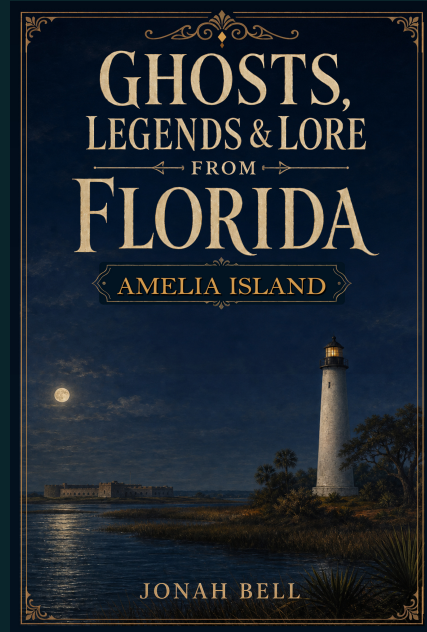


FREE READER SAMPLE



Ghosts, Legends & Lore from Florida: Amelia Island

Co2: The Palace Saloon, History and Haunted Reputation

One complete chapter by Jonah Bell

Copyright © 2026 Jonah Bell. All rights reserved. This promotional excerpt may be viewed and shared through its official link. It may not be reproduced, republished, or sold without permission.

Co2: The Palace Saloon, History and Haunted Reputation

Location Guide

Where the story takes place: 117 Centre Street, at the western end of downtown Fernandina Beach near the waterfront.

A good place to begin: Stand across the intersection where you can take in the corner entrance and the full two-story facade without blocking the sidewalk or business entrance.

What to look for: Find the 1878 date panel near the roofline, then look at the round arches and the way the doorway meets the corner. Those features belong to the documented building history. Signs, souvenirs, tour narratives, and ghost claims belong to later layers of the place's reputation.

The most reliable date at the Palace Saloon is not hidden in a ghost story. It is set into the building itself. High on the facade, beneath the cornice, a stone panel reads 1878. When the Fernandina Beach Historic District entered the National Register of Historic Places in 1973, its nomination described the Palace as a two-story brick commercial building with an angled corner entrance, round-arched windows, a pressed-tin ceiling, and a carved mahogany bar. The document identified 1878 as the year the building went up.Co2.1

That gives us a firm place to begin. It also gives us an important warning. The building is older than the saloon business inside it. Over time, those two histories have often been folded together, and the Palace has gathered claims grand enough to compete with the date in stone. The best way to understand the place is to separate what the building record establishes, what the business says about its own past, and what later storytellers added.

The Palace Saloon's surviving Centre Street presence helps explain why later stories cling to the building.

Credit: Carol M. Highsmith Archive, Library of Congress, No Known Restrictions.

Before It Was a Saloon

The National Register nomination says the building was constructed in 1878 as a men's haberdashery, a shop that sold clothing and accessories. The Palace's own history is more specific. It identifies the earlier business with the Prescott name and describes it as a shoe store. These accounts use different retail labels, but they agree on the essential point: the 1878 building began as a store, not as a bar.Co2.1

The building date and the business date answer different questions. A historic structure can outlive several uses. A date on a facade dates the building, not every enterprise that later occupied it. The stone panel tells us when this brick presence joined Fernandina's commercial streetscape. It cannot, by itself, prove when the first drink was sold there or whether bar service continued without interruption.

The district nomination places the Palace among the surviving commercial buildings from Fernandina's late nineteenth-century boom. It describes downtown as a concentration of Victorian-era structures shaped by commerce, transportation, and the movement of visitors through the port and railroad town. The Palace belongs to that larger built environment. Its corner placement and prominent facade were part of a working commercial district before the saloon identity took hold.Co2.1

The 1903 Change

According to the Palace Saloon's proprietor history, Louis Hirth bought the Prescott building in 1903 and converted it to a saloon.CO2.2 The National Register nomination independently gives 1903 as the year of the conversion.CO2.1 The Hirth purchase and Prescott shoe-store details come from the business's later account.

This is the chapter's clearest turning point. A retail building became a saloon, and the new use eventually became so closely associated with the structure that the earlier shop nearly disappeared from popular memory. Even the surviving architectural details can encourage that merger. The National Register nomination recorded a carved bar, pressed tin, and initials on second-floor shutters. Those features establish what preservation researchers observed in the early 1970s. They do not establish the many origin tales later attached to individual fixtures.CO2.1

The same caution applies to the Palace's best-known slogan. The Palace's own public history has promoted it as Florida's oldest bar, sometimes adding that it has operated continuously.CO2.2 The available evidence does not include the statewide licensing comparison needed to prove that superlative. Nor does the 1878 building date turn the saloon into an 1878 business. The responsible version is simpler: the building dates to about 1878, and the documented saloon conversion dates to 1903. The larger claim remains promotion, not settled history.

