

'All were beloved to Muhammad Ali'

Boxer remembered in prayer as an icon who pushed for unity

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Associated Press

LOUISVILLE, Ky. — As the faithful chanted a Muslim prayer in unison, dignitaries and fans stood shoulder to shoulder to honor a man who used his celebrity to push for peace among races, religions and cultures.

On phones and screens around the globe, thousands more joined the service from afar through streams and broadcasts, watching a traditional Muslim funeral ceremony play out for one of their heroes.

The prayer service Thursday, known as Jenazah, began two days of memorials that Muhammad Ali crafted himself in exacting detail years before his death Friday. He designed them with the intent to make them open to the world and to offer a view into a faith many Americans know little about.

"Ali was the people's champion, and champion he did the cause of his people," said Sherman Jackson, a Muslim scholar who spoke at the service. Jackson said Ali did more to normalize the Islamic faith than anyone else, both in his life and in his death.

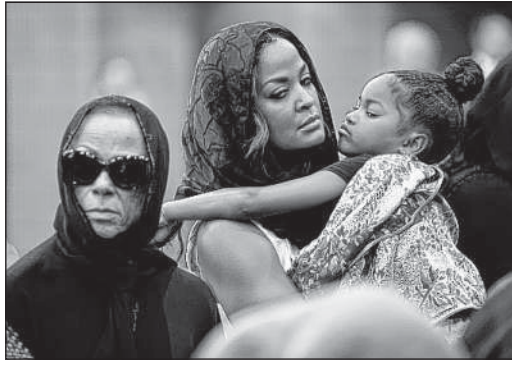
"Ali made being a Muslim cool," he said. "Ali made being a Muslim dignified."

More than 14,000 got tickets for the Thursday service in Ali's hometown of Louisville. Some traveled thousands of miles to attend. Civil rights activist Jesse Jackson, boxing promoter Don King, former boxer Sugar Ray Leonard and Louis Farrakhan, head of the Nation of Islam, were among the high-profile guests in attendance. Ali joined the Nation of Islam, the black separatist religious movement, in the 1960s. He left after a decade in favor of mainstream Islam, which emphasizes an embrace of all races and ethnicities.

Ali insisted he wanted the traditional Muslim ceremony to be open to all, organizers said.

The attendees were young and old, black and white, Muslims, Christians and Jews. Some wore traditional Islamic clothing, others blue jeans or business suits. Outside the arena, millions more were able to watch. The term "Jenazah" trended on Twitter as the service started.

"We welcome the Muslims, we welcome the members of other faith communities, we welcome the law enforcement community," Imam Zaid Shakir told the crowd at the start of the service. "We welcome our sisters, our elders, our youngsters."



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Muhammad Ali's wife, Lonnie, left, daughter, Laila, and granddaughter, Sydney Jurldine Conway, attend Muhammad Ali's Jenazah, a traditional Islamic service, Thursday.

"All were beloved to Muhammad Ali."

The service lasted less than an hour. There was no stage or altar. Speakers stood in front of a black curtain on the ground near the casket that faced Mecca. The crowd of thousands lined up directly in front of them, many holding their phones high in the air trying to capture video of the legend's coffin.

The service began with four recitations of "Allahu akbar" or "God is Great," with silent prayers in between. They prayed that Ali find safe passage to the afterlife, and that his loved ones find a way to live without him.

Several speakers, including two Muslim women, described Ali's impact on their own lives and as a champion for civil rights and acceptance of the Islamic faith.

Jackson said Ali's passing "made us all feel a little more alone in the world" and detracted "from the sweetness of life itself."

"Ali inspired us. He filled us up. He gave us courage," he said. "And he taught us something about how to fight, not only inside the ring but outside as well."

The memorials come amid a fever of anti-Muslim political rhetoric and wave of assaults on U.S. mosques. Terrorist attacks carried out by extremists have caused some around the world to view the religion with fear.

Organizers of Ali's memorials say the events are not meant to be political.

But Muslim leaders and many faithful at the service say it represents a chance to demonstrate the beauty of the religion through the legacy of Ali, one of the most famous people on the planet.

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Yet, according to new data from the National Reverse Mortgage Lenders Association, senior homeowners in the U.S. are now sitting on more than 5 trillion dollars of unused home equity.¹ With people now living longer than ever before and home prices up again, ignoring this "hidden wealth" may prove to be short sighted.

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Initial Line Effective Rate = 5%*	Unused Line After 10 Years	Unused Line After 20 Years	Unused Line After 30 Years
\$97,800	\$177,700	\$381,400	\$618,200

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* Source: http://mtgprofessor.com/A%20-%20Reverse%20Mortgages/avoid_outliving_your_money_by_taking_a_HECM_reverse_mortgage_now.html For illustrative purposes only. Growth rate varies over time.

If you live long enough, you can actually borrow more money than your home is worth, but because a HECM is a non-recourse loan, you can never be "upside down," which means you will never owe more money than your home is worth and neither will your heirs. This is possible because HECM loans are insured by the FHA. The insurance protects the lender from losing money when a person borrows more than the home is worth, or when home values drop.

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¹The aggregate value of homes owned by seniors increased their share of home equity to \$5.76 trillion according to the National Reverse Mortgage Lenders Association. Source: <http://reversmortgagedaily.com/2015/12/27/u-s-seniors-home-equity-rockets-to-5-76-trillion/>. ²If you qualify and your loan is approved, a HECM Reverse Mortgage must pay off your existing mortgage(s). With a HECM/Reverse Mortgage, no monthly mortgage payment is required. A reverse mortgage increases the principal mortgage loan amount and decreases home equity (it is a negative amortization loan). AAG works with other lenders and financial institutions that offer reverse mortgages. To process your request for a reverse mortgage, AAG may forward your contact information to such lenders for your consideration of reverse mortgage programs that they offer. Borrowers are responsible for paying property taxes and homeowner's insurance (which may be substantial). We do not establish an escrow account for disbursements of these payments. A set-aside account can be set up to pay taxes and insurance and may be required in some cases. Borrowers must occupy home as their primary residence and pay for ongoing maintenance; otherwise the loan becomes due and payable. The loan also becomes due and payable when the last borrower, or eligible non-borrowing surviving spouse, dies, sells the home, permanently moves out, defaults on taxes or insurance payments, or does not otherwise comply with the loan terms. NMLS# 9392 (www.nmlsconsumeraccess.org). American Advisors Group (AAG) is headquartered at 3800 W. Chapman Ave., 3rd & 7th Floors, Orange CA, 92868. Illinois Residential Mortgage Licensee; Illinois Commissioner of Banks can be reached at 100 West Randolph, 9th Floor, Chicago, Illinois 60601, (312) 814-4500. V04052016



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