

Edgar Filing: FLUM JEROME S - Form SC 13D/A

FLUM JEROME S  
Form SC 13D/A  
July 02, 2008

SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C. 20549

SCHEDULE 13D  
Rule 13d-101

Under the Securities Exchange Act of 1934  
(Amendment No. 28)\*

CreditRiskMonitor.com, Inc.

-----  
(Name of Issuer)

Common Stock

-----  
(Title of Class of Securities)

225426-105

-----  
(CUSIP Number)

Lauren Accardi  
190 Willis Avenue  
Mineola, NY 11501  
(516) 747-0300 ext. 102

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

06/25/2008

-----  
(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 ss. 240.13d-1(e), 240.13d-1(f) or 240.13d-1(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 for other parties to whom copies are to be sent.

\* The remainder of this cover page shall be filled out for a reporting person's initial filing on this form with respect to the subject class of securities, and for any subsequent amendment containing information which would alter disclosures provided in a prior cover page.

The information required on the remainder of this cover page shall not be deemed to be "filed" for the purpose of section 18 of the Securities Exchange Act of 1934 ("Act") or otherwise subject to the liabilities of that section of the Act but shall be subject to all other provisions of the Act (however, see the Notes).

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CUSIP No. 225426-105

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-----  
(1) Names of reporting persons.

Flum, Jerome S.

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(2) Check the appropriate box if a member of a group (see instructions) (a)  |X|  
(b)  |\_|

-----  
(3) SEC use only.

-----  
(4) Source of funds (see instructions).

PF

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(5) Check if disclosure of legal proceedings is required pursuant to Items  |\_|  
2(d) or 2(e).

-----  
(6) Citizenship or place of organization.

United States

-----  
Number of shares beneficially owned by each reporting person with:

(7) Sole voting power:  
483,225 (1)

(8) Shared voting power:  
4,897,128 (2)

(9) Sole dispositive power:  
483,225 (1)

(10) Shared dispositive power:  
4,897,128 (2)

-----  
(11) Aggregate amount beneficially owned by each reporting person.

5,380,353 (3)

-----  
(12) Check if the aggregate amount in Row (11) excludes certain shares  |\_|  
(see instructions).

-----  
(13) Percent of class represented by amount in Row (11).

69.9% (3)

-----  
(14) Type of reporting person (see instructions).

IN

-----  
(1) Includes 2,000 shares of common stock owned by a grandchild of Mr. Flum, the beneficial ownership of which is disclaimed by Mr. Flum.

(2) Includes 4,897,128 shares of common stock beneficially owned by Flum Partners, of which Mr. Flum is the sole general partner, which are also deemed to be beneficially owned by Mr. Flum because of his power, as sole general partner of Flum Partners, to direct the voting of such shares held by the partnership. Mr. Flum disclaims beneficial ownership

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of the shares owned by Flum Partners.

- (3) Includes 4,897,128 shares of common stock beneficially owned by Flum Partners, of which Mr. Flum is the sole general partner, which are also deemed to be beneficially owned by Mr. Flum because of his power, as sole general partner of Flum Partners, to direct the voting of such shares held by the partnership. Mr. Flum disclaims beneficial ownership of the shares owned by Flum Partners.  
Also includes 2,000 shares of common stock owned by a grandchild of Mr. Flum, the beneficial ownership of which is disclaimed by Mr. Flum.

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Item 1. Security and Issuer.

This statement relates to common stock, \$0.01 par value, of CreditRiskMonitor.com, Inc., a Nevada corporation (the "Company"). The principal executive office of the Company is 704 Executive Blvd., Suite A, Valley Cottage, NY 10989.

Item 2. Identity and Background.

- (a) n/a
- (b) n/a
- (c) n/a
- (d) n/a
- (e) n/a
- (f) n/a

Item 3. Source and Amount of Funds or Other Consideration.

personal funds - \$5,000

Item 4. Purpose of Transaction.

exercise of stock options

Item 5. Interest in Securities of the Issuer.

- (a) n/a
- (b) n/a
- (c) n/a
- (d) n/a
- (e) n/a

Item 6. Contracts, Arrangements, Understandings or Relationships With Respect to Securities of the Issuer.

n/a

Item 7. Material to be Filed as Exhibits.

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none

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After reasonable inquiry and to the best of my knowledge and belief, I certify that the information set forth in this statement is true, complete and correct.

Date: 07/02/2008

/s/ Jerome S. Flum

Name: Jerome S. Flum

The original statement shall be signed by each person on whose behalf the statement is filed or his authorized representative. If the statement is signed on behalf of a person by his authorized representative (other than an executive officer or general partner of the filing person), evidence of the representative's authority to sign on behalf of such person shall be filed with the statement: Provided, however, That a power of attorney for this purpose which is already on file with the Commission may be incorporated by reference. The name and any title of each person who signs the statement shall be typed or printed beneath his signature.

ATTENTION--Intentional misstatements or omissions of fact constitute Federal criminal violations (See 18 U.S.C. 1001). (Secs. 13(d), 13(g), 14(d), 23, 48 Stat. 894, 895, 901; sec. 8, 49 Stat. 1379; sec. 203(a), 49 Stat. 704; sec. 10, 78 Stat. 88a; Secs. 2, 3, 82 Stat. 454, 455; secs. 1, 2, 3-5, 84 Stat. 1497; sec. 18, 89 Stat. 155; secs. 202, 203, 91 Stat. 1494, 1498, 1499; 15 U.S.C. 78m(d), 78m(g), 78n(d), 78w) [44 FR 2145, Jan. 9, 1979; 44 FR 11751, Mar. 2, 1979; 44 FR 70340, Dec. 6, 1979; 47 FR 11466, Mar. 16, 1982; 61 FR 49959, Sept. 24, 1996; 62 FR 35340, July 1, 1997; 63 FR 2867, Jan. 16, 1998; 63 FR 15287, Mar. 31, 1998]

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