Dave was born in Boulder, Colorado, the fourth of five children. His father had worked at Climax Molybdenum in the late 1940s and, at one time, acquired a mining claim on the Blue River, north of where Silverthorne later became situated.  
  
The family moved to the claim in the early 1960s, living in two old sawmill cabins until 1965, when they started building their home. Dave graduated in Summit County, when it was a K-12 school, and was very active in the music department. He went to the Colorado School of Mines and later transferred to CU-Boulder.  
  
Karen was born in Wisconsin and has two brothers. She spent her earliest years in Iowa before her family relocated to Northglenn, Colorado when she was six. She graduated from Northglenn High School where she was active in the business and art departments. She attended the University of Northern Colorado, then transferred to Metro State College, attending night school for the next several years. During the day, she worked full-time in the accounting field, commuting from Summit County her last few semesters.  
  
Dave and Karen met in 1983 and were married a year later, residing in Summit County. They worked hand in hand to build their construction, gravel, and electrical businesses. They built many roads related to timber production in the 1980s for the US Forest Service and Louisiana Pacific. This was the beginning of their engagement with Grand County culture, making friends and conducting business in the world of logging and agriculture.  
  
In 1999, they had an opportunity to sell part of their businesses. It was a natural fit to head to Kremmling, and they set out to acquire the Peak Ranch and transition into their new lives. They immediately started a cattle operation, inheriting many  
of the employees already living at the Peak Ranch and who had worked for Grand River Ranches.  
  
The Hammers quickly immersed themselves into the community. They felt motivated to help maintain the fabric of the vibrant ag/ranching culture that they’d moved into, with its strong history in Kremmling and the surrounding communities.  
  
They have been active with the Middle Park Fair and Rodeo, sponsoring many events and activities over the years. Dave is a National Western Stock Show member and serves on the Colorado Parks and Wildlife Habitat partnership as the agricultural representative. He is a board member of the West Grand Community Educational Foundation and the Middle Park Stockgrowers and was active in the Middle Park Medical Foundation until early 2020.  
  
Karen is also active with the West Grand Community Educational Foundation, holding the position  
of Treasurer for many years. She is a member of the Middle Park Cowbelles. They are both members of the Middle Park Farm Bureau.  
In August 2005, Dave and Karen researched, designed, and built the Kremmling Mercantile, when Kremmling would have been left without a local grocer. They are proud to have accomplished this quickly, leaving Kremmling without groceries for only 10 days, and to be providing essential services and tax revenue necessary for the vitality of small towns.

“This commitment was way beyond our grasp at the time we made it,” says Dave, “but it has become one of the most important ones that we have ever made.”  
  
The Hammers also own The Moose Cafe, purchased in 2003. Karen says the best part of owning the Cafe is being able to provide additional jobs, especially for students, and maintaining a community atmosphere with the drop-in “locals table” (plus, she can have all the bacon she can eat!).  
  
The strengths of the community are fully integrated into the way they have lived their lives. Laughingly, they said they know that 21 years doesn’t make them locals yet, but they are proud to call Kremmling home.