A consequence of the weird wReserved value at the start of the DECIMAL structure

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Not too long ago, I explained why why there is a weird wReserved value at the start of the DECIMAL structure. Markus Grohs pointed out in a comment that the way that decVal is overlaid on top of a VARIANT means that you have to be careful about the order in which you set the fields.

Given

```
DECIMAL value = ⟦ some value ⟧;
VARIANT var;
VariantClear(&var);
```

then you have to remember to set the vt *last* because it is overwritten by the wReserved inside the DECIMAL.

```
// Wrong
var.vt = VT_DECIMAL;
var.decVal = value; // oops, the wReserved overwrites the var.vt.

// Better
var.decVal = value; // the wReserved overwrites var.vt
var.vt = VT_DECIMAL; // but we fix it up immediately
```

The extra wReserved in the DECIMAL is like a bulky backpack that you wear as you go about your daily business. You usually forget that you have it on, until you turn around in a tight spot and accidentally knock something over.