Harry Lloyd Terry was born in Crystal Springs, Mississippi. He was raised a Methodist.

He met Ruth Jerome at Brick Junior College in Rocky Mount, North Carolina. They were married in January 1937 in Culpepper, Virginia.

Harry and Ruth and their daughter, Eve, became members of Friends Meeting of Washington in January 1952. He had previously been an Episcopalian.

After World War II, Harry and Ruth became concerned about the fate of child refugees in Europe and adopted one in 1956, overcoming many obstacles.

Harry and Ruth were very much concerned with issues of peace and with the closely related issues of international and interracial harmony. For a dozen years, they maintained a residential center in Washington for persons from abroad and from varied ethnic backgrounds living in the United States. The purpose was to create a setting for closer friendship and understanding.

In the mid-1970s he was active in the Friends Wilderness Meditation Center. In 1977 he retired to Mississippi.

He was living in Utica, Mississippi at the time of his death.