

CREDITRISKMONITOR COM INC
Form SC 13G
November 05, 2009
SC 13G

SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, DC 20549

SCHEDULE 13G Original
(Rule 13d-101)

Under the Securities Exchange Act of 1934

CREDITRISKMONITOR.COM INC.

(Name of Issuer)

COMMON STOCK, PAR VALUE \$0.01 PER SHARE

(Title of Class of Securities)

225426105

(CUSIP Number)

NOVEMBER 4, 2009

(Date of Event that Requires Filing of This Statement)

Check the appropriate box to designate the rule pursuant to which
this Schedule is filed:

- Rule 13d-1(b)
- Rule 13d-1(c)
- Rule 13d-1(d)

CUSIP No. 225426105

1 NAME OF REPORTING PERSONS
 I.R.S. IDENTIFICATION NOS. OF ABOVE PERSONS (ENTITIES ONLY)
 SANTA MONICA PARTNERS, L.P.
 13-3100474

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

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(b) [X]

3 SEC USE ONLY

4 CITIZENSHIP OR PLACE OF ORGANIZATION
NEW YORK

NUMBER OF SHARES	5	SOLE VOTING POWER 484,793
BENEFICIALLY OWNED BY EACH REPORTING PERSON WITH	6	SHARED VOTING POWER 0
	7	SOLE DISPOSITIVE POWER 484,793
	8	SHARED DISPOSITIVE POWER 0

9 AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING
PERSON
484,793

10 CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (9)
EXCLUDES CERTAIN SHARES [X]

11 PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (9)
6.2%

12 TYPE OF REPORTING PERSON
PN

Filing by Santa Monica Partners, L.P. of this statement shall not be construed as an admission that such entity is, for purposes of Section 13(d) of the Securities Exchange Act of 1934, the beneficial owner of any securities covered by this statement.

CUSIP No. 225426105

1 NAME OF REPORTING PERSONS
I.R.S. IDENTIFICATION NOS. OF ABOVE PERSONS (ENTITIES ONLY)
SMP ASSET MANAGEMENT LLC
42-1582561

2 CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP
(a) []
(b) [X]

3 SEC USE ONLY

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4 CITIZENSHIP OR PLACE OF ORGANIZATION
DELAWARE

		5	SOLE VOTING POWER 484,793
NUMBER OF SHARES	-----		
BENEFICIALLY OWNED BY	6		SHARED VOTING POWER 0
EACH REPORTING PERSON WITH	7		SOLE DISPOSITIVE POWER 484,793
		8	SHARED DISPOSITIVE POWER 0

9 AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING
PERSON
484,793

10 CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (9)
EXCLUDES CERTAIN SHARES [X]

11 PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (9)
6.2%

12 TYPE OF REPORTING PERSON
OO (LLC)

Filing by SMP Asset Management, LLC of this statement shall not be construed as an admission that such entity is, for purposes of Section 13(d) of the Securities Exchange Act of 1934, the beneficial owner of any other securities covered by this statement.

CUSIP No. 225426105

1 NAME OF REPORTING PERSONS
I.R.S. IDENTIFICATION NOS. OF ABOVE PERSONS (ENTITIES ONLY)
SANTA MONICA PARTNERS II, L.P.
48-1289758

2 CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP
(a) []
(b) [X]

3 SEC USE ONLY

4 CITIZENSHIP OR PLACE OF ORGANIZATION

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NEW YORK

NUMBER OF SHARES	5	SOLE VOTING POWER 51,327
BENEFICIALLY OWNED BY	6	SHARED VOTING POWER 0
EACH REPORTING PERSON WITH	7	SOLE DISPOSITIVE POWER 51,327
	8	SHARED DISPOSITIVE POWER 0

9 AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON
51,327

10 CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (9)
EXCLUDES CERTAIN SHARES [X]

11 PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (9)
0.7%

12 TYPE OF REPORTING PERSON
PN

Filing by Santa Monica Partners II, L.P. of this statement shall not be construed as an admission that such entity is, for purposes of Section 13(G) of the Securities Exchange Act of 1934, the beneficial owner of any other securities covered by this statement.

