5. 

$$
\begin{aligned}
& \gamma=\left(1-v^{2} / c^{2}\right)^{-1 / 2} \\
& \gamma=1 /\left[1-(0.95 c)^{2} / c^{2}\right]^{-1 / 2} \\
& \gamma=\left[1-(0.95)^{2}\right]^{-1 / 2}=(1-0.9025)^{-1 / 2} \\
& \gamma=1 /(0.0975)^{1 / 2}=1 / 0.3122 \\
& \gamma=3.203
\end{aligned}
$$

This tells us that at a speed of $95 \%$ the speed of light the relativistic effects must be considered.

