It's just the way windows was designed. Everything runs as the "super user", so when a program crashes, it can corrupt the kernel memory address space, or just sap resources from the OS until it can do nothing. That and brilliant ideas like integrating the browser with the file manager, the whole "activeX" thing, ught.

Before you fan boys rush to defend your beloved windows, read what Bill Gates himself has to say about his own company's product. He pretty much had a nighmare experience, that is commonplace for windows users:
http://blog.seattlepi.nwsource.com/microsoft/archives/141821.asp

EDIT: I do sadly agree though that windows is the best gaming platform...because, well thats what OS the games are made for. If not for gaming my main machine would be running linux.