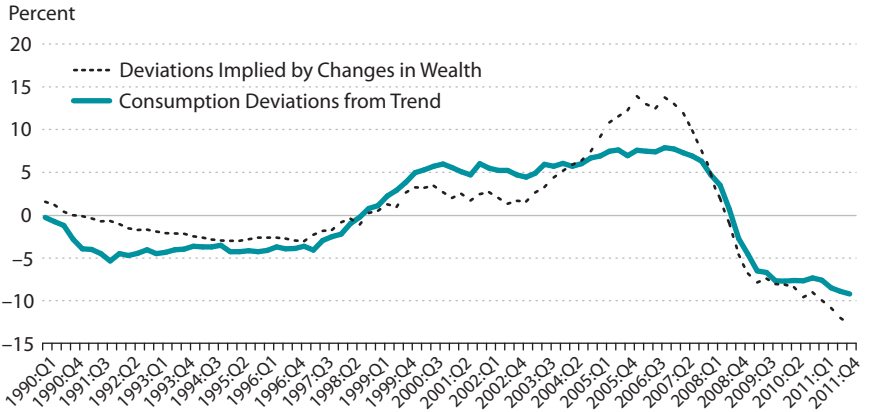Consumption Fluctuations: Data versus Predicted Values