## A life in real estate



arquette Law School graduate Joseph J. Zilber boasts an unbroken record in the 65 years since he graduated. "I have never lost a case," the 88-year-old Zilber proudly states.

With a smile, he quickly

confesses, "But then, I've never had one."

What he has instead is a real estate empire, which has grown during the past 57 years to include operations in Wisconsin, Hawaii, California, Arizona, Nevada, Texas, Florida, Indiana, and Illinois. Zilber is the chairman of Zilber Ltd., which includes Towne Realty Inc. "I believe we've got the best organization in the state of Wisconsin," Zilber said, adding he believes it might be the best in the country. His comments came during a recent interview in his Milwaukee office, the home base of his real estate operations. He now spends most of his time at his residence in Hawaii where he directs activities throughout the islands and spends hours on the phone every day with his mainland management team.

The business has come a long way since the days when Zilber began it in 1949. He sold his first house at 39th and Fairmount for \$5,950. He actually lost \$100 on the deal, but he learned a valuable lesson. "It taught me that you could not build one house and survive," Zilber recalled. "You had to build hundreds of houses—you had to build thousands of houses. So that's what I did."

Throughout the years, Zilber's company grew, always sensitive to changes in the marketplace and looking for new opportunities to be innovative and creative. From building homes for returning GIs in the 1950s, to owning a chain of movie theaters in the Fox Valley, to creating a publicly owned health care company, to creative remodeling of many of Milwaukee's most famous downtown office buildings, Zilber took on the challenges of virtually every phase of the real estate business. Today, the company is involved in significant residential and commercial projects nationwide.

Although the business lessons Zilber learned with the sale of that first home were significant, he says that he learned quite a few other important lessons, prior



to starting his business, both from his parents and from Marquette University.

Zilber is the son of Russian immigrants who taught him the value of hard work. His father, Sam, came to the United States in 1898. Two years later, his mother, Sonia, followed. His parents owned a grocery store, at what is now 10th and Meinecke, and he recalls his mother working from 6:00 in the morning until 11:00 at night. In addition to running the store, his father also worked with a horse and wagon, hauling scrap out of Nordberg Manufacturing Co. and then selling the scrap. That work ethic served Zilber well as he studied business administration at Marquette University during the late 1930s. He then went on to the Law School, where he graduated with a law degree in 1941. Zilber recalled working two jobs at a golf course and a grocery store while at Marquette, so that he could afford the \$15 quarterly tuition. He remembered how significant it was when President Franklin D. Roosevelt set the minimum wage at 31 1/4 cents per hour. "I was making 25 cents an hour before that, so that was a big raise," Zilber said.

Although he was a Jewish student coming to a Jesuit institution, Zilber recalled Marquette providing a comfortable atmosphere where he could study business administration and law. The Law School provided an important lesson in how to think. Rather than insisting that answers to most legal questions were "right or wrong," the professors were looking for him to be able to articulate and defend the positions he took, Zilber recalled. One of the law school instructors, who continues to stand out in his memory, was Dean Francis X. Swietlik. In the end, Zilber graduated at the top of his class. "I received a great education at Marquette," Zilber observed. "It was more than I could have hoped for."

Throughout the years, Zilber has maintained lasting relationships with each of the presidents at Marquette, including the late Rev. John P. Raynor, S.J., and, for the past decade, Rev. Robert A. Wild, S.J. "When we have an important family or business gathering, Father Wild is there as part of my greater family to give the blessing along with my Rabbi," Zilber said. "It's always been that way."

Zilber formed his most significant relationship while at Marquette, when he met his future wife, Vera. She transferred to Marquette intending to study medicine, but the two fell in love and were married in 1942. They had three children and



Sign in Joe Zilber's Milwaukee office

"I received

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enjoyed 61 years together until Vera passed away in 2003.

Despite his outstanding law school performance, Zilber was rejected by a local law firm. With that, the course of Joe Zilber's life changed. He went to work as a broker for George Bockl's real estate company. During World War II, Zilber joined the military and served in Army Air Force Intelligence. In 1944, he started a real estate company with another former Bockl employee. Five years later, he went off on his own and started Towne Realty at 12th and Vliet in Milwaukee. Nearly six decades later, he has managed the ups and downs of the real estate market and built his business into a company with more than 1,000 employees. Dozens of those employees, he notes, are Marquette alumni.

In addition to looking for people who have a vision of the future, Zilber looks for his employees to have good family relationships. Once they join his business, he considers them as part of his family. Looking at their own family dynamics is important to him.

"We are a family," he explained. "I like to look at everyone in this organization as part of my family."

Zilber's success has enabled him to give something back to the community and to others. He and his late wife created the Joseph and Vera Zilber Family Foundation,

contributions in a variety of areas. Working in conjunction with Aurora Health Care and the College of Nursing at Marquette, the charitable foundation

provides charitable

Inc., which

helped develop an

innovative hospice in Wauwatosa that provides end of life care for adults and children in the same facility. The Foundation has also provided strong financial support to Congregation Emanu-El B'ne Jeshurun.

Zilber's charitable activities have placed a strong emphasis on his alma mater as well. Since 1984, he has funded scholarships for Marquette students. During that time, he has awarded at Marquette. It was

scholarships to 217 law school and 94 business school students, an activity he views as investing in people. "The students needed financial help, and I wanted them to have the

same opportunity I had," Zilber said. Although he never used his degree to practice

law or try cases, Zilber said, it was a valuable educational experience, which helped him in his business. "I actually could read contracts and that helped me cope with business situations," he said. "Where otherwise I would have had to hire lawyers in the early days, I was able to do it all myself. As we have grown, we have created an unbelievably effective, internal legal staff (all Marquette Law School grads) and if needed, we go outside for specialized assistance." In the end, the undergraduate and law school experiences served him well. "Marquette was as good a school as I possibly could have wanted," Zilber said.