SECTION 12. Non-Liability of Trustees. No Trustee shall be subject to any personal liability whatsoever, in tort, contract or otherwise, to any other person or persons, in connection with the Trust Property or the affairs of the Trust or by reason of any.act, omission or error of any other Trustee or of any agent or employee of the Trust, or of any independent contractor engaged by the Trust, or for any act, omission or error made by him in good faith in the conduct of his duties as Trustee, and all such other persons shall look solely to the Trust Property for satisfaction of claims of any nature arising in connection with the affairs of the Trust, but any Trustee shall be personally liable for his own acts, omissions or errors if they constitute bad faith, willful misfeasance, gross negligence or reckless disregard of his duties. The Trustees shall be entitled to rely on opinions, certificates or advice of independent certified public accountants or of counsel in making determinations relating to accounting or legal matters and on verified or certified accounts of independent contractors engaged by the Trust.

SECTION 13. <u>Indemnification of Trustees and Officers</u>. The Trust shall indemnify and hold harmless each Trustee and officer from and against all claims and liabilities, whether they proceed to judgment or are settled,

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