HW 5

Write a function that returns an n x m matrix with elements that have the following values.

- The value of each element in the first row is the number of the column.
- The value of each element in the first column is the number of the row.
- The rest of the elements each has a value equal to the sum of the element above it and element to the left.
- The function must return a sensible error if the user does not input exactly two arguments
- The function should be well commented