Ernest Richard Kelm was born 26 March 1890 (although some records say 1891) in St. Paul, Ramsey County, Minnesota to William E. Kelm (1863-1936) and his first wife, Ottilie Stabner (1862-1896), both born in Germany (Prussia). The family resided at 238 Annapolis Street in West St. Paul. Four of the Kelm brothers served during WWI.

Before the War, Ernest worked for Union Stockyards Co. and as a packing house employee for Swift & Co. in South St. Paul. He was inducted into the Army on 21 March 1918 at Fort Snelling and served as a private. He was first assigned to Company K, 163rd Depot Brigade, and was transferred to the U.S. Army Medical Corps as an ambulance driver.

Ernest Kelm arrived in France on 14 July 1918 as part of the July medical replacement draft, and was assigned to Field Hospital No. 7. In his first action in October 1918 at the Argonne Forest, he was a victim of mustard gas, which resulted in a permanent disability. He returned to the U.S. on 1 April 1919, was discharged from service on 27 September 1919, and was ill until his death on 28 January 1920 in West St. Paul. He is buried in Riverview Cemetery in St. Paul, Minnesota.