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PENN TREATY AMERICAN CORP  
Form SC 13D  
October 29, 2007

UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C. 20549

SCHEDULE 13D

Under the Securities Exchange Act of 1934

Penn Treaty American Corporation

-----  
(Name of Issuer)

Common Stock, Par Value \$0.10 Per Share

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(Title of Class of Securities)

707874400

-----  
(CUSIP Number)

James M. Chadwick  
Chadwick Capital Management, LLC  
4510 Executive Drive  
Suite 200  
San Diego, California 92121

-----  
(Name, Address and Telephone Number of Person Authorized  
to Receive Notices and Communications)

October 29, 2007

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(Date of Event which Requires Filing of this Statement)

If the filing person has previously filed a statement on Schedule 13G to report the acquisition that is the subject of this Schedule 13D, and is filing this schedule because of Rule 13d-1(e), (f) or (g), check the following box [ ].

Note: Schedules filed in paper format shall include a signed original and five copies of the Schedule, including all exhibits. See Rule 13d-7(b) for other parties to whom copies are being sent.