Stories about Prohibition have grown around the Palace too, including dramatic claims about its final night before alcohol sales became illegal and the ways the business endured.CO2.2 This chapter does not repeat those tales because the available sources do not establish them at the level their details require. The gap is worth noticing. A famous place often attracts stories that make it the first, the last, or the only one. Those labels are memorable, but they demand more proof than an ordinary date.

When Charlie Enters the Story

The Palace's haunted reputation presents a different kind of chronology. The building record reaches back to the nineteenth century. The named Charlie story, in the evidence available here, does not.

No early newspaper account, memoir, oral-history transcript, or contemporary business record has been located that documents a Palace ghost named Charlie. That does not prove that no one told such a story earlier. It means only that an early telling has not been established. The first dated public version located for this chapter is an online Waymarking entry from 2008. It names Charlie Beresford and presents him as the Palace's best-known ghost.CO2.3

That source tells us something real, but limited. By 2008, a named Charlie story was circulating online. It does not verify Charlie's employment history, residence, death, grave, or motive. Those biographical elements require records of their own. Without them, they remain parts of the legend rather than facts about a documented person.

Later travel and paranormal pages show how the story expanded. A 2025 Atlas Obscura listing calls the figure "Uncle Charlie," places him behind the bar, and repeats a biography and reports of ghostly pranks as local lore.CO2.4 Another haunted-place listing adds further alleged activity. Yet that site also tells readers that its stories are user-submitted, largely unverifiable, and best understood as folklore or urban legend.CO2.5

That disclaimer is unusually helpful. It lets us see the difference between evidence of a ghost and evidence of a ghost story. A modern webpage cannot prove that a spirit moved a glass, played a piano, survived a fire, or occupied an upstairs room. It can prove that a version of the story was being published and offered to readers at a particular time. In that sense, the webpages are not windows into a supernatural event. They are

milestones in the legend's public life.

The shift from "Charlie Beresford" in the 2008 posting to the warmer "Uncle Charlie" in later travel copy also changes the figure's role. A surname sounds biographical. A family-style nickname feels familiar and local. As the name becomes friendlier, the story becomes easier to tell on a tour, repeat over a drink, or package as part of the Palace experience. That is an interpretation of the story's changing presentation, not proof of the person described in it.

A Building Strong Enough to Hold a Legend

The Palace does not need a superlative or an apparition to be historically interesting. It occupies a documented 1878 commercial building, and the saloon conversion is tied to 1903. Its brick facade, corner entrance, arches, and date panel connect the business to the physical history of downtown Fernandina. Those are substantial claims, and the National Register record supports them.

The haunted reputation belongs to another layer. Charlie can be traced as a named public legend by 2008, then followed through later travel and paranormal retellings. The biography remains unverified, and the reported phenomena remain folklore. That public trail is the story: a named figure appears, later tellers repeat him, and a historic saloon acquires another identity alongside its documented past.

The Palace's cultural power comes from the meeting of the two layers. A conspicuously old building gives a modern legend weight, while the legend gives visitors another reason to study the building. The date in stone and the name Charlie now travel together, but they do not come from the same record. One belongs to Fernandina's surviving commercial architecture. The other belongs to the way communities, businesses, and visitors keep historic places active in memory.

Endnotes

C02.1 U.S. Department of the Interior, National Park Service, Fernandina Beach Historic District, National Register of Historic Places Inventory-Nomination Form, National Register Information System ID 73000593, entered July 20, 1973, description continuation p. 20; see also district description pp. 1-2, NPGallery asset 8d4b34ca-0fdc-4b21-a8c1-535abfb891a7, <https://npgallery.nps.gov/AssetDetail/8d4b34ca-0fdc-4b21-a8c1-535abfb891a7>.

C02.2 Palace Saloon, proprietor history, "History," <https://fernandinafun.com/>. This source is cited for the business's account of the Prescott shoe store, Louis Hirth's purchase, and the 1903 conversion, not as independent proof of promotional superlatives.

C02.3 Waymarking.com, "Palace Saloon - Fernandina Beach, Florida," item WM4FKZ, posted 2008, https://www.waymarking.com/waymarks/WM4FKZ_Palace_Saloon_Fernandina_Beach_Florida. The user-generated entry documents circulation of the named story, not the truth of its biographical claims.

C02.4 Holyn Thigpen, contributor, and Atlas Obscura editors, "The Palace Saloon," published November 3, 2025, <https://www.atlasobscura.com/places/the-palace-saloon>. Contributor and editor roles are taken from the page; no sole-author inference is intended.

C02.5 HauntedPlaces.org, "Palace Saloon," including the site's submission disclaimer, <https://www.hauntedplaces.org/item/palace-saloon/>. The listing and disclaimer document paranormal-story circulation and the site's own warning about verifiability.

Continue exploring.

Read the complete Ghosts, Legends & Lore from Florida: Amelia Island, with more researched history, local legends, and stories of place.

[VIEW THIS BOOK ON AMAZON](#)

GHOSTSLEGENDSLORE.COM