15 South Main Street



West side of street

The north half of this native stone building was constructed for the anman State Bank 1910-1914. The addition to the south was built in 1914. The yellow brick addition to the rear wall was constructed in 1928 /1929.

This was the first building constructed in Clarkston for use as a bank. The north half of this cut fieldstone building was constructed by Jerome Vliet, local stone mason, between 1910 & 1914 for the Isador/Esidor Jossman State Bank, 1910. Tax rolls of 1914 listed the property as the Clarkston State Bank. Originally a part of Butler Holcomb's mill property, by 1844 this site was a part of Nelson W. Clark's holdings. The 1858 records noted a store here. Washington Clark Scranton owned this piece in 1862 and 1863. The property belonged to Bartlett and Dresser by 1865. John Harvey Dresser ran the inn at 22/24 S. Main in 1855. The 1872 map of the Village listed him as a fire and life insurance agent and shows the footprint of a rectangular building on the 15 S. Main site. (Mr. Dresser and his wife, Elizabeth C. Vliet Dresser, lived in the house at 24 E. Washington.) Mr. Dresser died in 1892 when his share of the property passed to his son, Charles Dresser, who shared ownership until 1906 with Washington Clark and Esidor Jossman's Estate. According to the 2/23/1900 issue of the The Post newspaper, A. J. Mills "rented the Dresser block and will open a first class harness shop." For a time Jasper Linabury had a furniture store on this site. (See photo, circa 1912, Heritage, pg.50.) Oral history has it that Esidore Jossman (residence 165 N. Main) started a bank while doing business in Nicholas Bonaparte Smith's store (Smith owned the property of the site of 1 N. Main St) by using milk cans (Jossman had a dairy property on Miller Rd. for a time) for money containers.

However, other accounts say the bank began in his own store which was apparently of the east side of South Main Street. 1881 tax records listed "Jossman & Carran" on the south 1/2 of Lot 6 Block 1. For a view of this 2 story wooden false-front building, see the photo in Heritage, page 62. The building is the one second from the right. According to the History of Oakland, 1912 (page 863) J. C. Bird and Esidor Jossman organized the Clarkston Exchange Bank. (J. C. Bird died in 1902.) The Bank officers in 1902 were A. K. Edgar, President, doctor C.J. Sutherland, Vice President and Ralph E. Jossman, cashier. The Bank's capital was $20,000 with deposits of $130,000. It was "known as one of the solid, substantial banking concerns of Oakland County." The bank in "1912 erected a handsome stone building, furnished in modern style, with all equipments for the comfort, convenience and safety of its depositors." According to oral history Ralph "Duck" Jossman, Esidor's son, embezzled money from the bank causing its failure. Local businessmen banded together to form the new Clarkston St. Bank,15 S. Main, Chartered in 1913. See circa 1910 photo, Heritage, pg.54. In 1932 the bank was robbed. (C. News 7/22/32). Ray Ainsley & David Teggerdine, bank officers at the time, were involved in the attempted arrest of the suspect who committed suicide. (C. News 11/4/32). The bank was again reorganized in 1933. The Clarkston Bank was purchased in 1965 by the Pontiac State Bank which was later purchased by the National Bank of Detroit. N.B.D. closed this branch in 1997. The building stood vacant and for sale until local businessmen organized the Clarkston State Bank. The native stone building and the addition to the south which was built 1928/29 stand much as they did originally. The yellow brick addition to the west was constructed in 1924.

Official Property Description

- Lot 1 Block 25 of Nelson W. Clark's Original Plat of the Village in the Southwest 1/4 of Section 20 of Independence Township.
- Lot 78 of the Assessor's Plat.

Significant Property History

- 1844 Nelson W. Clark, Lot 1 Block 25, assessed value $75.
- 1846 Nelson W. Clark, the east 1/2 of Lot 1 Block 25, assessed value $140.
- 1847 Nelson W. Clark, Lot 1 Block 25, assessed value $140.
- 1848 Nelson W. Clark, Lot 1 Block 25, assessed value $125.
- 1849 Nelson W. Clark, Lot 1 Block 25, assessed value $125.
- 1850 Nelson W. Clark, Lots 1, 2, and 3, assessed value $500.

- 1858 N. W. Clark, Lot 1 & 15' off the north side of lot 2 Block 25, "occupied together as a store".
- 1860 N. W. Clark.
- 1862 Washington Clark Scranton, Lot 1 Block 25 & 15' off the north side of Lot 2 Block 25, assessed value $500.
- 1863 Washington Clark Scranton, Lot 1 Block 25 & 15' off the north side of Lot 2 Block 25, assessed value $500.
- 1864 Bartlett & Dresser, Lot 1 Block 25 & 15' off the north side of Lot 2 Block, assessed value $500.
- 1865 Bartlett and Dresser, Lot 1, Block 25, assessed value $400.
- 1870 Bartlett and J. H. Dresser, assessed value $400.
- 1872 Map of the Village has the footprint of a building on this site.
- 1877 Amanilda Bartlett and Dresser, the undivided 1/2 of Lot 1 Block 25, assessed value $125.
- 1881 Joel Hammond, 15' off the south side of Lot 1 Block 25, assessed value $200.
- 1891 J. H. Dresser, assessed value $400.
- 1892 J. H. Dresser died.
- 1903 Charles Dresser & Esidor Jossman Est., and Washington Clark, the east 1/2 of Lot 1, assessed value $400.
- 1906 Washington Clark & E. Jossman Est., the east 1/2 of Lot 1 Block 25, assessed value $300.
- 1908 Washington Clark and E. Jossman Est.
- 1910 E. Jossman St. Bank, W. E. Clark and E. Jossman Est., the east 1/2 of Lot 1 Block 25, assessed value $400.
- 1911 E. Jossman St. Bank.
- 1914 Clarkston St. Bank, assessed value $4000.
- 1922 Clarkston St. Bank, assessed value $5000.
- 1923 Clarkston St. Bank, assessed value $4800.
- 1924 Clarkston St. Bank, assessed value $5500.
- 1928 Clarkston St. Bank. Clarkston St.Bank, addition lot, assessed value $600.
- 1930 Lot 1 and the north 12' of Lot 2 Block 25, assessed value $7000.
- 1933 Lot 1 and the north 12' of Lot 2 Block 25, assessed value $5200.
- The Pontiac State Bank, 1965.
- The National Bank of Detroit, closed in 1997.



Courtesy of John Murphy Photographic