



Philip "Phil" Setterlof

June 8, 1938 - August 6, 2026

Philip "Phil" Setterlof, age 88, of Minneapolis, Minnesota, passed away on August 6, 2026, leaving behind a lifetime of memories and a family who loved him dearly.

Phil was born in Onamia, Minnesota, to Chester and Adetha Setterlof. After graduating from high school, Phil answered the call to serve his country by joining the United States Army Reserve, serving as a Private E-2 for a six-month term of active duty. His pride in serving his country remained with him throughout his life and eventually led him to re-enlist, joining the Army National Guard in March 1978. He proudly served in the National Guard for many years before retiring from military service in 1998 at the rank of Master Sergeant.

Throughout his working years, Phil built a career in the insurance industry, continuing to work even after retiring from the National Guard. His strong work ethic, dedication, and commitment were qualities he carried throughout his life.

A Love Story That Began with a Blind Date

One of the most important chapters of Phil's life began unexpectedly on a blind date in February 1964. A woman named Gerrie knew one of Phil's friends, and the group needed a fourth person for a night of bowling. Phil and Gerrie were paired together—and a lifelong love story began.

After dating for sixteen months, Phil and Gerrie were married in June 1965. Together, they built a life centered around family, love, laughter, and the simple pleasure of spending time together. On December 12, 1965, they welcomed their first child, Barbra. Their family grew and was blessed again on November 7, 1968, with the birth of their son, Steven.

Phil took great pride in his children and was always there to support the things that mattered most to them. Some of the family's most cherished memories were made during summer vacations when the kids were young at Clearwater Resort in Annandale, Minnesota. Gerrie's brother Bob, his wife Peggy, and their family would rent the neighboring cabin, making these getaways a special time for the families to be together. The days were filled with swimming, fishing, playing cards, sharing good food, plenty of laughter, and simply enjoying each other's company—creating memories that would be treasured for years to come.

A Growing Family

Phil and Gerrie celebrated another milestone in 1994 when both of their children married. Barb married Bob Albers on August 27, followed by Steve and Jenni on October 22. Watching their children grow into adults and begin families of their own brought Phil and Gerrie tremendous pride and happiness.

Phil discovered an entirely new kind of joy when he became a grandfather. Over the years, the family continued to grow, eventually blessing Phil with seven grandchildren: Cameron, Marissa and Zach, children of Barb and Bob; and Shelly, Kyle, Brittany and Justin, children of Steve. His family grew once again with three great-grandchildren: Maverick, son of Shelly; Mason, son of Brittany; and Waylon, son of Justin. Being surrounded by his children, grandchildren, and great-grandchildren was one of the great gifts of his life.

Home, Family & Four-Legged Friends

Anyone who knew Phil and Gerrie knew that their definition of family extended well beyond people. They were devoted animal lovers, and their home was rarely without the companionship of dogs and cats.

Over the years, many beloved pets became part of the Setterlof family. Their four-legged companions brought plenty of activity, affection, and personality into their home and held a special place in Phil's heart.

Phil also enjoyed spending time outdoors tending to his many flower and vegetable gardens. Whether working with his hands, relaxing at home, or enjoying time with those he loved, Phil appreciated life's everyday pleasures.

Friendships were also an important part of Phil and Gerrie's life together. For many years, they belonged to a "card club," a close-knit group of friends who gathered monthly to visit, laugh, and play the card game 500. Cribbage was another favorite of Phil's, and

later in life, Hand, Foot and Toe became a favorite family card game. Phil and Gerrie passed their love of the game along to their family, creating another family tradition and countless hours spent gathered around the table playing cards, sharing stories, laughing, and enjoying one another's company.

In their retirement years, Phil and Gerrie treasured their time away together. One of their favorite traditions was an annual September getaway to Causeway on Gull near Brainerd. It was a welcome week of rest and relaxation, where Gerrie could enjoy being "queen for a week" and Phil could settle in with a puzzle. Family and friends often joined them, making their time away even more memorable.

Of all Phil's hobbies, puzzling became one of his favorites. He could happily spend hours at his puzzle table, patiently putting together a puzzle piece by piece. A familiar sight was Phil sitting at his table with his headphones on, gospel music playing through his CD player as he worked on a puzzle and sang along out loud. It was a pleasure that became an endearing and unmistakable part of who Phil was.

Faith, Music & Hope Lutheran

Phil's love of gospel music was closely tied to another important part of his life—his faith. He was an active and devoted member of Hope Lutheran Church, a church community that became an extended family to him throughout the years.

Music held a special place in Phil's heart, and he was a longtime member of the Hope Lutheran Church choir, where his voice was a constant presence in the bass section. He loved singing and sharing music through worship, and the friendships he formed at Hope meant a great deal to him. Through the years and the many seasons of his life, his Hope family remained an important source of faith, fellowship, friendship, and belonging.

His Legacy

Above all, Phil was a family man. His greatest legacy can be found in the family he and Gerrie created together, the traditions they established, and the countless memories shared over more than six decades.

Phil was preceded in death by his beloved wife, Gerrie; his parents, Chester and Adetha Setterlof; and his daughter-in-law, Jennifer "Jenni" Setterlof.

He is survived by his children, Barbra (Bob) and Steve; seven grandchildren; three greatgrandchildren; sister, Helen (Everett); brother, Don (Margie); and many other relatives and dear friends.

Phil will be remembered for his devotion to his family, his pride in serving his country, his deep faith, his love of music and animals, and his ability to find happiness in life's simple pleasures. Whether he was singing bass in the choir at Hope, working on a puzzle while singing along to his favorite gospel music, gathering around the table for a family card game, tending his gardens, or simply spending time with the people he loved, Phil

found his greatest joy in the people and traditions that filled his life.

His presence will be deeply missed, but the stories, traditions, faith, laughter, and love he leaves behind will live on through his family and all those whose lives he touched.

A funeral service celebrating Phil’s life will be held at 2:00 p.m. on Monday, August 17, 2026, at Hope Lutheran Church, 5200 Emerson Ave. N., Minneapolis, Minnesota. Visitation will be held at the church for one hour prior to the service.

Visitation

 Monday, August 17th 1PM

 Hope Lutheran Church, 5200 Emerson Ave N., Minneapolis, MN

[Driving Directions](#)

Funeral Service

 Monday, August 17th 2PM

 Hope Lutheran Church, 5200 Emerson Ave N., Minneapolis, MN

[Driving Directions](#)

