You may have heard that now is a bad time to invest your money in the market. And on some level that may feel true.

Stocks are expensive, meaning there may be a correction at some point. Interest rates are rising, which could slow down the economy and impact stocks. And we're entering a trade war with China, which could also hurt the economy. Many investors have recently asked me whether they should simply wait for a stock market correction so that they can buy stocks "on sale."

My response is that the best time to be in the market is always NOW. I'm not talking about the money that you'll need in the next year or two—that should be in a safe, liquid instrument like a money-market fund or CD. I'm talking about your long-term money, the money you won't need for at least five years. Here's why that long-term cash should be put to work in the market now.

Many investors assume they'll know when to invest following a correction. But there's no starting gun when the market hits bottom. The market may keep dropping, with fear and pessimism setting in. Given that scenario, will you really have the stomach to get back in early enough?

Conversely, what if the market keeps going up for the next year or two, a scenario that is quite plausible? You'll potentially lose out on significant gains while you wait, wait, wait for that correction. It's almost impossible to gauge the stock market peak, just as it's almost impossible to get the low point right.

Finally, let's look at what many investors would consider a worst-case scenario: You get into the market now, and it crashes tomorrow. Surprisingly, history shows that you'd still come out ahead.

Let's say that you invested a lump sum in the stock market on the very last day before the massive correction began in October of 2007. You'd be back in the black in four and a half years (if you continued reinvesting dividends), after one of the worst bear markets in history.

Now, what if you had waited until that correction to invest your money—you remember, the "buying on sale" strategy. Researchers have found that between 1926 and 2016, investors who waited to invest until a correction occurred had earned just half of the market's return five years later. The lesson: Time IN the market beats TIMING the market.

If you are nervous about entering the market at this point, it's natural. One way to get in without losing sleep is to use what's know as dollar-cost averaging. This refers to putting a pre-determined portion of your cash into stocks each month. Dollar-cost averaging ensures that if there is a market crash in the near term, you will have invested at least some of your money at lower prices.

Each investor is different, both in terms of their financial goals and their ability to tolerate risk. It's important to meet regularly with a good financial advisor to make sure you're making the right decisions for your long-term financial security. Please don't hesitate to contact us if you have any questions.