

Either use a sub-shell:

```
#!/bin/sh
(echo "BEGIN;"; cat file1.sql; cat file2.sql; echo "COMMIT;") \
| psql -U the_user the_database
#eof
```

or use a here-document:

```
#!/bin/sh
psql -U the_user the_database <<OMG
BEGIN;

\i file1.sql

\i file2.sql

COMMIT;
OMG

#eof
```

You can also use the `-1` or `--single-transaction` option to execute all your scripts in a transaction:

```
cat file*.sql | psql -1
```

I'd create new files for the startup (start transaction, set encoding etc) and finish (commit).

Then run something like:

```
cat startup.sql file*.sql finish.sql | psql dbname
```