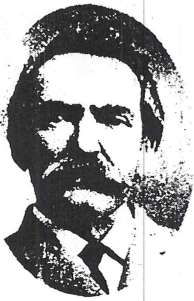


# THE BELL HOUSES



Captain William B. Bell  
1841-1915



Captain James Bell  
1841-1903

Much of the charm of Fernandina's residential architecture is the heritage left to us by Captain William B. Bell and Captain James Bell. Nine houses, known to have been built by them, remain intact today.

The Bell brothers were river pilots who came here from North Carolina after the Civil War. Born in 1841, they were identical twins. They looked so much alike - the local story goes - "they used to swap their clothes and fool their wives!"

Captain William and Virginia Bell had two sons and two daughters. Captain James and Mary Martha Bell lost their only son at age two.

In the latter part of the 19th century and the start of the 20th, Fernandina was such a busy shipping center that pilots didn't lack for money. They also had spare time between jobs, so most pilots had sideline businesses. The Bells' sideline was buying up real estate and building a succession of homes for themselves and occasionally for others. After their first simple cottages, they utilized plenty of gingerbread trim - almost as though they were competing with each other in the variety and uniqueness of their architectural decoration.

Like other pilots, the Bells started out living in Old Town, but the first homes they built and owned were in downtown Fernandina - William on a lot purchased in 1874 on S. 5th a half-block off Centre and James back-to-back on a lot purchased in 1875 on S. 4th. (These homes stood where the Florida National Bank drive-in and driveway are located.)

In 1879 James purchased the lot next door, and the 1 1/2 story cottage built in the 1880s still stands at 20 S. 4th. Known as the Salvador House, it became the property of the shrimping pioneer, Mike Salvador, in 1918 and is now the home of Mrs. Joanna Litrico.

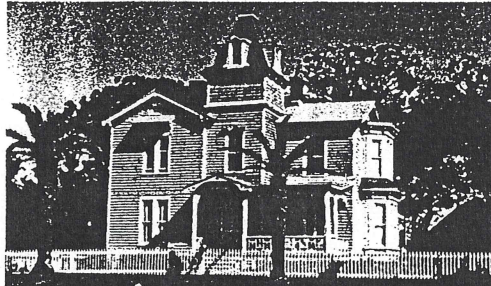
In 1887 James bought a lot facing the river and Plaza in Old Town (212 Estrada).

BBF

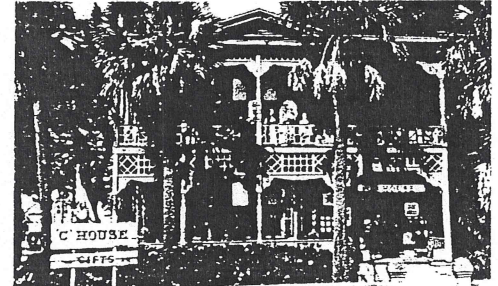


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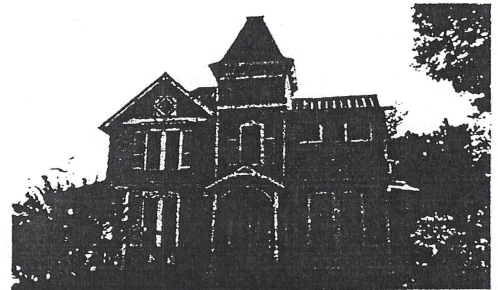
1888 Captain's House in Old Town



1889 C House at Beech and S. 8th



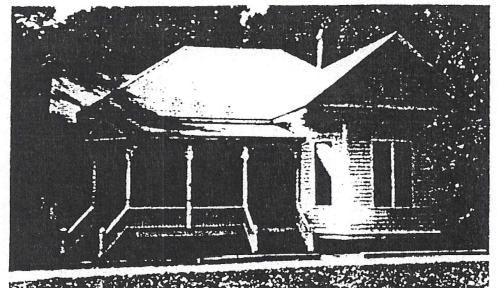
1904 Lasserre House at 130 S. 7th



1888-9 Mills House at 303 S. 8th



1880s Salvador House at 20 S. 4th



1902 O'Hagan House at 121 N. 3rd

In 1888 he completed his two-story home (Captain's House) with a tower and a hatch out onto the roof, so the pilot could observe schooners entering Cumberland Sound. With sunbursts, fish-scale, 3-leaf clovers, 4-leaf clovers, brackets-and-globes, scallops, circles, diamonds, Maltese crosses and other decorations, this house has a wider variety of gingerbread motifs than any other in Fernandina. The house was purchased by another pilot, Captain Roberts Downes, in 1903. It was then purchased by J. W. Decker and in 1964 was slated to become a museum. Captain's House is still undergoing restoration by present owners, Gino and Helen Litrico.

About the same time, James built for W. A. Mahoney the residence on the S.W. corner of Cedar and S. 8th (303 S. 8th). It's said to be modeled after Captain Bell's own house in Old Town, but common sense dictated that the tower be reduced and the teeny widow's walk be only symbolic, as this house is not on the river. The house has some of the most delightful gingerbread in town, and it's beautifully maintained by

Mrs. F. D. Mills and family.

In 1888 William purchased the lot on the NE corner of Beech and S. 8th and in 1889 completed the most elegant of the Bell houses - now the C House. The balustrade on the first and second story porches was inspired by the Chinese chippendale design in furniture. The Bells' daughter, Haidee, and her husband, Sam Kennard, purchased the house from her parents in 1910. Original marble fireplaces inside invite a visit of this fine gift shop owned by the Jack Cokers.

In 1900 William purchased the lot on the NW corner of S. 8th and Beech. Tax records indicate that the corner structure (now House of Exotic Fish) was completed by 1903 and the small cottage next door in 1904. Both structures are now owned by Larry French.

In 1902 James purchased the lot on 121 N. 3rd Street and built the present quaint cottage as his home. It was purchased in 1919 by the shrimping pioneer, Salvatore Versaggi, but is best known as the home of our long-time lighthouse keeper, Tom O'Hagan, Sr. It is now owned by Tom O'Hagan, Jr., and his sister, Helen Sintes.

James Bell died in 1903, but William continued to build.

That same year, 1903, William purchased the lot on the NE corner of S. 7th and Beech (130 S. 7th) and in 1904 completed this residence with some of the most graceful ornamentation in town. It was purchased by the automobile dealer, Charles Lasserre, in 1920, and his son, Charles, resides there now.

In 1907 William purchased as trustee for his youngest child, Howard B., the lot on the SW corner of Beech and S. 8th (714 Beech). This final Bell home, partially hidden by greenery, is lavish with fish-scale and charming frou-frou at the peaks of the rooflines on the east and west sides. It is now the home of Mrs. George S. Lowe.

William Bell died in 1915 and is buried beside his brother in the Episcopal cemetery. Their tombstones are identical, just as the twin brothers were in life.

*Ed note: The Captain's House in Old Town is now owned by Mrs. Joan Altman and her daughter, Joy.*