

Thrift and Hard Work Built Hardy Fortune

(Continued from page 1)

Hardy, on the family farm near Maury. Eventually, Hardy had to stop school. By dint of hard work and saving, he gradually bought his brother's and two sisters' interest in the family farm and finally became sole owner. Then, in the early 1900's he began buying cotton, cotton seed, tobacco and various agricultural crops for resale—a business which proved markedly successful. He paid cash for his purchases (a practice he has always strictly adhered to) because he could buy at better prices.

He discovered that by paying cash more and more people came to him to sell and his business expanded steadily and profitably. In 1911, he added a cotton gin to his growing business and, that, too, proved to be a suc-

cessful commercial venture. About this time he began acquiring farms. The real basis for Hardy's fortune was laid in the cotton market. He started trading in cotton futures in 1910 and quickly built a reputation as a shrewd, observant trader, with uncanny foresight. Somehow, he always knew when to buy and when to sell, and his fortune pyramided.

For many years he maintained direct telephone communication with the New York Cotton Exchange, although most of his trading was done through Norfolk. In a single day he has made between \$25,000 and \$30,000 on the market. About 10 years ago, however, he stopped trading in cotton futures.

Demonstrating his business acumen with the real article, Hardy bought 3,000 or 4,000 bales of cotton when the price hit four or five cents a pound at one period in World War I. These, he stored in Norfolk ware-

houses, and, on a price rise to 29 cents, he sold out to the tune of a profit approximating \$100,000.

By 1921, he had stopped buying crops for resale, and in that year opened his big general store at Maury (practically everybody hereabouts calls it "Murray"). Financially, all was well with Hardy. . . . Although he was an affluent bachelor (and still is) and although his mother had died the previous year, Hardy did not pause on the road to financial success to marry. . . . He was now absorbed in his financial career and had no time to consider marriage. Moreover, he had assumed the responsibility of rearing his brother's five children.

Neglecting no opportunity, Hardy built a power line in 1928, principally for the purpose of bringing electricity to his tenants. His line, more than 50 miles long, serves approximately 700 customers, including the citizens of Maury. He purchases the current from the Greenville Municipal Power Plant.

As the depression grew on, Hardy bought more and more farm land, until he acquired his present 10,000 acres. They're individual farms scattered over a wide area. Some 150 tenant families, comprising approximately 1,000 people, work his land, land whose value has increased sharply since Hardy bought it.

Perhaps his Superior Oil Curer has more competition than any of his other enterprises. The company was formed in 1939 after Hardy purchased the rights from the Davis Brothers of Farmville.

Meanwhile, Ruben Mayo, a talented and progressive young citizen, had invented a curer and had begun manufacturing them with the aid of his partner, J. B. Fyzielle. Subsequently, Fyzielle sold his interest in the business to the Florence Stove Company for \$100,000.

Although he's 70 now (his birthday on September 7 was featured by a clan gathering) and in ill-health, Hardy still adheres to his youthful habit of rising with the light and going to bed at 9 at night. Most of his waking hours now are spent at his store, with the exception of time out in the early afternoon for naps ordered by his doctor. As a youth, he was especially fond of hunting and baseball, but his chief pleasure now is talking to his friends. He has a soft, pleasant voice and is an easy, voluble conversationalist.

Maury is a small place, but Hardy has never wanted to leave it. "Once a salesman told me," he related, "I'll bet there's not another man in the United States as rich as you living in as small a place." But I never wanted to go to a big place. You can make more money right here because there's not so much competition."

He is well known for his thrift and economy; his tastes are simple and he has never wanted luxury. "Anything I wanted, I bought," he said. "I like a good car (he has a Packard) and I like to dress nicely but not fine.

"I don't believe in wasting money but, as the saying goes, I've always tried to 'take my end of the stick.' In 1931-32 we helped a lot of people by giving them a lot of time. As county commissioner for 10 years, I worked hard for good roads. I've always believed in progress."

Back in 1927, when the local high school needed a gym, Hardy paid 50 per cent of the cost. He's been on the Maury school board for some 20 years. Hardy also holds directorships in the Wachovia Bank and Trust Company; the Branch Bank and Trust Company at Wilson; the Bank of Farmville; and he is a member of the board of trustees of Atlantic Christian College at Wilson.

