

Why we save 100 Brachas everyday - David decreed this to stop a plague which killed 100 people a day because there wasn't a proper appreciation for the good they received. Lavush 46-1

2- מודה אני לפניך

Nightly our soul goes to Heaven and accounts for its deeds. Hashem returns it like new giving it yet another chance to live and do good.

3- מה מבו אהליך יעקב

Hashem turned Bil'am's curses into blessings; we must appreciate the holiness and awe of our being able to go to shul and pray as a congregation.

4- ארון עולם

We are confident about being protected by G-d's power and care. The Master of the Universe controls all dangers.

5- על נטילת ידים

Washing our hands raises everything we do to a level of holiness.

6- אשר יצר

Our body has 613 vital parts if one didn't work we could die; so to by the 613 mitzvot without which we could also not live in the afterlife.

Divrei Torah -7

Torah is learned in order to put it into practice. Overcome difficulties and the sweetness of Torah will overwhelm you with happiness.

8- המלמד תורה לעמו ישראל

Without the help of Hashem to teach us we would not understand one word of Torah.

9- אשר בחר בנו מכל העמים

We were chosen from all the other nations to properly interpret (through Torah learning) what Hashem demands of all the peoples of the world.