$$\gamma = (1 - v^{2}/c^{2})^{-1/2}$$

$$\gamma = 1 / [1 - (0.95 c)^{2}/c^{2}]^{-1/2}$$

$$\gamma = [1 - (0.95)^{2}]^{-1/2} = (1 - 0.9025)^{-1/2}$$

$$\gamma = 1 / (0.0975)^{1/2} = 1 / 0.3122$$

$$\gamma = 3.203$$

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