

FLUM JEROME S
Form SC 13D/A
December 31, 2012

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

SCHEDULE 13D
Under the Securities Exchange Act of 1934
(Amendment No. 33)*

CREDITRISKMONITOR.COM INC

(Name of Issuer)

Common Stock

(Title of Class of Securities)

225426-105

(CUSIP Number)

Lauren Accardi, Meltzer Lippe Goldstein & Breitstone, LLP 190 Willis Avenue Mineola, New York 11501 Phone
: 516-747-0300

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

December 18, 2012

(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 §§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 §240.13d-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).

NAMES OF REPORTING PERSONS

1 I.R.S. IDENTIFICATION NOS. OF ABOVE PERSONS (ENTITIES ONLY)

FLUM JEROME S

2 CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP (a) x
 (b) o

3 SEC USE ONLY

4 SOURCE OF FUNDS

N/A

5 CHECK BOX IF DISCLOSURE OF LEGAL PROCEEDINGS IS REQUIRED PURSUANT TO ITEM 2(e) or 2(f) o

6 CITIZENSHIP OR PLACE OF ORGANIZATION

United States

7 SOLE VOTING POWER

253,725 (1)

8 SHARED VOTING POWER

4,339,334 (2)

NUMBER OF SHARES
 BENEFICIALLY OWNED
 BY EACH REPORTING
 PERSON WITH

9 SOLE DISPOSITIVE POWER

253,725 (1)

10 SHARED DISPOSITIVE POWER

4,339,334 (2)

11 AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON

4,593,059(3)

12 CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (11) EXCLUDES CERTAIN SHARES x

13 PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (11)

57.82%

14 TYPE OF REPORTING PERSON

N/A

(1)Excludes 6,000 shares of common stock owned by a grandchild of Mr. Flum, the beneficial ownership of which is disclaimed by Mr. Flum.

(2) Includes 4,339,334 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.

(3) Includes 4,339,334 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. Excludes 6,000 shares of common stock owned by a grandchild of Mr. Flum, the beneficial ownership of which is disclaimed by Mr. Flum.

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) Jerome S. Flum
- (b) 704 Executive Blvd.
Suite A
Valley Cottage, NY 10989
- (c) Chief Executive Officer and Chairman of the Board
- (d) none
- (e) none
- (f) United States

Item 3. Source and Amount of Funds or Other Consideration

Gifts aggregating 221,000 shares for no consideration.

Item 4. Purpose of Transaction

gifts of shares

- (a) n/a
- (b) n/a
- (c) n/a
- (d) n/a
- (e) n/a
- (f) n/a
- (g) n/a
- (h) n/a
- (i) n/a

(j) n/a

Item 5. Interest in Securities of the Issuer

(a) The aggregate number of shares of common stock owned by the reporting person is 4,593,059. (3)

The percentage of class represented by such amount is 57.82%. (3)

(b) sole voting power - 253,725 (1)

shared voting power - 4,339,334 (2)

sole power to dispose - 253,725 (1)

shared power to dispose - 4,339,334 (2)

(c) n/a

Transaction Date

Shares or Unites Purchased (Sold)

Price Per Share or Unit

(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

none

Signature

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.

December 31, 2012

By:

/s/ 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.

Footnotes:

Attention: Intentional misstatements or omissions of fact constitute Federal criminal violations (See 18 U.S.C. 1001)