Asked if, looking back over his life, he would change anything, he replied: "No, I don't guess I would change my way of living or doing. After all, I would be the same person and if the same things happened, I'd probably do the same way."

He is, of course, proud of his success and he has enjoyed the planning, execution, and matching of wits that his success entailed. There is one thing he wishes he might have had, more formal education. Lack of it, he thinks, can make an individual feel a little bad at times. "I've always wished for a good education," he said. "If it could have been bought, I would have paid an unreasonable price for it. But when I was a youngster, not so much stress was put on school."

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Men's Retan, Oil-Treated, Seamless Back, Double Cord Sole—Goodyear Welt Work Shoes. \$6.95 special at **\$5.95**

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Men's Tan, Retan, Double Re-inforced Back—Rubber Sole \$5.95 special at **\$4.95**

Men's Tan Elk—Rubber Sole—Grain Leather Inner Sole \$4.49 Special **\$3.95**

BOYS' GOOD WORK SHOES **\$2.95 \$3.98 \$4.95**

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\$1,200 IN PREMIUMS

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MARKS SHOWS

"AMERICA'S LARGEST CARNIVAL"

Fireworks Nightly Free Acts—Music

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Wednesday, Oct. 22

All Children Admitted Free 12 to 6 P. M.

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ADMINISTRATOR'S NOTICE TO CREDITORS

Having qualified as administrators of the Estate of Mrs. Mattie J. Tugwell, late of Pitt County, North Carolina, this is to notify all persons having claims against the estate of the deceased to exhibit them to the undersigned or to R. R. Lee, Attorney, on or before the 11th day of September, 1948, or this notice will be pleaded in bar of their recovery. All persons indebted to said estate will please make immediate settlement.

This the 11th day of September, 1947. CARRIE PHILLIPS and J. R. TUGWELL, Administrators of the Estate of Mrs. Mattie J. Tugwell, deceased. R. R. Lee, Atty. 19-6c

ADMINISTRATOR'S NOTICE TO CREDITORS

Having qualified as Administrator, C. T. A., of the Estate of Celia Ward, late of Pitt County, North Carolina, this is to notify all persons having claims against the Estate of the deceased to exhibit them to the undersigned at Farmville, North Carolina, on or before the 11th day of September, 1948, or this notice will be pleaded in bar of their recovery. All persons indebted to said Estate will please make immediate settlement.

This the 11th day of September, 1947. J. HERBERT JOYNER, Administrator, C. T. A., of the estate of Celia Ward, deceased. John B. Lewis, Atty. 12-6c

DR. KENNETH L. QUIGGINS OPTOMETRIST Bank of Farmville Building EACH WEDNESDAY—9:00 to 5:00 Eyes Examined — Glasses Fitted

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Condensed Soups HEINZ Tomato 3 11-oz cans... 38¢ Vegetable 11-oz can... 15¢

TENDER KERNEL 12 oz. can 19¢ NIBLET'S CORN No. 303 can 20¢ GREEN GIANT No. 2 1/2 can 25¢ Standard Yellow Chng SLICED PEACHES 46-oz. can 29¢ STOKELY'S TOMATO JUICE 16-oz can 24¢ CORNED BEEF HASH OLD VIRGINIA From Sunny Hawaii—DOLE No. 2 can 18¢ PINEAPPLE JUICE Plain or Iodized 26-oz. pkg 9¢ MORTON'S SALT 2 No. 2 cans O & C Ready to Serve POTATO STICKS 2 lb. pkgs 85¢ GOLD LABEL 125 ft. roll WAXED PAPER 24¢ Get's Clothes Whiter qt. bottle Clorox Laundry Bleach 21¢

Armour's TREET 12-oz. can 43c	Armour's Vienna Sausage 2 4-oz. cans 33c	Armour's Star Shortening lb., 32c
FLAGSHIP COOKIES NABISCO pkg 9c	Quaker Honey GRITS, 1 1/2 lb. pkg 18c	Mather's Salad Dressing or RELISH, qt. 55c
99 44/100% Pure IVORY, large cake 18c	Assorted Puddings ROYAL, 2 pkgs 15c	Fancy Apple Sauce MOTT'S, 2 cans 35c
Makes Dishes Sparkle DREFT, large pkg. 34c	Cleans Dirty Hands LAVA, cake, 10c	Sweet, Whole Pickles LANG'S, qt. jar 49c
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