rate; 120 successive semi-monthly installments.

Action to be Taken - The loan was defaulted 2/6/95 and will be treated as a 1995 distribution to the participant.

Sears, Drusilla J. 3707 N.E. 43rd Terrace Kansas City, MO 64117 ###-##-####	6,500.00	788.31	137.85	2,637.22	694.78	90.50
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Detailed Description of Loan - General purpose loan; dated 2/21/92; 7.7% interest rate; 120 successive semi-monthly installments.

Action to be Taken - The loan will be defaulted in 1995 and will be treated as a 1995 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 30, 1994

Investment	Type of Transaction	Number	Dollar Value (1)	Net Gain (Loss)
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John Hancock Mutual Life Ins. Co., Group Annuity Contract #14403	Purchases	511	\$ 9,321,304	\$ -
	Sales	51	932,541	-
Western Resources, Inc. Stock Fund *	Purchases	160	7,971,978	-
	Sales	188	3,716,940	671,241
Vanguard/Windsor Fund	Purchases	177	14,090,005	-
	Sales	225	7,052,322	20,877

(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 28, 1995
Ira W. McKee, Jr.	Member	June 28, 1995
John K. Rosenberg	Member	June 28, 1995
William B. Moore	Member	June 28, 1995
David E. Roth	Member	June 28, 1995

EXHIBIT INDEX

All exhibits marked "I" under the page column are incorporated herein by reference.

Exhibit Number	Description of Documents	Page
23	Consent of Independent Public Accountants (filed	

electronically)

- | | | |
|-------|--|---|
| 99(a) | Summary Plan Description for The Kansas Power and Light Company Employees' Savings Plan. (filed as Exhibit 28(a) to Registration Statement No. 33-23022) | I |
| 99(b) | Summary Plan Description for the Western Resources, Inc. Employees' 401(K) Savings Plan. (filed as Exhibit 28(a) to Registration Statement No. 33-57435) | I |

CONSENT OF INDEPENDENT PUBLIC ACCOUNTANTS

As independent public accountants, we hereby consent to the incorporation of our report included in this Form 11-K for The Western Resources Inc. Employees' 401(k) Savings Plan, into the Company's previously filed Registration Statements File No. 33-23022 and 33-57435.

Arthur Andersen LLP

Kansas City, Missouri,
June 28, 1995