

campaign or trouble with the Republic of Mexico during the administration of President Woodrow Wilson; provided, such designated persons shall have attained the age of sixty-two years or become incapacitated after twenty years of continuous or aggregate service for the duties of their office or position of employment."

From the above quoted provision, it can be seen that a veteran who is not incapacitated must have at least 20 years of service and must have reached the age of 62 years in order to qualify for a veteran's pension; a veteran who is incapacitated must have at least 20 years of service but need not meet the minimum age requirement of 62 years of age. Since the veteran in question does not have 20 years of service, he would not qualify for a veteran's pension pursuant to N.J.S.A. 43:4-1 et seq.

Very truly yours,

DAVID D. FURMAN
Attorney General

By: JUNE STRELECKI
Deputy Attorney General

MAY 29, 1959

COLONEL JOSEPH D. RUTTER
New Jersey State Police
State Police Headquarters
West Trenton, New Jersey

MEMORANDUM OPINION 1959—P-7

DEAR COLONEL RUTTER:

You have requested an opinion concerning the following problem. An officer of a detective agency incorporated and licensed in New York State as a detective agency has filed an application for an individual private detective's license in New Jersey pursuant to R.S. 45:19-9 et seq. However, the person does not hold an individual New York State License. The applicant insists that he is qualified as an individual to receive a private detective's license. You have questioned your authority to issue such a license because the person might not be qualified according to the terms of N.J.S.A. 45:19-12 which, in part, states that:

"* * * No license shall be issued to * * * any person, firm, association or corporation unless such person or at least one member of the firm and one officer or director of the association or corporation has had at least five years' experience as an investigator or as a police officer with an organized police department of the State or a county or municipality thereof, or with an investigative agency of the United States of America or any State, county or municipality thereof. * * *"

You have informed us that the individual lacks the qualifications enumerated above. You have also indicated to the person that because he has not the necessary investigative experience the fact that persons in his New York corporation do in

fact possess investigative experience cannot be credited to his application for an individual's license.

It is our opinion that you are correct in refusing to issue a license to this person. The statute is absolutely clear in this regard. Furthermore, this individual cannot invoke the reciprocity provisions of N.J.S.A. 45:19-23 which states that:

"Any person, firm, association or corporation incorporated or licensed under the laws of any other State of the United States, and intending to conduct a private detective business or act as a private detective or investigator within this State shall file in the office of the superintendent a written application duly signed and verified and obtain from the superintendent a license as herein provided and shall be subject to all the provisions of this act."

The obvious intent of this statute is to permit a person, firm, association or corporation licensed in New York State to operate in New Jersey under a New Jersey-issued private detective's license if that particular person, firm, association or corporation is the applicant. That is not the case here. To permit individuals from corporations licensed to be private detectives in other States to operate in this State as individuals under the aegis of the reciprocity provisions would lead to harmful results. Actions by an individual in this State could be the actions of the corporation which, in fact, is not licensed to do business in this State. Such a guise would tend to subvert the control which the Legislature has conferred upon you.

In summary, you have the right to deny the applicant for an individual private detective license under the terms of N.J.S.A. 45:19-9 et seq.

Very truly yours,

DAVID D. FURMAN
Attorney General

By: DAVID M. SALTZ, JR.
Deputy Attorney General in Charge

MAY 29, 1959

HONORABLE JOHN A. KERVICK
State Treasurer
State House
Trenton, New Jersey

MEMORANDUM OPINION 1959—P-8

DEAR MR. KERVICK:

You have requested our opinion as to whether more than one individual may be designated as a beneficiary under a Public Employees' Retirement System Group Life Insurance Policy, and whether unnamed children of a beneficiary who predeceases the insured member may be named as alternate beneficiaries.

It is our opinion that more than one individual may be designated as a beneficiary under such a life insurance policy but that unnamed children of a beneficiary who predeceases the insured may not be named as alternate beneficiaries. The Public