

I'd like to go from a life of 'doing' to a life of 'being'
Rt Hon John McFall MP
retiring Labour & Co-operative Party MP for West Dunbartonshire
and former Treasury Select Committee Chair (published April 2010)

It is Good Friday and John McFall is at home in Dumbarton, but has a full schedule. He has church commitments, but before that, a gruelling schedule of interviews and preparations for the public release of a Treasury Select Committee report. Although he is stepping down as an MP and from his role as Treasury Committee chairman, his workload is by no means winding down.

Having joined the Labour Party in 1970, John made his way through the ranks of his constituency party, before being elected to Westminster in 1987. Reflecting on what motivated his involvement in politics and any political role models he had at that time, he remembers reading Anglican Archbishop Trevor Huddleston's book on his experiences of apartheid in South Africa, 'Naught For Your Comfort', and it inspired him: "his mission was something that I had to look up to". He has been the MP for his local area for over 20 years now, and was selected as Chair of the Treasury Select Committee in 2001, serving two terms in that role.

In his role as Chair of the Treasury Committee, John has established a formidable reputation for robust questioning and holding key figures to account during the recent economic crisis, and this has led to a significant number of influential reports and recommendations to Government. In what he hopes will be a 'legacy report', the Treasury Committee report 'Too important to fail - too important to ignore' covers the banking crisis and the reforms which are needed, and this is something which won't happen overnight. On the cover of the report there are tulips. He explains that they are there to symbolise the 1637 Dutch tulip mania, which serves as a reminder that financial crises are not new, and they are likely to continue in the future; but his point is that it is the importance of responding properly to the situation that is crucial now. "We've got to sort out a system whereby we give an implicit subsidy to banks to operate with the result that the taxpayer is on the hook", he says. Restoring public confidence and trust in the banks is therefore a key concern. He also refers to another recent Treasury Select Committee report on women in the City as evidence that the whole financial system needs to be reconsidered. Although there are a lot of females employed in the financial services sector, they are disproportionately employed at lower levels. "What we're doing by not promoting enough women in the city, in the words of one eminent economist who came to the Committee, is we're 'discarding half the population'. You can't have the most efficient system if that's what you do."

The banking crisis has taken up much of the Committee's time in the past two years, and having been awarded the Which? Consumer Champion of the Year Award for 2009 for his role in improving financial services for consumers, John admits that there are some consumer issues for which he would have appreciated some more committee time. Credit cards, store cards and high APRs, in particular their disproportionate effect on people on low incomes, are issues which he would have liked to have looked at. Nevertheless, he remains proud of the progress the Committee made on other consumer issues, particularly drawing attention to the issue of cash machines, which led to the installation of 600 free withdrawal cash machines in low income areas, and a mandatory requirement for cash machines to display signage indicating whether they are free to use, "so you can't go to a cash machine now without that being up in big print and that's a result of the Treasury Committee. So any time I pop my card in I think 'that was us!'"

Recognising the importance of financial inclusion is obviously an issue close to John's heart. On child poverty, he notes that although good progress has been made, the danger of the "ambitious" targets set by the Government of eradicating child poverty by 2020 being jeopardised by the current economic situation, is something that requires to be closely monitored. Whoever his successor to the Treasury Committee is, he says "I'd advise them to keep lashing the government on that issue."

On civic involvement with the Parliament and the Government, John thinks that the Jubilee 2000 campaign was "a template for what the churches and civic society can do together". Although his faith is a personal matter ("I believe that in politics you're there to represent everyone in society, and therefore I see my beliefs as a private affair"), he believes that political engagement by churches and the opportunities this brings for sharing the social teachings of the church with politicians is important: "there's a common good and there's a vision of a better society, and the churches have a hugely relevant role in that." He was recently involved in an event organised by the Archbishop of Westminster, Vincent Nichols, held at Schroeders Bank, at which a group of high-level City officials and academics explored the relevance of the Pope's encyclical on social teaching, *Caritas in Veritate*, for the financial sector. This, he believes, is a good example of how churches can get involved in addressing the issues that the financial crisis has created.

John served as an MP prior to devolution, and has now seen ten years of the Scottish Parliament in operation. While there's been a change to the types of issues he sees in his casework with some of the "nuts and bolts" issues, for instance health and education, having been passed over to MSPs at Holyrood, he doesn't think there is a lack of involvement from Westminster by any means: "over 50% of all expenditure is still undertaken by the UK government, so on the issue of welfare, taxation, defence, foreign affairs and finance - these are huge issues." However, John gets "a bit weary of the argument about Scotland and devolution - is it an event or a process? If we continually see it as a process, we're going to miss the big picture as we go along." Recognising that when he first arrived at Westminster he had perhaps naively thought that he could change "the big things in life", he cites former Speaker of the House of Congress, Tip O'Neill's famous quote that "all politics is local" as the reality of his role as an MP, and finds this rewarding: "when you achieve the small things in life, that gives you a boost, you know, because it affects people's lives".

He is held in high regard not only amongst constituents, but fellow Parliamentarians. A recent letter from a Conservative colleague on the Committee thanking him demonstrates the reputation which he has built up over the years with colleagues across party boundaries. The highlight of John's parliamentary career has been his time as Chair of the Select Committee, and his passion for the role, despite not having come from a financial background (he was a teacher prior to becoming an MP) is evident.

John's wife, Joan, arrives with tea just as we move on to what John would regard as his low point of his Westminster career. She agrees with him that being denied a position on the Labour front bench after playing a crucial role whilst the party was in opposition was bad enough, but the fact that he found out via his daughter who was watching on the television was "particularly low". However, Joan is pragmatic: "that's politics", and John says "you learn from your low points and your mistakes, and then you say every cloud has a silver lining, and I've had a big silver lining with the Select Committee. The amplitude of life and politics is greater than average life: in other words, the highs are higher, but the lows are lower."

Enjoying exercise, John is in the gym 4 or 5 times a week: it's "fight the flab" these days rather than a "gruelling hour in the gym" (though he was a marathon runner not so long ago); but, perhaps more importantly, it gives him time on his own to think. He hasn't had much time to unwind recently, but when he does he enjoys a good book, or going to the cinema, something he'd like to rekindle when he has more time.

As for his immediate plans when he is no longer an MP? "I've been given good advice, and it's to sit back and reflect for a while, and don't jump into anything quickly, so hopefully I will follow that advice. I've had a life of 'doing' all my life, and it's been a busy life, and it's been a privileged life, and an enjoyable and responsible life as well; but I'd like to go from a life of 'doing' to a life of 'being' - and that's a hard transition."