CUSIP No. 225426105

1 NAME OF REPORTING PERSONS
I.R.S. IDENTIFICATION NOS. OF ABOVE PERSONS (ENTITIES ONLY)
SANTA MONICA PARTNERS ASSET MANAGEMENT, L.P.
42-1582565

2 CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP
(a) []
(b) [X]

3 SEC USE ONLY

4 CITIZENSHIP OR PLACE OF ORGANIZATION
NEW YORK

5 SOLE VOTING POWER

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NUMBER OF SHARES		51,327	

BENEFICIALLY OWNED BY EACH REPORTING PERSON WITH	6	SHARED VOTING POWER	0

	7	SOLE DISPOSITIVE POWER	51,327

	8	SHARED DISPOSITIVE POWER	0

9 AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON
51,327

10 CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES [X]

11 PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (9)
0.7%

12 TYPE OF REPORTING PERSON
PN

Filing by Santa Monica Partners Asset Management, LLC of this statement shall not be construed as an admission that such entity is, for purposes of Section 13(G) of the Securities Exchange Act of 1934, the beneficial owner of any other securities covered by this statement.

CUSIP No. 225426105

1 NAME OF REPORTING PERSONS
I.R.S. IDENTIFICATION NOS. OF ABOVE PERSONS (ENTITIES ONLY)
LAWRENCE J. GOLDSTEIN

2 CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP
(a) []
(b) [X]

3 SEC USE ONLY

4 CITIZENSHIP OR PLACE OF ORGANIZATION
NEW YORK

NUMBER OF SHARES		5	SOLE VOTING POWER	541,430

BENEFICIALLY OWNED BY EACH REPORTING PERSON WITH	6	SHARED VOTING POWER		0

	7	SOLE DISPOSITIVE POWER		541,430

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8 SHARED DISPOSITIVE POWER
0

9 AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON
5,310

10 CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (9)
EXCLUDES CERTAIN SHARES [X]

11 PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (9)
6.9%

12 TYPE OF REPORTING PERSON
IN

Filing by Lawrence J. Goldstein of this statement shall not be construed as an admission that such person is, for purposes of Section 13(d) of the Securities Exchange Act of 1934, the beneficial owner of any securities covered by this statement.

CUSIP No. 225426105

Item 1.

(a) CREDITRISKMONITOR.COM INC.

(b) 704 Executive Blvd., Suite A, Valley College, NY 10989

Item 2. Identity and Background.

(a) This Statement is being filed by Santa Monica Partners, L.P., a New York limited partnership ("Santa Monica Partners"). SMP Asset Management LLC ("SMP Asset Management") is a Delaware limited liability company and the general partner of Santa Monica Partners. Santa Monica Partners II, L.P. is a Delaware limited partnership ("Santa Monica Partners II"). Santa Monica Partners Asset Management LLC ("Santa Monica Partners Asset Management") is a Delaware limited liability company and the general partner of Santa Monica Partners II, L.P. Lawrence J. Goldstein is an individual investor and the President of Santa Monica Partners and Santa Monica Partners II. He is also the sole Managing Member of SMP Asset Management and Santa Monica Partners Asset Management.

(b) The principal business address of Santa Monica Partners, SMP Asset Management, Santa Monica Partners II, Santa Monica Partners Asset Management and Lawrence J. Goldstein (collectively, the "Reporting Persons") is 1865 Palmer Avenue, Larchmont, New York 10538.

(c) Santa Monica Partners is a New York limited partnership. SMP Asset Management LLC is a Delaware limited liability company. Santa Monica Partners II is a Delaware limited partnership and Santa Monica Partners Asset Management LLC, a Delaware limited liability company. Mr. Goldstein is a United States citizen.

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(d) Title of Class of Securities: Common Stock

(e) CUSIP: 225426105

Item 3. NA

Item 4. Ownership

Santa Monica Partners, L.P.

(a) Amount beneficially owned: 484,793

(b) Percent of class: 6.2%

(c) Number of shares as to which the person has:

(i) Sole power to vote or to direct the vote: 484,793

(ii) Shared power to vote or to direct the vote: 0

(iii) Sole power to dispose or

to direct the disposition of: 484,793

(iv) Shared power to dispose or to direct the disposition of: 0

SMP Asset Management, LLC

(a) Amount beneficially owned: 484,793

(b) Percent of class: 6.2%

(c) Number of shares as to which the person has:

(i) Sole power to vote or to direct the vote: 484,793

(ii) Shared power to vote or to direct the vote: 0

(iii) Sole power to dispose or

to direct the disposition of: 484,793

(iv) Shared power to dispose or to direct the disposition of: 0

Santa Monica Partners II, L.P.

(a) Amount beneficially owned: 51,327

(b) Percent of class: 0.7%

(c) Number of shares as to which the person has:

(i) Sole power to vote or to direct the vote: 51,327

(ii) Shared power to vote or to direct the vote: 0

(iii) Sole power to dispose or

to direct the disposition of: 51,327

(iv) Shared power to dispose or to direct the disposition of: 0

Santa Monica Partners Asset Management, LLC

(a) Amount beneficially owned: 51,327

(b) Percent of class: 0.7%

(c) Number of shares as to which the person has:

(i) Sole power to vote or to direct the vote: 51,327

(ii) Shared power to vote or to direct the vote: 0

(iii) Sole power to dispose or

to direct the disposition of: 51,327

(iv) Shared power to dispose or to direct the disposition of: 0

Lawrence J. Goldstein

(a) Amount beneficially owned: 541,430

(b) Percent of class: 6.9%

(c) Number of shares as to which the person has:

(i) Sole power to vote or to direct the vote: 5,310

(ii) Shared power to vote or to direct the vote: 0

(iii) Sole power to dispose or

to direct the disposition of: 5,310

(iv) Shared power to dispose or

to direct the disposition of: 0

Item 5. Not Applicable

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Item 6. Interest in Securities of the Issuer.

(c) The following is a list of transactions in the Shares made in open market purchases during the past 60 days:

Date	Amount Bought	Price per Share	Purchaser
11/4/09	158,575	\$3.00	Santa Monica Partners, LP
11/4/09	39,825	\$3.00	Santa Monica Partners II, LP

If this statement is being filed to report the fact that as of the date hereof the reporting person has ceased to be the beneficial owner of more than 5 percent of the class of securities, check the following

Item 7.

Not applicable

Item 8.

Not applicable

Item 9.

Not applicable

Item 10.

By signing below I certify that, to the best of my knowledge and belief, the securities referred to above were acquired and are held in the ordinary course of business and were not acquired and are not held for the purpose of or with the effect of changing or influencing the control of the issuer of the securities and were not acquired and are not held in connection with or as a participant in any transaction having that purpose or effect.

CUSIP No. 225426105

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.

November 5, 2009
SANTA MONICA PARTNERS, L.P.
By: SMP ASSET MANAGEMENT LLC

By: /s/LAWRENCE J.GOLDSTEIN

Lawrence J. Goldstein, President

November 5, 2009
SMP ASSET MANAGEMENT, LLC
By: /s/LAWRENCE J. GOLDSTEIN

Lawrence J. Goldstein, President

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November 5, 2009
SANTA MONICA PARTNERS II, L.P.
By: SMP ASSET MANAGEMENT LLC

By: /s/LAWRENCE J.GOLDSTEIN

Lawrence J. Goldstein, President

November 5, 2009
SANTA MONICA PARTNERS ASSET MANAGEMENT, LLC

By: /s/LAWRENCE J. GOLDSTEIN

Lawrence J. Goldstein, President

November 5, 2009

/s/LAWRENCE J. GOLDSTEIN

Lawrence J. Goldstein